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## **A Comparative Study of Non – Performing Assets in HDFC And ICICI Bank**

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### ABSTRACT

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Finance describes the money management and the process of acquiring the funds. Finance is a boarder term that represents the activities related to banking, leverage or debt, credit, capital markets, money, and investments. Business finance explains about the funds and credit employed in the business. It also helps to manage the funds or money to make the business more profitable by considering financial statements (profit and loss accounts, balance sheets and cash flow statements). thus, it is a comparisonBetween non-performing asset between two leading Bank.

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Keywords:Non Performing Assets, Bank.

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### **1. Introduction of the study**

Finance describes money management and the process of acquiring funds. Finance is a boarder term that represents the activities related to banking, leverage or debt, credit, capital markets, money, and investments. Business finance explains about the funds and credit employed in the business. It also helps to manage the funds or money to make the business more profitable by considering financial statements (profit and loss accounts, balance sheets and cash flow statements).

### **2. Statement of the problem**

A sound banking sector is important for the flourishing economy. The banking industry is growing in leaps and bounds, and so is the difficulty associated with it. In fact, the level of NPAs in Indian banks is nothing but a reflection of the state of health of the industry and trade. Non-recovery of loans along with interest forms a major hurdle in the process of the credit cycle. Though complete elimination of such losses is not possible, banks can always aim to keep the losses at a lowlevel. The issue of Non-Performing Assets has been discussed at length for the financial system all over the world. When a bank is not able to recover the loan given or not getting regular interest on such a loan, the flow of funds in the banking industry is affected. NPA growth involves the necessity of provisions, which reduces the overall profits and shareholders' value. The collapse of the banking sector may have an unfavorable impact on allied and other sectors. The dilemma of NPAs is not only distressing the banks but also the entire wealth of the country. It reflects the reputation and performance of the banks. If the level of NPAs is high, it leads to the high probability of credit defaults that affect the profitability and net-worth of banks and also eat away the value of the asset. Against this background, the present study focused on the level of NPA and how it influences the profitability of banks.

### **3.Objectives of the study**

- To examine and compare the NPA trends of ICICI and HDFC for pastyears.

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- To study the impact of non-performing assets (NPA) and the reasons due to which assets becoming NPAs.
- To analyse which Bank (ICICI and HDFC) is better in managing NPA's.
- To list the causes of the occurrence of NPA in both the Banks.
- To check whether there exists any relationship between Net Profit and Net NPA in case of both the Banks.

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#### 4. Scope of the study

The scope of the study is as given below:

- Banks can improve their financial position or can increase their income from credits with the help of this study.
- This study can be used for comparing the performance of the Bank with other Bank.
- This can also be applicable to know the reasons of increase in NPAs.
- This study also gives light upon the impact of NPAs on performance and profit of Banks.

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#### 5. Research Methodology

The main objective of this research is to propose a methodology for forecasting NPAs which can thereby be used to forecast NPA of HDFC and ICICI. The present study is analytical in nature.

##### 5.1 Area of Research

The area of the study is about Coimbatore.

##### 5.2 Nature of Data

The data used in this research work has been taken from secondary sources viz. RBI reports, Magazines, Newspapers, Bulletins, Websites, Reference articles, Journals, Various Research Papers, and related books.

##### 5.3 Sources of Data

Data are facts, figures and other relevant materials, past and present, serving as basic study and analysis. The data serves as the bases for analysis. Without an analysis of actual data on specific inferences can be drawn on the question under study. Inferences based on imagination or guess work cannot provide correct answers to research questions. The relevance, adequacy and reliability of data determine of quality of findings of a study. For the purpose of present study data from two sources have been gathered namely primary and secondary data.

- Primary data

Primary data are original data collected for the purpose of a particular study. In the present study primary data have been collected by personal interview method with the help of questionnaire.

- Secondary data

These are the sources containing data, which have already been collected and compiled for other purpose by other researchers. The secondary sources consist of readily available materials and already compiled statistical statements and reports whose data may be used by researcher for his / her studies. Secondary data for the present research collected the major sources of secondary data are given below.

- Newspaper & Articles
- Business line
- Various websites
- Different marketing journals

#### 5.4 Tools for Analysis

Charts, correlation, trend analysis.

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### 6. Review of Literature

#### SINGH A (2013)

Singh has investigated the position of Indian commercial banks with regard to NPAs has found that the poor-quality loans are a major problem for the public sector banks, which shows a consistent rise over the years. The main contribution comes from the loans directed to micro sectors and for poverty alleviation programs.<sup>1</sup>

#### BHASKARAN et al (2016)

This paper has compared the NPAs of public sector banks and private sector banks over a period of ten years (2004-2013). From their study, it is clear that the private sector banks are performing better than the public sector banks in reducing the level of NPAs. The authors suggested that the banks should be proactive in adopting structured NPAs management policy where prevention of NPAs is prioritized.<sup>2</sup>

#### THOMAS AND VYAS (2016)

Thomas and Vyas in a study on loan recovery strategy of Indian banks have suggested two measures, preventive and corrective. The paper also discusses various corrective measures such as legal, regulatory, and non-legal that are to be followed to recover the non-performing loans.<sup>3</sup>

#### SINGH V R (2016)

In his study on NPAs and recovery status found that the problem is more severe for the public sector banks as compared to the private sector banks. The academic review points to the need to have strict lending policies for speedy recovery of loans was the conclusion of the study.<sup>4</sup>

#### MEHER (2017)

Meher in the post-demonetization period has gone through the impact of the government's notebandi decision on the NPA of Indian Banks.

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<sup>1</sup>Singh, A. (2013). Performance of Non- Performing Assets (Non-Performing Assets) in Indian commercial banks, *International Journal of Marketing, Financial Services & Management Research*, Vol. 2, No. 9, pp. 86-94.

<sup>2</sup> Bhaskaran, R., Bhalla, L., Sarin, V., Kaur, S., Rahman, A., Singh, G., Bhattacharya, A.M., Jha, A.K. and Verma, P. (2016), "non-performing assets of public and private sector banks in India – a comparative study", *International Journal of Services and Operations Management*, Vol. 25 No. 2, pp. 155-172.

<sup>3</sup>Thomas, R. and Vyas, R.K. (2016), "Loan recovery strategy in Indian banks", *International Journal of Commerce and Management Research*, Vol. 2 No. 12, pp. 158-164.

<sup>4</sup>Singh, V.R. (2016), "A study of non-performing assets of commercial banks and its recovery in India", *Annual Research Journal of SCMS*, Vol. 4, pp. 110-125.

The researcher has found both positive and negative impact of the event on the banking industry.<sup>5</sup>

#### SENGUPTA AND VARDHAN (2017)

Both the researchers have compared the two banking crisis episodes of post-liberalization- one that took place in the late 1990s and the other that happened after the 2008 global financial crisis that raised the issue of NPAs. The authors suggested that strong governance, proactive banking regulations and a strong legal framework for resolution of NPAs would assist in solving the problem of NPAs. On the other hand, the study has suggested that regulatory forbearance would severely affect the banking crisis.<sup>6</sup>

#### MITTAL AND SUNEJA (2017)

They have analyzed the level of NPAs in the banking sector in India and the causes that raised NPAs. They have suggested that though the government has taken several steps to reduce the problem of NPAs, bankers should also be proactive in adopting well-structured policies to manage NPAs. The loan should be sanctioned only after considering the return on investment of a proposed project and the creditworthiness of the customers.<sup>7</sup>

#### SAHNI AND SETH (2017)

They have studied the different causes responsible for rising NPAs and the impact it has on the functioning of banks. The authors have suggested several preventive and curative measures to control the NPAs. They have also suggested that a proper assessment regarding the creditworthiness of the borrower should be done to ensure the speedy recovery of loans.<sup>8</sup>

#### MISHRA AND PAWASKAR (2017)

They have recommended that banks should have a good credit appraisal system to avoid NPAs. They suggested that the problem of NPAs can be solved if there is proper legal structure to support the banks in recovery of debt.<sup>9</sup>

#### BANERJEE ET AL. (2018)

They have examined the status of gross NPAs and net NPAs in the private sector banks and the public sector banks to study their effect on the assets of the banks. Deliberate loan defaults, poor credit management policies, sanctioning of loans without analyzing the risk-bearing capacity of the borrowers stand as the main reasons for piling up of NPAs. The banks should stress effective strategy formulation and its proper execution as well. Stringent provisions put on by the government could help in decreasing the level of NPAs.<sup>10</sup>

<sup>5</sup>Meher, B.K. (2017), "Impact of demonetization on NPA position of Indian banks", International Journal of Advance Scientific Research and Engineering Trends, Vol. 2 No. 1, pp. 1-

<sup>6</sup>Sengupta, R. and Vardhan, H. (2017), "non-performing assets in Indian banks: this time it is different", Indira Gandhi Institute of Development and Research Economic and Political Weekly, Vol. 52 No. 12, pp. 85-95

<sup>7</sup>Mittal, R.K. and Suneja, D. (2017), "The problem of rising non-performing assets in banking sector in India: comparative analysis of public and private sector banks", International Journal of Management, IT and Engineering, Vol. 7 No. 7, pp. 384-398.

<sup>8</sup>Sahni, D. and Seth, D.C. (2017), "non-performing assets (NPAs) in Indian commercial banks", International Journal of Engineering Science and Computing, Vol. 7 No. 4, pp. 6243-6247.

<sup>9</sup>Mishra, M.K. and Pawaskar, J.R. (2017), "A study of non-performing assets and its impact on banking sector", Journal for Research, Vol. 3 No. 1, pp. 1-5.

<sup>10</sup>Banerjee, R., Verma, D. and Jaiswal, B. (2018), "non-performing assets: a comparative study of the Indian commercial banks", International Journal of

**MUKHOPADHYAY (2018)**

In his paper, he has discussed about finding solutions to India's NPA problems. He has suggested that to resolve the problems of NPAs the RBI should not follow a single model; instead, an innovative and flexible approach is required for each affected bank, which should differ from bank to bank.<sup>11</sup>

**KUMAR R B (2018)**

In his study has found that NPAs have a serious and negative impact on the profitability and liquidity of the bank. According to him, if the issue of NPAs is managed efficiently, then many economic issues such as poverty, unemployment, imbalances of balance of payments can be reduced, the money market can be strengthened, and thus, the image of Indian banking system can be improved in the view of the international market.<sup>12</sup>

**7.1 Research gap**

The different aspects of literature related to Non-Performing Assets of researchers over the years have been collected and used for this study, but there is a huge time gap existing for the comprehensive research on quality aspects of Non-Performing Assets. Most of the research and studies are being done on causes, impact, and management aspects of NPAs.

**8. Analysis and Interpretation of Data**

GROSS NPA: -

GNPA stands for gross non-performing assets. GNPA is an absolute amount. It tells you the total value of gross non-performing assets for the bank in a particular quarter or financial year, as the case may be.

$$\% \text{ of Gross NPA} = \text{Gross NPA} / \text{Gross advances} \times 100$$

NET NPA: -

NNPA stands for net non-performing assets. NNPA subtracts the provisions made by the bank from the gross NPA. Therefore, net NPA gives you the exact value of non-performing assets after the bank has made specific provisions.

$$\text{Net NPA} = \text{Gross NPA} - \text{Provision}$$

$$\% \text{ of Net NPA} = \text{Net NPA} / \text{Gross advances} \times 100$$

Social Relevance and Concern, Vol. 6 No. 2, pp. 5-21.

<sup>11</sup>Mukhopadhyay, A. (2018), "Finding innovative solutions to India's NPA woes", available at: [www.orfonline.org/research/finding-innovative-solutions-to-indias-npa-woes/](http://www.orfonline.org/research/finding-innovative-solutions-to-indias-npa-woes/)

<sup>12</sup>Kumar, R.B., Subba Rao, B.V.S.S. and Kusuma, G.D.V. (2018), "Genesis for increase of NPAs in Indian banks – an empirical analysis", Journal of Banking and Finance Management, Vol. 1 No. 1, pp. 1-8.

RETURN ON ASSETS: -

The term return on assets (ROA) refers to a financial ratio that indicates how profitable a company is in relation to its total assets. Corporate management, analysts, and investors can use ROA to determine how efficiently a company uses its assets to generate a profit.

$$\text{Return on Assets} = \frac{\text{Net Profit after Tax}}{\text{Total Assets}} \times 100$$

### 8.1 GROSS NPA AND NET NPA OF HDFC BANK:

Table no 1

Table showing GROSS NPA AND NET NPA OF HDFC BANK: -

NPA RATIOS	2022	2021	2020	2019	2018
GROSS NPA	16141	15086	12649	11224	8606
NET PROVISION	12055	10542	9317	8006	6005
NET NPA	4086	4554	3342	3214	2601
GROSS ADVANCES	13,68,820.93	11,32,836.63	9,93,702.88	8,19,401.22	6,58,333.09
% OF GROSS NPA	1.17	1.33	1.27	1.36	1.3
% OF NET NPA	0.29	0.4	0.33	0.39	0.4
TOTAL ASSEST	20,68,535.05	17,46,870.52	15,30,511.26	12,44,540.69	10,63,934.32
NET PROFIT	36,961.36	31,116.53	26,257.32	21,078.17	17,486.73
RETURN ON ASSETS %	1.76	1.78	1.71	1.69	1.64

Table no 2

Table showing GROSS NPA AND NET NPA OF ICICI BANK: -

NPA RATIOS	2022	2021	2020	2019	2018
GROSS NPA	33,919.52	41,373.42	41,409.16	46,291.63	54,062.51
NET PROVISION	26960	32193	31296	32714	26176
NET NPA	6,960.89	9,180.20	10,113.86	13,577.43	27,886.27
GROSS ADVANCES	8,59,020.44	7,33,729.09	6,45,289.97	5,86,646.58	5,12,395.29
% OF GROSS NPA	3.94	5.6	6.41	7.8	10.55

% OF NET NPA	1.00	2.2	1.56	3.35	3.37
TOTAL ASSEST	14,11,297.74	12,30,432.68	10,98,365.15	9,64,459.15	8,79,189.16
NET PROFIT	23,339.49	16,192.68	7,930.81	3,363.30	6,777.42
RETURN OF ASSETS%	1.84	1.42	0.81	0.39	0.87

#### INTEREPRATATION

In ICICI,

- ☐ The bank has highest gross NPA in the year 2021-2022 which is 10.55 % and the lowest in 2017-2018 is 3.94 % respectively.

In HDFC,

- ☐ The bank has the highest gross NPA in 2018-2019 which is 1.36% and the lowest of 1.17% in 2021-2022 respectively.

The average gross NPA of both the banks for five years is 6.86% and 1.286% respectively. From the comparison table, we can say that HDFC'S performance is better than that of the ICICBank.

From the table,

- ☐ ICICI bank has the highest net NPA of 3.37 % in the year 2021-2022 and the lowest net NPA of 1.00% in2017-2018 respectively.

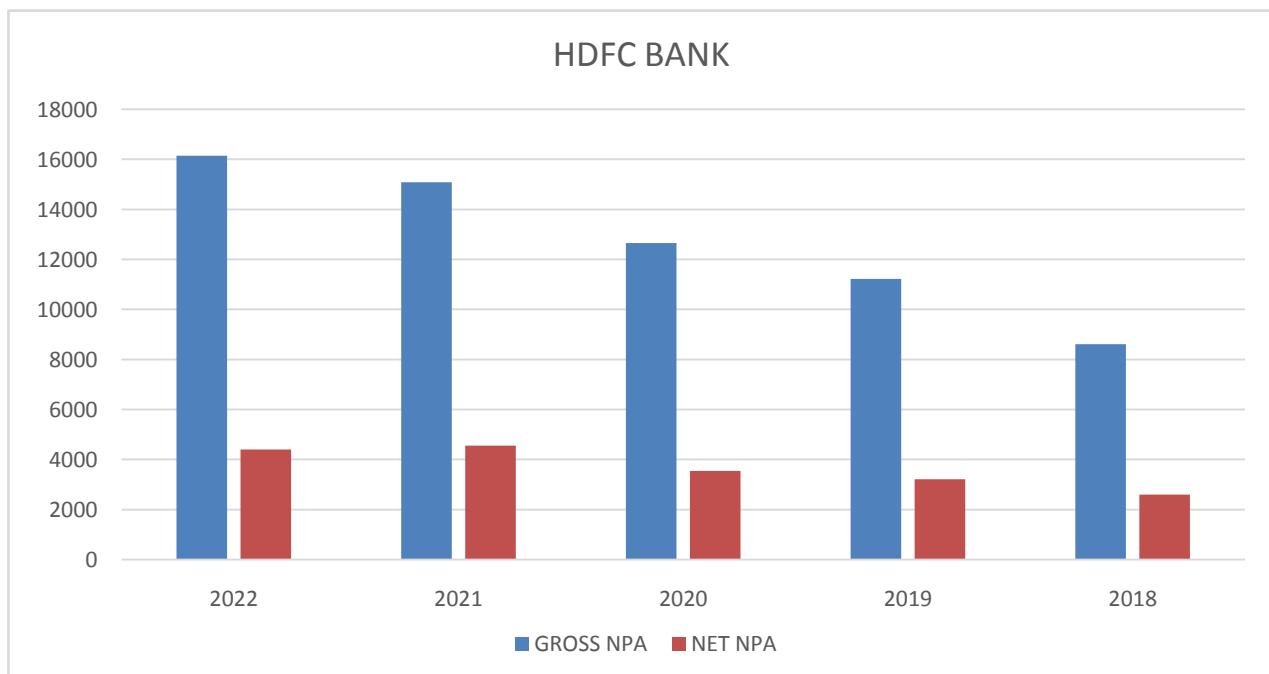
- ☐ HDFC bank has the highest net NPA which is 0.41% in the year 2017-18 and the lowest net NPA of 0.29% 2021-2022respectively.

The average net NPA of both the banks for five years is 2.31% and 0.362% respectively. From the comparison table, we can say that HDFC'S performance is better than that of the ICICI bank.

#### 8.2TrendAnalysis

Table No: 3

Table showing the trend of Gross and net NPA of HDFC bank: -

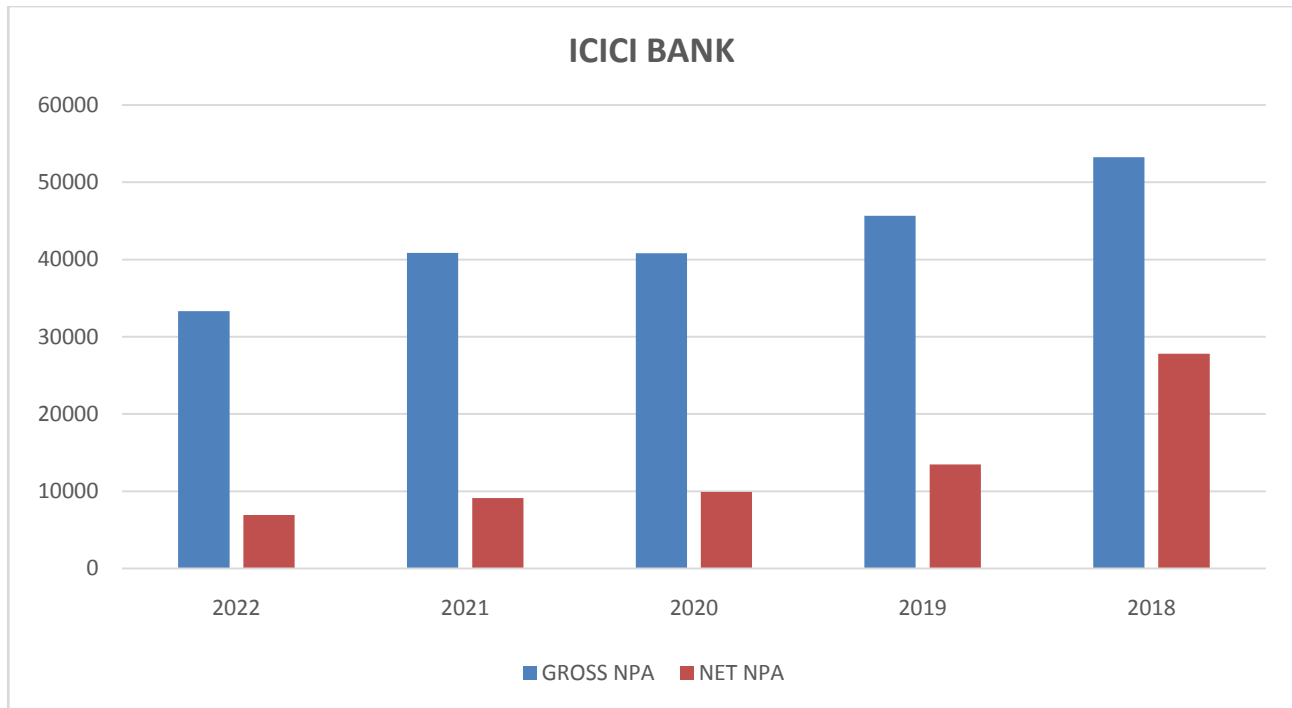


## INTERPRETATION

The above figure shows the trend of Gross NPA and Net NPA in crores for the period of five years starting from 2018 till 2022. The x-axis represents the years, whereas y-axis represents the amount of NPA. We can observe here that the Gross Net amount of NPA has been showing an upward trend beginning from the first year till the fifth year.

Tablono : 4

Table showing the trend of gross and net NPA of ICICI bank: -



## INTERPRETATION

The above figure shows the trend of Gross NPA and Net NPA in crores for the period of five years starting from 2018 till 2022. The x-axis represents the years, whereas y-axis represents the amount of NPA. We can observe here that the Gross Net amount of NPA has been showing an upward trend beginning from the first year till the fifth year.

## 9. Findings and Suggestions

Through this research we deeply understood NPA concepts and comparison of NPA position in ICICI bank and HDFC bank. In this research, we have used secondary data which was collected from annual report of respective banks. Excel functions have been used for finding the correlation between variables. It has been found that:

- The bank has highest gross NPA in the year 2021-2022 which is 10.55 % and the lowest in 2017-2018 is 3.94 % respectively.
- The bank has the highest gross NPA in 2018-2019 which is 1.36% and the lowest of 1.17% in 2021-2022 respectively.
- The average gross NPA of both the banks for five years is 6.86% and 1.286% respectively. From the comparison table, we can say that HDFC'S performance is better than that of the ICIClbank.
- ICICI bank has the highest net NPA of 3.37 % in the year 2021-2022 and the lowest net NPA of 1.00% in 2017-2018 respectively.
- HDFC bank has the highest net NPA which is 0.41% in the year 2017-18 and the lowest net NPA of 0.29% 2021-2022 respectively.
- The average net NPA of both the banks for five years is 2.31% and 0.362% respectively. From the comparison table, we can say that



HDFC'S performance is better than that of the ICICI bank.

- There is a negative correlation between Net NPA and Net profit, which indicates that the amount of NPA decreases and Profits will increase more by the amount not becoming NPA. So there is a negative relation between profits and NP. It means that there is a negative relation between Net Profits and NPA of ICICI Bank.
- It means that there is a positive relation between Net Profits and NPA of HDFC. It simply means that as profits increase NPA also increases. It is because of the mismanagement on the side of the bank. NPA is directly related to Total Advances given by bank and banks main source of income is interest earned by bank. Since we have seen earlier that total advances are increasing so interest income is increasing, and profits are also increasing. But as we know there are two types of Customers (good and bad). Good customers' leads to increase in profits by paying interest and installments on total advances timely and Bad customers lead to increase in NPA by not paying interest and installment on total advances timely. This is because of mismanagement and the wrong choice of client. That is the only reason for the positive relation between NPA and Profit.

### Suggestions

NPA (Non-Performing Assets) as we all know are those assets which are shows idle balance in the balance sheets of the banks. Such assets are not able to contribute to the economy of the country. NPA of banks are on ever rising mode, no matter how hard government tries to reduce it. Every business has certain inherent risks, for banks inherent risk is non recovery of loans provided. The inherent risk cannot be eliminated that can only bereduced.

Banks can take following steps to keep the NPA at minimum level:

#### Creditworthiness of borrowers:

- Banks should clearly know the potential of the customer.
- Strict credit monitoring needs to be done by the lenders.
- Bank should not give loan to person who does not have any source to repayit.

#### Proper follow up:

- Collecting certified statements and debtors' statement is not enough. There are many certified accountants who are ready to sign without verifying any singledocument.
- The external agencies are hired by the banks to follow up the credit worthiness of the borrower by checking their stock and debtors on regularinterval.

#### Securitization of NPA:

- Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 also known as securitization act, have facilitated the banks to overcome the situation ofNPA.
- Section 13 of the said act has given option to the banks to take following steps without the intervention of the court if banks are securedcreditors:
  - Bank can sell the NPA to asset reconstruction companies forcash.
  - A bank can appoint the manager to manage the stock on which security is created.
  - A bank can take possession of the property on which security iscreated.

**One time Settlement:**

- To avoid the litigation process bank should go for the settlementscheme.
- Recovery camp should be organized on periodic basis as it saves the time and energy of the banks which they can use on the productiveactivities.

**Write off NPAs:**

- Trimming the balance sheet by writing off the NPAs is last resort with theBanks.
- The Tax benefits can be claimed by the banks for thesame.

**Conclusion**

Online payment is improving and developing very fast. The usage, comfortability is being wider and wider day by day. The electronic payment plays a crucial role in development of ecommerce because the secure of payment are more raised by it. Being a business-critical system, the underlying electronic payment system is required to be very secure, reliable and trustworthy.

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## Annexure

### BALANCE SHEET OF HDFC BANK:

BALANCE SHEET OF HDFC BANK (in Rs. Cr.)	Mar 22	Mar 21	Mar 20	Mar 19	Mar 18
	12 mths	12 mths	12 mths	12 mths	12 mths
<b>EQUITIES AND LIABILITIES</b>					
<b>SHAREHOLDER'S FUNDS</b>					
Equity Share Capital	554.55	551.28	548.33	544.66	519.02
<b>TOTAL SHARE CAPITAL</b>	<b>554.55</b>	<b>551.28</b>	<b>548.33</b>	<b>544.66</b>	<b>519.02</b>
Revaluation Reserve	0	0	0	0	0
Reserves and Surplus	2,39,538.38	2,03,169.55	1,70,437.70	1,48,661.69	1,05,775.98
Total Reserves and Surplus	2,39,538.38	2,03,169.55	1,70,437.70	1,48,661.69	1,05,775.98
<b>TOTAL SHAREHOLDERS FUNDS</b>	<b>2,40,092.94</b>	<b>2,03,720.83</b>	<b>1,70,986.03</b>	<b>1,49,206.35</b>	<b>1,06,295.00</b>
Deposits	15,59,217.44	13,35,060.22	11,47,502.29	9,23,140.93	7,88,770.64
Borrowings	1,84,817.21	1,35,487.32	1,44,628.54	1,17,085.12	1,23,104.97
Other Liabilities and Provisions	84,407.46	72,602.15	67,394.40	55,108.29	45,763.72
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>20,68,535.05</b>	<b>17,46,870.52</b>	<b>15,30,511.26</b>	<b>12,44,540.69</b>	<b>10,63,934.32</b>
<b>ASSETS</b>					
Cash and Balances with Reserve Bank of India	1,29,995.64	97,340.74	72,205.12	46,763.62	1,04,670.47
Balances with Banks Money at Call and Short Notice	22,331.29	22,129.66	14,413.60	34,584.02	18,244.61
Investments	4,55,535.69	4,43,728.29	3,91,826.66	2,90,587.88	2,42,200.24
Advances	13,68,820.93	11,32,836.63	9,93,702.88	8,19,401.22	6,58,333.09
Fixed Assets	6,083.67	4,909.32	4,431.92	4,030.00	3,607.20
Other Assets	85,767.83	45,925.89	53,931.09	49,173.95	36,878.70
<b>TOTAL ASSETS</b>	<b>20,68,535.05</b>	<b>17,46,870.52</b>	<b>15,30,511.26</b>	<b>12,44,540.69</b>	<b>10,63,934.32</b>
<b>OTHER ADDITIONAL INFORMATION</b>					
Number of Branches	6,342.00	5,608.00	5,416.00	5,103.00	4,787.00
Number of Employees	1,41,579.00	1,20,093.00	1,16,971.00	98,061.00	88,253.00

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Capital Adequacy Ratios (%)	18.9	18.79	18.52	17.11	14.82
<b>KEY PERFORMANCE INDICATORS</b>					
Tier 1 (%)	17.87	17.56	17.23	15.78	13.25
Tier 2 (%)	1.03	1.23	1.29	1.33	1.57
<b>ASSETS QUALITY</b>					
Gross NPA	16,140.96	15,086.00	12,649.97	11,224.16	8,606.97
Gross NPA (%)	1.17	1.33	1.27	1.36	1.3
Net NPA	4,407.68	4,554.82	3,542.36	3,214.52	2,601.02
Net NPA (%)	0.32	0.4	0.36	0.39	0.4
Net NPA To Advances (%)	0	0	0	0	0
<b>CONTINGENT LIABILITIES, COMMITMENTS</b>					
Bills for Collection	56,968.05	44,748.14	51,584.90	49,952.80	42,753.83
Contingent Liabilities	13,95,442.30	9,71,097.60	11,28,953.40	10,24,715.12	8,75,488.23

**BALANCE SHEET OF ICICI BANK:**

BALANCE SHEET OF ICICI BANK (in Rs. Cr.)	Mar 22	Mar 21	Mar 20	Mar 19	Mar 18
	12 mths	12 mths	12 mths	12 mths	12 mths
<b>EQUITIES AND LIABILITIES</b>					
<b>SHAREHOLDER'S FUNDS</b>					
Equity Share Capital	1,389.97	1,383.41	1,294.76	1,289.46	1,285.81
<b>TOTAL SHARE CAPITAL</b>	1,389.97	1,383.41	1,294.76	1,289.46	1,285.81
Revaluation Reserve	3,195.66	3,093.59	3,114.87	3,044.51	3,003.19
Reserves and Surplus	1,65,659.93	1,43,029.08	1,12,091.29	1,04,029.40	1,00,864.37
Total Reserves and Surplus	1,68,855.59	1,46,122.67	1,15,206.16	1,07,073.91	1,03,867.56
<b>TOTAL SHAREHOLDERS FUNDS</b>	1,70,511.97	1,47,509.19	1,16,504.41	1,08,368.04	1,05,158.94
Deposits	10,64,571.61	9,32,522.16	7,70,968.99	6,52,919.67	5,60,975.21
Borrowings	1,07,231.36	91,630.96	1,62,896.76	1,65,319.97	1,82,858.62
Other Liabilities and Provisions	68,982.79	58,770.37	47,994.99	37,851.46	30,196.40
<b>TOTAL CAPITAL AND LIABILITIES</b>	14,11,297.74	12,30,432.68	10,98,365.15	9,64,459.15	8,79,189.16
<b>ASSETS</b>					
Cash and Balances with Reserve Bank of India	60,120.82	46,031.19	35,283.96	37,858.01	33,102.38
Balances with Banks Money at Call and Short Notice	1,07,701.54	87,097.06	83,871.78	42,438.27	51,067.00
Investments	3,10,241.00	2,81,286.54	2,49,531.48	2,07,732.68	2,02,994.18

Advances	8,59,020.44	7,33,729.09	6,45,289.97	5,86,646.58	5,12,395.29
Fixed Assets	9,373.82	8,877.58	8,410.29	7,931.43	7,903.51
Other Assets	64,840.12	73,411.21	75,977.67	81,852.17	71,726.80
<b>TOTAL ASSETS</b>	<b>14,11,297.74</b>	<b>12,30,432.68</b>	<b>10,98,365.15</b>	<b>9,64,459.15</b>	<b>8,79,189.16</b>
<b>OTHER ADDITIONAL INFORMATION</b>					
Number of Branches	5,418.00	5,266.00	5,324.00	4,874.00	4,867.00
Number of Employees	1,05,844.00	98,750.00	99,319.00	86,763.00	82,724.00
Capital Adequacy Ratios (%)	19.16	19.12	16.11	16.89	18.42
<b>KEY PERFORMANCE INDICATORS</b>					
Tier 1 (%)	18.35	18.06	14.72	15.09	15.92
Tier 2 (%)	0.81	1.06	1.39	1.8	2.5
<b>ASSETS QUALITY</b>					
Gross NPA	33,919.52	41,373.42	41,409.16	46,291.63	54,062.51
Gross NPA (%)	4	8	6	7	0
Net NPA	6,931.04	9,117.66	9,923.24	13,449.72	27,823.56
Net NPA (%)	0.81	2.1	1.54	2.29	5.43
Net NPA To Advances (%)	1	2	2	2	5
<b>CONTINGENT LIABILITIES, COMMITMENTS</b>					
Bills for Collection	75,150.83	54,643.42	48,216.24	49,391.99	28,588.36
Contingent Liabilities	38,67,675.87	26,48,640.67	25,23,825.80	19,22,038.29	12,89,244.00

**PROFIT AND LOSS A/C OF HDFC BANK:**

<b>PROFIT &amp; LOSS ACCOUNT OF HDFC BANK (in Rs. Cr.)</b>	<b>Mar-22</b>	<b>Mar-21</b>	<b>Mar-20</b>	<b>Mar-19</b>	<b>Mar-18</b>
	12 mths	12 mths	12 mths	12 mths	12 mths
<b>INCOME</b>					
Interest / Discount on Advances / Bills	98,512.02	94,834.54	91,787.88	77,544.19	62,661.79
Income from Investments	26,046.13	23,214.27	20,633.32	19,997.46	16,222.37
Interest on Balance with RBI and Other Inter-Bank funds	2,552.37	2,341.25	1,828.93	635.7	523.88
Others	642.59	468.17	562.52	794.7	833.31
<b>TOTAL INTEREST EARNED</b>	<b>1,27,753.12</b>	<b>1,20,858.23</b>	<b>1,14,812.65</b>	<b>98,972.05</b>	<b>80,241.36</b>
Other Income	29,509.90	25,204.89	23,260.82	17,625.88	15,220.30
<b>TOTAL INCOME</b>	<b>1,57,263.02</b>	<b>1,46,063.12</b>	<b>1,38,073.47</b>	<b>1,16,597.94</b>	<b>95,461.66</b>
<b>EXPENDITURE</b>					
Interest Expended	55,743.53	55,978.66	58,626.40	50,728.83	40,146.49
Payments to and Provisions for Employees	12,031.69	10,364.79	9,525.67	7,761.76	6,805.74
Depreciation	1,599.80	1,302.41	1,195.85	1,140.10	906.34
Operating Expenses (excludes Employee Cost & Depreciation)	23,810.70	21,055.42	19,976.01	17,217.51	14,978.30
<b>TOTAL OPERATING EXPENSES</b>	<b>37,442.19</b>	<b>32,722.63</b>	<b>30,697.53</b>	<b>26,119.37</b>	<b>22,690.38</b>
Provision Towards Income Tax	13,346.03	11,644.77	9,833.15	12,129.61	10,107.25

Provision Towards Deferred Tax	-1,291.91	-1,102.31	516.69	-1,008.12	-896.68
Other Provisions and Contingencies	15,061.83	15,702.85	12,142.39	7,550.08	5,927.49
<b>TOTAL PROVISIONS AND CONTINGENCIES</b>	<b>27,115.95</b>	<b>26,245.31</b>	<b>22,492.23</b>	<b>18,671.57</b>	<b>15,138.06</b>
<b>TOTAL EXPENDITURE</b>	<b>1,20,301.66</b>	<b>1,14,946.59</b>	<b>1,11,816.15</b>	<b>95,519.77</b>	<b>77,974.93</b>
<b>NET PROFIT / LOSS FOR THE YEAR</b>	<b>36,961.36</b>	<b>31,116.53</b>	<b>26,257.32</b>	<b>21,078.17</b>	<b>17,486.73</b>
<b>NET PROFIT / LOSS AFTER EI &amp; PRIOR YEAR ITEMS</b>	<b>36,961.36</b>	<b>31,116.53</b>	<b>26,257.32</b>	<b>21,078.17</b>	<b>17,486.73</b>
Profit / Loss Brought Forward	73,652.79	57,492.40	49,223.30	40,453.42	32,668.94
<b>TOTAL PROFIT / LOSS AVAILABLE FOR APPROPRIATIONS</b>	<b>1,10,614.15</b>	<b>88,608.93</b>	<b>75,480.62</b>	<b>61,531.58</b>	<b>50,155.67</b>
<b>APPROPRIATIONS</b>					
Transfer To / From Statutory Reserve	9,240.34	7,779.13	6,564.33	5,269.54	4,371.68
Transfer To / From Capital Reserve	666.47	2,291.68	1,123.85	105.34	235.52
Transfer To / From Revenue And Other Reserves	0	0	0	0	0
Dividend and Dividend Tax for The Previous Year	3,592.40	0	0	0	3,390.58
Equity Share Dividend	0	0	6,540.31	4,052.59	0
Tax On Dividend	0	0	0	0	0
Balance Carried Over To Balance Sheet	93,185.67	73,652.79	57,492.40	49,223.30	40,453.42
<b>TOTAL APPROPRIATIONS</b>	<b>1,10,614.15</b>	<b>88,608.93</b>	<b>75,480.62</b>	<b>61,531.58</b>	<b>50,155.67</b>
<b>OTHER INFORMATION</b>					
<b>EARNINGS PER SHARE</b>					
Basic EPS (Rs.)	66.8	56.58	48.01	78.65	67.76
Diluted EPS (Rs.)	66.35	56.32	47.66	77.87	66.84
<b>DIVIDEND PERCENTAGE</b>					
Equity Dividend Rate (%)	1,550.00	650	250	750	650

**PROFIT AND LOSS A/C OF HDFC BANK:**

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