

(Rs.in Crores)

Particulars	Half Year Ended 30.09.2018	Half Year Ended 30.09.2017	Increase / (Decrease) (%)	Qtr Ended 30.09.2018	Qtr Ended 30.09.2017	Increase / (Decrease) (%)	Qtr Ended 30.06.2018	Qtr Ended 30.06.2017	Increase / (Decrease) (%)
Sanctions	1,873	1,801	4	914	919	-1	959	882	9
Disbursements	1,792	1,684	6	861	848	2	931	836	11
Interest Income	592	535	11	301	268	12	291	267	9
Fees Income	12	13	-7	5	6	-13	6	6	-1
Other Income	2	3	-37	0	0	132	1	2	-51
Total Income	605	550	10	307	274	12	298	276	8
Interest Expenses	411	344	20	212	175	21	199	169	18
Staff Expenses	17	14	22	8	7	18	9	7	26
Other Expenses	28	26	11	15	13	12	14	12	9
Provision for NPA and others	20	41	-52	11	15	-29	9	26	-65
Profit before Tax	129	126	2	61	64	-5	68	62	9
Profit after Tax after DTL	86	82	4	42	42	-1	44	40	9
Total Ind. Housing Loan Portfolio									
Salaried Portfolio	8,740	7,336	19	8,740	7,336	19	8,402	7,031	19
Self Employed Portfolio	3,433	2,826	21	3,433	2,826	21	3,324	2,685	24
TOTAL	12,173	10,162	20	12,173	10,162	20	11,726	9,716	21
LAP Portfolio	1,624	1,496	9	1,624	1,496	9	1,622	1,399	16
Total Borrowing Portfolio									
NHB	2,730	2,916	-6	2,730	2,916	-6	2,836	3,030	-6
TERM LOAN	6,684	5,061	32	6,684	5,061	32	6,354	4,591	38
SHORT TERM LOAN	250	-	-	250	-	-	250	35	614
COMMERCIAL PAPER	1,141	945	21	1,141	945	21	944	792	19
NCD	-	45	-100	-	45	-100	0	45	-100
INSURANCE COMPANY	90	100	-10	90	100	-10	90	100	-10
TOTAL	10,895	9,067	20	10,895	9,067	20	10,474	8,593	22
Share Capital	54	54	0	54	54	0	54	54	0
Networth	1,040.0	888.0	17	1,040.0	888.0	17	1,034	879	18
Gross Margin % (NIM)	2.43	3.33	-27	2.43	3.33	-27	2.55	3.54	-28
Net Margin % (Spread)	1.18	1.42	-17	1.18	1.42	-17	1.25	1.43	-13
Individual NPA portfolio (excluding unamortised)	378.70	300.96	26	378.70	300.96	26	350.79	286.96	22
Individual NPA portfolio (Unamortised)	6.52	7.35	-11	6.52	7.35	-11	6.93	7.72	-10
Total Gross individual NPA (including unamortised)	385.22	308.31	25	385.22	308.31	25	357.72	294.68	21
Gross NPA % (Individual) (excluding unamortised)	3.11	2.96	5	3.11	2.96	5	2.99	2.90	3
Gross NPA % (Individual) (including unamortised)	3.16	3.03	4	3.16	3.03	4	3.05	3.03	1
Net NPA % (Individual)	0.99	0.8	29	0.99	0.8	29	0.87	0.81	7
RATIOS									
Earning Per Share	15.89	15.30	4				8.17	7.51	9
Cost to Income Ratio (WITH NPA Provision)	33.51	38.84	-14				31.51	42.01	-25
Cost to Income Ratio (WITHOUT NPA Provision)	23.39	19.19	22				22.43	18.03	24
Yield On Advances	10.30	11.28	-9				10.36	11.58	-11
Cost of Borrowed Funds %	7.88	7.89	0				7.79	8.04	-3
Capital Adequacy %	16.43	16.64	-1				16.24	17.27	-6
Interest Service Coverage Ratio	1.36	1.49	-9				1.39	1.52	-9
Debt Equity Ratio	10.47	10.21	3				10.13	9.78	4
Debt Service Coverage Ratio	0.28	0.39	-28				0.13	0.15	-13
Return on Net worth	8.23	9.27	-11				4.26	4.60	-7
Return on Total Assets (%)	0.69	0.80	-14				0.37	0.41	-10
Current Ratio	0.21	0.25	-16				0.23	0.26	-12
Return on Equity Capital	13.36	15.24	-12				6.87	7.61	-10
Price Earning Ratio	16.00	23.75	-33				42.90	48.42	-11
Book Value of Share	193.15	164.93	17				192.06	163.16	18

Credit Ratings- ICRA

Short Term Loan of Rs.500 Cr.

(Rating) [ICRA]A1 +

Commercial Paper of Rs.1500

Cr. (Rating) [ICRA] A1+

Long Term Loan of Rs.12500 Cr.

(Rating) [ICRA] AA+ Stable

Non Convertible Debentures of

Rs.550 Cr. [ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper of Rs.1500

Cr. (Rating) CRISIL A1 +

Long Term Loan of Rs.100 Cr. (Rating)

CRISIL AA+ STABLE

Non Convertible Debentures of

Rs.550 Cr. CRISIL AA+ STABLE



Handwritten signature and date: 27/11/18