

(Rs.in Crores)

Particulars	Nine Months Ended 31.12.2017	Nine Months Ended 31.12.2016	Increase / (Decrease) (%)	Qtr Ended 31.12.2017	Qtr Ended 31.12.2016	Increase / (Decrease) (%)	Half Year Ended 30.09.2017	Half Year Ended 30.09.2016	Increase / (Decrease) (%)	Qtr Ended 30.09.2017	Qtr Ended 30.09.2016	Increase / (Decrease) (%)	Year Ended 31.03.2017
Sanctions	2,800.00	2,103.00	33.14	1,003.00	653.00	53.60	1,801.00	1,450.00	24.21	925.00	800.00	15.63	2,868.83
Disbursements	2,633.00	2,029.00	29.77	949.00	659.00	44.01	1,685.00	1,370.00	22.99	849.00	744.00	14.11	2,761.16
Interest Income	809.61	719.71	12.49	274.79	248.21	10.71	534.82	471.50	13.43	267.84	241.42	10.94	980.00
Fees Income	18.91	14.48	30.59	6.39	4.66	37.12	12.52	9.82	27.49	6.08	5.54	9.75	20.05
Other Income	2.88	0.92	213.04	0.31	0.20	55.00	2.57	0.72	256.94	0.19	0.21	(9.52)	1.69
Total Income	831.40	735.11	13.10	281.49	253.07	11.23	549.91	482.04	14.08	274.11	247.17	10.90	1,001.74
Interest Expenses	525.98	501.58	4.86	182.24	171.58	6.21	343.74	330.00	4.16	174.59	167.73	4.09	668.00
Staff Expenses	20.88	20.04	4.19	7.22	6.59	9.56	13.66	13.45	1.56	6.94	6.76	2.66	25.95
Other Expenses	38.38	32.79	17.05	12.77	9.47	34.85	25.91	23.63	9.65	13.40	13.28	0.90	47.45
Provision for NPA and others	55.12	24.52	124.80	14.62	12.52	16.77	40.50	12.00	237.50	14.93	6.00	148.83	33.40
Profit before Tax	190.57	155.69	22.40	64.47	52.73	22.26	126.10	102.96	22.47	64.25	53.40	20.32	227.10
Profit after Tax after DTL	124.56	101.12	23.18	42.19	34.43	22.54	82.37	66.69	23.51	41.95	34.37	22.05	147.73
Total Ind. Housing Loan Portfolio	10,690.00	8,963.00	19.27				10,162.00	8,518.00	19.30				9,272.00
Salaried Portfolio	7,668.00	6,623.00	15.78				7,336.00	6,424.00	14.20				6,779.00
Self Employed Portfolio	3,022.00	2,340.00	29.15				2,826.00	2,194.00	28.81				2,493.00
TOTAL	10,690.00	8,963.00	19.27				10,162.00	8,618.00	17.92				9,272.00
LAP Portfolio	1,529.00	1,362.00	12.26				1,496.00	1,341.00	11.56				1,395.00
Total Borrowing Portfolio	9,533.00	7,976.00	19.52				9,067.00	7,670.00	18.21				8,236.00
NHB	2,805.00	2,645.00	6.05				2,916.00	2,379.00	22.57				2,683.00
TERM LOAN	5,576.00	4,418.00	26.21				5,061.00	4,371.00	15.79				4,511.00
SHORT TERM LOAN	-	50.00	-				-	145.00	-				104.00
COMMERCIAL PAPER	1,017.00	718.00	41.64				945.00	620.00	52.42				793.00
NCD	45.00	45.00	-				45.00	45.00	-				45.00
INSURANCE COMPANY	90.00	100.00	(10.00)				100.00	110.00	(9.09)				100.00
TOTAL	9,533.00	7,976.00	19.52				9,067.00	7,670.00	18.21				8,236.00
Share Capital	53.88	53.88	-				53.88	53.88	-				53.88
Networth	930.37	801.94	16.01				888.18	777.83	14.19				838
Gross Margin % (NIM)	3.17	2.66	19.17				3.33	2.64	26.14				2.86
Net Margin % (Spread)	1.39	1.26	10.32				1.42	1.26	12.70				1.39
Individual NPA portfolio (excluding unamortised)	342.42	275.00	24.52				300.96	218.81	37.54				207.63



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Individual NPA portfolio (Unamortised)	6.84	8.97	(23.75)				7.35	10.26	(28.36)				8.66
Total Gross Individual NPA (including unamortised)	349.26	283.97	22.99				308.31	229.07	34.59				216.29
Gross NPA % (Individual) (excluding unamortised)	3.20	3.07	4.23				2.96	2.54	16.54				2.24
Gross NPA % (Individual) (including unamortised)	3.27	3.17	3.15				3.03	2.66	13.91				2.33
Net NPA % (Individual)	1.00	1.12	(10.71)				0.77	0.65	18.46				0.29
RATIOS													
Earning Per Share	23.13	18.78	23.16				15.30	12.38	23.59				27.43
Cost to Income Ratio (WITH NPA Provision)	37.60	33.33	12.81				38.84	32.28	20.32				31.98
Cost to Income Ratio (WITHOUT NPA Provision)	19.55	22.83	(14.37)				19.19	24.38	(21.29)				21.98
Yield On Advances	11.07	11.59	(4.49)				11.28	11.63	(3.01)				11.63
Cost of Borrowed Funds %	7.89	8.93	(11.65)				7.95	9.00	(11.67)				8.77
Capital Adequacy %	16.50	16.88	(2.25)				16.64	17.00	(2.12)				16.60
Interest Coverage Ratio	1.47	1.36	8.09				1.49	1.35	10.37				1.39
Debt Equity Ratio	10.25	9.95	3.02				10.21	9.86	3.55				9.83
Debt Service Coverage Ratio	0.13	0.11	18.18				0.15	0.12	25.00				0.10
Return on Net worth	13.39	12.61	6.19				9.27	8.57	8.17				17.62
Return on Total Assets (%)	1.15	1.11	3.60				0.80	0.76	5.26				1.57
Current Ratio	0.23	0.24	(4.17)				0.25	0.23	8.70				0.26
Return on Equity Capital	21.38	20.37	4.96				15.24	12.99	17.32				30.11
Price Earning Ratio	20.00	14.33	39.57				34.54	26.14	32.13				13.26
Book Value of Share	172.77	148.92	16.02				164.93	144.44	14.19				155.65
Dividend	-	-	-				-	-	-				32.41
Dividend %	-	-	-				-	-	-				50%

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.10000 Cr. (Rating)

[ICRA] AA+ Stable



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Non Convertible Debentures of Rs.550 Cr.		[ICRA] AA+ Stable											
<u>Credit Ratings- CRISIL</u>													
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											

