

| Particulars | Year Ended 31.03.2017 | Year Ended 31.03.2016 | Increase / (Decrease) (%) |
|---|--------------------------|--------------------------|---------------------------------|
| Sanctions | 2869 | 2636 | 9 |
| Disbursements | 2761 | 2511 | 10 |
| Interest Income | 980 | 857 | 14 |
| Other Income | 22 | 19 | 16 |
| Total Income | 1002 | 876 | 14 |
| Interest Expenses | 668 | 601 | 11 |
| Additional Provision for Standard Asset and NPA | 33 | 16 | 106 |
| Profit before Tax | 227 | 191 | 19 |
| Profit after Tax after DTL | 148 | 125 | 18 |
| Total Housing Loan Portfolio | 9277 | 7912 | 17 |
| Ind. Housing Loan Portfolio | 7874 | 6634 | 19 |
| LAP Portfolio | 1395 | 1272 | 10 |
| % OF LAP Loan to total portfolio | 15.05 | 16.09 | -6 |
| Total Borrowing Portfolio | 8236 | 7001 | 18 |
| NHB | 2683 | 1630 | 65 |
| TERM LOAN | 4511 | 4668 | -3 |
| SHORT TERM LOAN | 104 | 51 | 104 |
| COMMERCIAL PAPER | 793 | 567 | 40 |
| NCD | 45 | 45 | 0 |
| INSURANCE COMPANY | 100 | 40 | 150 |
| Share Capital | 53.85 | 53.85 | 0 |
| Networth | 838 | 720 | 16 |
| Gross Margin % (NIM) | 2.86 | 2.67 | 7 |
| Individual NPA portfolio (excluding unamortised) (Rs.) | 207.63 | 126.43 | 64 |
| Individual NPA portfolio (Unamortised) (Rs.) | 8.66 | 12.77 | -32 |
| Total Gross Individual NPA (including unamortised)(Rs.) | 216.29 | 139.2 | 55 |
| Net Individual NPA Portfolio (Rs.) | 0.29 | 0 | 0 |
| Gross NPA % (Individual) (excluding unamortised) | 2.24 | 1.59 | 41 |
| Gross NPA % (Individual) (including unamortised) | 2.33 | 1.76 | 32 |
| Net NPA % (Individual) | 0.29 | 0 | 0 |
| Earning Per Share | 27.43 | 23.12 | 19 |
| Cost to Income Ratio | 31.98 | 30.69 | 4 |
| ROI | 11.63 | 12.06 | -4 |
| Cost of Borrowed Funds % | 8.77 | 9.39 | -7 |
| Capital Adequacy % | 17.27 | 17.4 | -1 |
| Interest Coverage Ratio | 1.39 | 1.35 | 3 |
| Debt Equity Ratio | 9.83 | 9.57 | 3 |
| Debt Service Coverage Ratio | 0.1 | 0.14 | -29 |
| Return on Net worth | 17.62 | 17.28 | 2 |
| Return on Total Assets (%) | 1.57 | 1.55 | 1 |
| Current Ratio | 0.26 | 0.26 | 0 |
| Price Earning Ratio | 13.26 | 10.66 | 24 |
| Book Value of Share | 155.65 | 133.77 | 16 |

Credit Ratings- ICRA

Short Term Loan of Rs.500 Cr. (Rating)

[ICRA] A1 +

Commercial Paper of Rs.1000 Cr.(Rating)

[ICRA] A1+

Long Term Loan of Rs.8500 Cr. (Rating)

[ICRA] AA+ Stable

Non Convertible Debentures of Rs.550 Cr.

[ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper & Short Term Loan of Rs.800 Cr.(Rating)

CRISIL A1 +

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

CRISIL AA+

Non Convertible Debentures of Rs.550 Cr.

CRISIL AA+

