

(Rs.in Crores)

Particulars	Qtr Ended 30.06.2017	Qtr Ended 30.06.2016	Increase / (Decrease) (%)	Year Ended 31.03.2017	Year Ended 31.03.2016	Increase / (Decrease) (%)
Sanctions	876	650	35	2869	2636	9
Disbursements	836	626	34	2761	2511	10
Interest Income	267	230	16	980	857	14
Other Income	9	5	80	22	19	16
Total Income	276	235	17	1002	876	14
Interest Expenses	169	162	4	668	601	11
Provision for NPA and others	26	6	333	33	16	106
Profit before Tax	62	50	24	227	191	19
Profit after Tax after DTL	40	32	25	148	125	18
Total Ind. Housing Loan Portfolio	9716	8210	18	9272	7908	17
LAP Portfolio	1399	1301	8	1395	1272	10
Salaried Portfolio	7031	6101	15	6751	5906	14
Self Employed Portfolio	2685	2109	27	2521	2002	26
TOTAL	9716	8210	18	9272	7908	17
Total Borrowing Portfolio	8593	7267	18	8236	7001	18
NHB	3030	2029	49	2683	1630	65
TERM LOAN	4591	4532	1	4511	4668	-3
SHORT TERM LOAN	35	3	1067	104	51	104
COMMERCIAL PAPER	792	618	28	793	567	40
NCD	45	45	0	45	45	0
INSURANCE COMPANY	100	40	150	100	40	150
TOTAL	8593	7267	18	8236	7001	18
Share Capital	54	54	0	53.85	53.85	0
Networth	879	754	17	838	720	16
Gross Margin % (NIM)	3.54	2.52	40	2.86	2.67	7
Net Margin % (Spread)	1.43	1.23	16	1.39	1.34	4
Individual NPA portfolio (excluding unamortised)	286.96	222.03	29	207.63	126.43	64
Individual NPA portfolio (Unamortised)	7.72	11.37	-32	8.66	12.77	-32
Total Gross Individual NPA (including unamortised)	294.68	233.40	26	216.29	139.2	55
Gross NPA % (Individual) (excluding unamortised)	2.90	2.67	9	2.24	1.59	41
Gross NPA % (Individual) (Including unamortised)	3.03	2.84	7	2.33	1.76	32
Net NPA % (Individual)	0.81	0.80	1	0.29	0	-
RATIOS						
Earning Per Share	7.51	6.00	25	27.43	23.12	19
Cost to Income Ratio (WITH NPA Provision)	42.01	31.74	32	31.98	30.69	4
Cost to Income Ratio (WITHOUT NPA Provision)	18.03	23.47	-23	21.98	24.97	-12
Yield On Advances	11.58	11.63	0	11.63	12.06	-4
Cost of Borrowed Funds %	8.04	9.10	-12	8.77	9.39	-7
Capital Adequacy %	16.58	17.00	-2	16.6	17.4	-5
Interest Coverage Ratio	1.52	1.34	13	1.39	1.35	3
Debt Equity Ratio	9.78	9.64	1	9.83	9.57	3
Debt Service Coverage Ratio	0.15	0.16	-6	0.1	0.14	-29
Return on Net worth	4.60	4.29	7	17.62	17.28	2
Return on Total Assets (%)	0.41	0.39	5	1.57	1.55	1
Current Ratio	0.26	0.25	4	0.26	0.26	0
Return on Equity Capital	75.02	59.98	25	274.19	231.07	19
Price Earning Ratio	48.42	52.43	-8	13.26	10.66	24
Book Value of Share	163.16	139.94	17	155.65	133.77	16
Dividend	-	-	-	32.41	32.41	0
Dividend %	-	-	-	50%	50%	0

Credit Ratings- ICRA

Short Term Loan of Rs.500 Cr. (Rating)
Commercial Paper of Rs.1500 Cr.(Rating)
Long Term Loan of Rs.8500 Cr. (Rating)
Non Convertible Debentures of Rs.550 Cr.

[ICRA] A1 +
[ICRA] A1+
[ICRA] AA+ Stable
[ICRA] AA+ Stable

Credit Ratings- CRISIL

Commercial Paper & Short Term Loan of Rs.800 Cr.(Rating)
Long Term Loan of Rs.100 Cr. (Rating)
Non Convertible Debentures of Rs.550 Cr.

CRISIL A1 +
CRISIL AA+
CRISIL AA+

