

(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
<b>Total Ind. Housing Loan Portfolio</b>									
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
<b>TOTAL</b>	<b>12,173</b>	<b>10,162</b>	<b>20</b>	<b>12,173</b>	<b>10,162</b>	<b>20</b>	<b>11,726</b>	<b>9,716</b>	<b>21</b>
<b>LAP Portfolio</b>	<b>1,624</b>	<b>1,496</b>	<b>9</b>	<b>1,624</b>	<b>1,496</b>	<b>9</b>	<b>1,622</b>	<b>1,399</b>	<b>16</b>
<b>Total Borrowing Portfolio</b>									
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
<b>TOTAL</b>	<b>10,895</b>	<b>9,067</b>	<b>20</b>	<b>10,895</b>	<b>9,067</b>	<b>20</b>	<b>10,474</b>	<b>8,593</b>	<b>22</b>
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
<b>RATIOS</b>									
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*