FINANCIAL HIGHLIGHTS AS ON 31ST DECEMBER 2	019		
The state of the s	Rs.in Crores)		
Particulars	Nine Months Ended 31-12-2019	Nine Months Ended 31-12-2018	Increase / (Decrease) (%)
Sanctions	1371	2665	-49
Disbursements	1389	2545	-45
nterest Income	933	899	4
ees Income	1	0	C
Other Income	4	2	91
otal Income	938	901	4
nterest Expenses	716	635	13
taff Expenses	27	25	10
Other Expenses & Depn.	43	26	63
Provision for NPA and others	83	35	136
otal Expenses	869	722	20
Profit before Tax	69	179	-61
Provision for Tax & DTA/DTL	50	52	-4
Profit after Tax after DTL	19	127	-85
Other Comprehencive Income	-1	1	-200
let Profit for the period	18	127	-86
otal Ind. Housing Loan Portfolio	13231	12537	6
otal Borrowing Portfolio	11707	11174	5
	Nine Months	Nine Months	Increase /
articulars	Ended	Ended	(Decrease)
	31-12-2019	31-12-2018	(%)
nare Capital	54	54	C
etworth	1237	1210	2
ross Margin % (NIM)	1.32	2.08	-37
et Margin % (Spread)	0.14	1.17	-88
idividual NPA portfolio	730	587	24
ross NPA % (Individual)	- 5.53	4.69	18
Net NPA Portfolio	371	307	21
et NPA % (Individual)	2.81	2.45	15
RATIOS	Nine Months	Nine Months	Increase /
		Ended	(Decrease)
	Ended		
	31-12-2019	31-12-2018	(%)
	31-12-2019 3.56	23.56	-85
ost to Income Ratio	31-12-2019 3.56 68.77	23.56 32.54	-85 111
ost to Income Ratio ost to Income Ratio (without NPA provision)	31-12-2019 3.56 68.77 31.56	23.56 32.54 19.33	-85 111 63
ost to Income Ratio ost to Income Ratio (without NPA provision) ield On Advances	31-12-2019 3.56 68.77 31.56 9.49	23.56 32.54 19.33 10.08	-85 111 63 -6
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Cost of Borrowed Funds %	31-12-2019 3.56 68.77 31.56 9.49 8.17	23.56 32.54 19.33 10.08 8.01	-85 111 63 -6
ost to Income Ratio cost to Income Ratio (without NPA provision) ield On Advances cost of Borrowed Funds % capital Adequacy %	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77	23.56 32.54 19.33 10.08 8.01 16.40	-85 111 63 -6 2
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Cost of Borrowed Funds % Capital Adequacy % Interest Service Coverage Ratio (Times)	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22	23.56 32.54 19.33 10.08 8.01 16.40 1.34	-85 111 63 -6 2 2
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Cost to Income Ratio (without NPA provision) Cost of Borrowed Funds % Capital Adequacy % Capital Adequacy % Cost of Service Coverage Ratio (Times) Coebt Equity Ratio (Times)	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24	-85 111 63 -6 2 2 2 -9
ost to Income Ratio ost to Income Ratio (without NPA provision) ield On Advances ost of Borrowed Funds % apital Adequacy % nterest Service Coverage Ratio (Times) ebt Equity Ratio (Times)	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35	-85 111 63 -6 2 2 -9 2 -23
ost to Income Ratio ost to Income Ratio (without NPA provision) ield On Advances ost of Borrowed Funds % apital Adequacy % nterest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76	-85 111 63 -6 2 2 2 -9 2 -23 -86
ost to Income Ratio cost to Income Ratio (without NPA provision) ield On Advances cost of Borrowed Funds % capital Adequacy % nterest Service Coverage Ratio (Times) cebt Equity Ratio (Times) cebt Service Coverage Ratio (Times) ceturn on Net worth ceturn on Total Assets (%)	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02	-85 111 63 -6 2 2 -5 2 -23 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) eld On Advances ost of Borrowed Funds % apital Adequacy % terest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth eturn on Total Assets (%) rice Earning Ratio	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93	-85 111 63 -6 2 2 -5 2 -23 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) eld On Advances ost of Borrowed Funds % apital Adequacy % terest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth eturn on Total Assets (%) rice Earning Ratio pook Value of Share	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02	-85 111 63 -6 2 2 -5 2 -23 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) eld On Advances ost of Borrowed Funds % apital Adequacy % terest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth eturn on Total Assets (%) rice Earning Ratio ook Value of Share redit Ratings- ICRA	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85	-85 111 63 -6 2 2 -5 2 -23 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) eld On Advances ost of Borrowed Funds % apital Adequacy % terest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth eturn on Total Assets (%) rice Earning Ratio ook Value of Share redit Ratings- ICRA nort Term Loan of Rs.1000 Cr. (Rating)	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85	-85 111 63 -6 2 2 -5 2 -23 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) ield On Advances ost of Borrowed Funds % apital Adequacy % nterest Service Coverage Ratio (Times) rebt Equity Ratio (Times) rebt Service Coverage Ratio (Times) return on Net worth rice Earning Ratio ook Value of Share redit Ratings- ICRA hort Term Loan of Rs.1000 Cr. (Rating)	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93 208.31	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85	-85 111 63 -6 2 2 -5 2 -23 -86
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Cost to Income Ratio (without NPA provision) Cost of Borrowed Funds % Capital Adequacy % Capital Capital Capital (Times) Capital	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93 208.31	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85	-85 111 63 -6 2 2 2 2 -9 2 -23 -86 -86 302 4
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Cield On Advances Cost of Borrowed Funds % Capital Adequacy % Interest Service Coverage Ratio (Times) Ciebt Equity Ratio (Times) Ciebt Service Coverage Ratio (Times) C	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93 208.31	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85 [ICRA]A1 + [ICRA] A1+ RA] AA+(Negative)	-85 111 63 -6 2 2 -5 2 -86 -86
Cost to Income Ratio Cost to Income Ratio (without NPA provision) Cost to Income Ratio (without NPA provision) Cost to Income Ratio (without NPA provision) Cost of Borrowed Funds % Capital Adequacy % Coverage Ratio (Times) Coebt Equity Ratio (Times) Coebt Service Coverage Ratio (Times) Cove	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93 208.31	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85 [ICRA]A1+ [ICRA] A1+ RA] AA+(Negative) RA] AA+(Negative)	-85 111 63 -6 2 2 -5 2 -23 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) field On Advances ost of Borrowed Funds % apital Adequacy % aterest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth eturn on Total Assets (%) rice Earning Ratio ook Value of Share redit Ratings- ICRA hort Term Loan of Rs.1000 Cr. (Rating) ommercial Paper of Rs.1500 Cr. (Rating) on Convertible Debentures of Rs.550 Cr.	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93 208.31	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85 [ICRA]A1+ [ICRA] A1+ RA] AA+(Negative) RA] AA+(Negative)	-85 111 63 -6 2 2 -5 2 -86 -86
ost to Income Ratio ost to Income Ratio (without NPA provision) eld On Advances ost of Borrowed Funds % apital Adequacy % aterest Service Coverage Ratio (Times) ebt Equity Ratio (Times) ebt Service Coverage Ratio (Times) eturn on Net worth eturn on Total Assets (%) rice Earning Ratio ook Value of Share redit Ratings- ICRA hort Term Loan of Rs.1000 Cr. (Rating) ong Term Loan of Rs.12500 Cr. (Rating) on Convertible Debentures of Rs.550 Cr.	31-12-2019 3.56 68.77 31.56 9.49 8.17 16.77 1.22 9.46 0.27 1.65 0.14 43.93 208.31	23.56 32.54 19.33 10.08 8.01 16.40 1.34 9.24 0.35 11.76 1.02 10.93 200.85 [ICRA]A1+ [ICRA] A1+ RA] AA+(Negative) RA] AA+(Negative)	-85 111 63 -6 2 2 -5 -23 -86 -86