(in crores)	2014	2013	2012	2011	2010	2009	2008	2007
Source of funds	4739.01	3792.45	2850.79	2097.28	1492.99	1039.54	737.93	454.5
Equity	741.06	634.52	303.26	247.74	194.98	156.07	135.02	47.43
Share capital	62.16	62.16 [1]	46.44	46.44	46.44 [2]	78.82	78.82 [3]	30
Warrants	5.16	0	0	0	0	0	0	0
Reserves & Surplus	673.74	572.36	256.82	201.3	148.54	77.25	56.2	17.43
Borrowings	3902.03	3064.7	2486.03	1809.8	1257.7	849.29	575.24	386.01
Long term	2910.82	2177.24	1770.21	1306.42	1257.7	849.29	575.24	386.01
Short term	397.72	394.5	240.51	243.03	0	0	0	0
Current maturities	593.49	492.96	475.31	260.35	0	0	0	0
Others	95.92	93.23	61.5	39.74	40.31	34.18	27.67	21.06
Non-performing advances	35.3	17.69	11.81	6.98	4.39	1.94	2.1	1.98
Standard advances	19.73	15.01	11.89	1.22	0.9	0.64	0.48	0.33
Interest accrued but not due	26.38	25.91	24.12	17.45	14.82	10	3.65	4.02
Others	14.51	34.62	13.68	14.09	20.2	21.6	21.44	14.73
Uses of funds	4739.01	3792.45	2850.79	2097.28	1490.34	1039.54	737.93	454.5
Loan Assets	4668.02	3550.05	2807.07	2075.83	1404.11	988.48	653.44	440.3
Long term	4363.66	3320.56	2629.11	1933.95	1404.11	988.48	653.44	440.3
Short term	304.36	229.49	177.96	141.88	0	0	0	0
Others	70.99	242.4	43.72	21.45	86.23	51.06	84.49	14.2
Cash	21.89	210.14	17.5	8.45	64.18	34.55	65.27	1.56
Defered taxes	18.66	11.18	7.93	2.76	1.85	1.16	1.15	0.99
Others	30.44	21.08	18.29	10.24	20.2	15.35	18.07	11.65
Common size	2014	2013	2012	2011	2010	2009	2008	2007
Source of funds	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Equity	15.64%	16.73%	100.64%	11.81%	13.06%	15.01%	18.30%	10.44%
Share capital	1.31%	1.64%	1.63%	2.21%	3.11%	7.58%	10.68%	6.60%
Warrants	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Reserves & Surplus	14.22%	15.09%	9.01%	9.60%	9.95%	7.43%	7.62%	3.83%
Borrowings	82.34%	80.81%	87.20%	86.29%	84.24%	81.70%	77.95%	84.93%
Long term	61.42%	57.41%	62.10%	62.29%	84.24%	81.70%	77.95%	84.93%
Short term	8.39%	10.40%	8.44%	11.59%	0.00%	0.00%	0.00%	0.00%
Current maturities of long term	12.52%	13.00%	16.67%	12.41% [4]	0.00%	0.00%	0.00%	0.00%
Others	2.02%	2.46%	2.16%	1.89%	2.70%	3.29%	3.75%	4.63%
Non-performing advances	0.74%	0.47%	0.41%	0.33%	0.29%	0.19%	0.28%	0.44%
Standard advances	0.42%	0.40%	0.42%	0.06%	0.06%	0.06%	0.07%	0.07%
Interest accrued but not due	0.56%	0.68%	0.85%	0.83%	0.99%	0.96%	0.49%	0.88%
Others	0.31%	0.91%	0.48%	0.67%	1.35%	2.08%	2.91%	3.24%
Uses of funds	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Loan Assets	98.50%	93.61%	98.47%	98.98%	94.21%	95.09%	88.55%	96.88%
Long term	92.08%	87.56%	92.22%	92.21%	94.21%	95.09%	88.55%	96.88%
Short term	6.42%	6.05%	6.24%	6.76% [5]	0.00%	0.00%	0.00%	0.00%
Others	1.50%	6.39%	1.53%	1.02%	5.79%	4.91%	11.45%	3.12%
Cash	0.46%	5.54% [6]	0.61%	0.40%	4.31%	3.32%	8.85%	0.34%
Defered taxes	0.39%	0.29%	0.28%	0.13%	0.12%	0.11%	0.16%	0.22%
Others	0.64%	0.56%	0.64%	0.49%	1.36%	1.48%	2.45%	2.56%

(in crores)	2015	2014	2013	2012	2011	2010	2009	2008	2007
Revenue from operations	693	534.15	405.55	318.81	225.54	163.6	112.75	68.87	43.8
Expenses	506	385.01	298.75	236.91	146.29	102.45	75.56	47.43	29.36
Interest and other financial charges	431.8	324.75	265.65	202.31	127.87	90.53	69.65	42.52	25.45
Employee benefit expenses	33.5	21.05	13.98	10.5	7.22	4.49	3.53	1.92	1.5
Depreciation and Amortization	2.9	2.41	1.52	1.62	1.57	0.74	0.44	0.26	0.22
Other expenses	18.3	15.33	8.69	7.29	6.17	4.22	3.38	4.6	1.56
Provisions for non-performing assets	14	17.61	5.88	4.83	2.59	2.71	0	0.27	0.12
Provisions against standard assets	6.2	4.72	3.12	10.67 [7]	0.32	0	0	0	0
Provision in diminution	0	0.05	0	0	0	0	0.05	0.22	0.31
Bad debts written off	0.1	0.29	0.22 [8]	0.39	0.96	1.06	0.58	0.14	0.78
Other income	0.8	1.2	0.31	0.7	0.41	1.3	2.07	2.5	0.58
Profit before tax	187	149.14	106.8	81.9	79.25	61.15	37.19	21.44	14.44
Tax Expense	48.8	39.03	26.78	20.17	21.1	16.8	10.09	5.85	2.87
Current tax	55.9	46.51	30.03	25.34	22	17.5	10.1	6	3.04
Deferred tax	7.1	7.48	3.25	5.17	0.9	0.7	0.0083	0.15	0.17
Profit after tax	138.2	110.11	80.02	61.73	58.15	44.35	27.10	15.59	11.57
DTL per NHB directive	14.2 [9]	0	0	0	0	0	0	0	0
Profit after tax & DTL	124	110.11	80.02	61.73	58.15	44.35	27.10	15.59	11.57
Common size	2015	2014	2013	2012	2011	2010	2009	2008	2007
Revenue from operations	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Expenses	73.02%	72.08%	73.67%	74.31%	64.86%	62.62%	67.02%	68.87%	67.03%
Interest and other financial charges	62.31%	60.80%	65.50%	63.46%	56.70%	55.34%	61.77%	61.74%	58.11%
Employee benefit expenses	4.83%	3.94%	3.45%	3.29%	3.20%	2.74%	3.13%	2.79%	3.42%
Depreciation and Amortization	0.42%	0.45%	0.37%	0.51%	0.70%	0.45%	0.39%	0.38%	0.50%
Other expenses	2.64%	2.87%	2.14%	2.29%	2.74%	2.58%	3.00%	6.68%	3.56%
Provisions for Non-performing assets	2.02%	3.30%	1.45%	1.52%	1.15%	1.66%	0.00 [10]	0.39%	0.27%
Provisions against standard assets	0.89%	0.88%	0.77%	3.35%	0.14%	0.00%	0.00%	0.00%	0.00%
Provision in diminution	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.04%	0.32%	0.71%

Bad debts written off	0.01%	0.05%	0.05%	0.12%	0.43%	0.65%	0.51%	0.20%	1.78%
Other income	0.12%	0.22%	0.08%	0.22%	0.18%	0.79%	1.84%	3.63%	1.32%
Profit before tax	26.98%	27.92%	26.33%	25.69%	35.14%	37.38%	32.98%	31.13%	32.97%
Tax Expense	7.04%	7.31%	6.60%	6.33%	9.36%	10.27%	8.95%	8.49%	6.55%
Current tax	8.07%	8.71%	7.40%	7.95%	9.75%	10.70%	8.96%	8.71%	6.94%
Deferred tax	1.02%	1.40%	0.80%	1.62%	0.40%	0.43%	0.01%	0.22%	0.39%
Profit after tax	19.94%	20.61%	19.73%	19.36%	25.78%	27.11%	24.03%	22.64%	26.42%
(in crores)	2015	2014	2013	2012	2011	2010	2009	2008	2007
Revenue from operations	693	534.15	405.55	318.81	225.54	163.6	112.75	68.87	43.8
Interest expenses	431.8	324.75	265.65	202.31	127.87	90.53	69.65	42.52	25.45
Net interest income	261.2	209.4	139.9	116.5	97.67	73.07	43.1	26.35	18.35
Operating expenses (incl depreciation)	54.7	38.79	24.19	19.41	14.96	9.45	7.35	6.78	3.28
Provisions + Writeoffs	20.3	22.62	9.22	15.89	3.87	3.77	0.58	0.41	0.9
Net other income	0.8	1.15	0.31	0.7	0.41	1.3	2.02	2.28	0.27
Profit before tax	187	149.14	106.8	81.9	79.25	61.15	37.19	21.44	14.44
	2015	2014	2013	2012	2011	2010	2009	2008	2007
Net interest income	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Cost-to-Income ratio	20.94%	18.52%	17.29%	16.66%	15.32%	12.93%	17.05%	25.73%	17.87%
Provisions + Writeoffs	7.77%	10.80%	6.59%	13.64%	3.96%	5.16%	1.35%	1.56%	4.90%
Net other income	0.31%	0.55%	0.22%	0.60%	0.42%	1.78%	4.69%	8.65%	1.47%
Profit before tax	71.59%	71.22%	76.34%	70.30%	81.14%	83.69%	86.29%	81.37%	78.69%
	2015	2014	2013	2012	2011	2010	2009	2008	2007
Cost-to-Income ratio	20.94%	18.52%	17.29%	16.66%	15.32%	12.93%	17.05%	25.73%	17.87%
Provisions + Writeoffs on NIM	7.77%	10.80%	6.59%	13.64%	3.96%	5.16%	1.35%	1.56%	4.90%

Gross Npa	2007	2008	2009	2010	2011	2012	2013	2014	2015	
Net Npa	2007	2000	2003	2010	2011	2012	2013	2014	2013	
ROA         2.60%         2.68%         2.50%         2.50%         3.24%         3.51%         3.05%         2.67%         3.07%           ROE         17.80%         16.40%         24% [11]         22.41%         26.27%         25.27%         18.62%         17.09%         24.39%           Shares outstanding         62224469         62161047         48871477         48441268         46441789         43843479         38603912         322323256         27561644           Branches         142         122         92         68         52         38         30         26 not available           Employees         545         465         382         350         232         194         148         117         not available           No of loan accounts         57415         42380         36171         31507         29948         28.244         18676         15016         11841           Average ticket size in lakhs         12         11         9.8         8.9         6.92         6.06         5.31         4.36 not available           Average accounts per branch         404.33         347.38         393.16         463.34         575.92         611.68         622.53         577.54         not availabl	not available	1.26%	0.95%	1.24%	1.21%	1.37%	1.48%	1.47%	1.30%	Gross Npa
ROA         2.60%         2.68%         2.50%         2.50%         3.24%         3.51%         3.05%         2.67%         3.07%           ROE         17.80%         16.40%         24% [11]         22.41%         26.27%         25.27%         18.62%         17.09%         24.39%           Shares outstanding         6224489         62161047         46871477         464411288         46441789         43843479         38603912         32233256         27561644           Branches         142         122         92         68         52         38         30         26 not available           Coverage ratio         62.40%         61.50%         33.67%         not available         not a	not available	0.86%	0.70%	0.86%	0.82%	0.95%	0.99%	0.72%	0.50%	Net Npa
Shares outstanding   62224468   62161047   46871477   46441268   46441789   43843479   38603912   32233256   27561644	3.07%	2.67%	3.05%	3.51%	3.24%	2.50%	2.50%	2.68%	2.60%	·
Shares outstanding   62224469   62161047   46871477   46441268   46441789   43843479   38603912   32233256   27561644	24.39%	17.09%	18.62%	25.27%	26.27%	22.41%	24% [11]	16.40%	17.80%	ROE
Employees         545         465         382         350         232         194         148         117         not available not avai	27561644	32233256	38603912	43843479	46441789	46441268		62161047	62224469	Shares outstanding
Coverage ratio         62.40%         51.50%         33.67%         not available         <	not available	26	30	38	52	68	92	122	142	Branches
No of loan accounts	not available	117	148	194	232	350		465	545	Employees
No of loan accounts	not available	33.67%	51.50%	62.40%	Coverage ratio					
Average accounts per branch  AV4.33  347.38  393.16  CRAR  20.30%  24.51%  25.50%  16.50%  18.20%  21.10%  25%  31.53%  not available  Cost-to-Income ratio  21.00%  18.42%  17.30%  16.66%  15.32%  12.93%  17.05%  25.73%  17.87%  NIM  4.5  A,7  4.4  4.2  4.9  5.4  4.5  3.94  4.02  Other income  0.01  0.5  0.3  0.5  0.6  0.7  0.9  not available  not available  Provisions  0.34  0.5  0.3  0.6  0.2  0.2  0  not available  not available  Write off  0.1  0  0  0  0  0  0.1  0.1  0.1  0	11841	15016	18676	23244	29948	31507	36171	42380	57415	-
Average accounts per branch CRAR 20.30% 24.51% 25.50% 16.50% 18.20% 21.10% 25% 31.53% not available Cost-to-Income ratio 21.00% 18.42% 17.30% 16.66% 15.32% 12.93% 17.05% 25.73% 17.87%  NIM 4.5 4.7 4 4.2 4.9 5.4 4.5 3.94 4.0  Other income 0.01 0.5 0.3 0.5 0.6 0.7 0.9 not available not available Provisions 0.34 0.5 0.3 0.6 0.2 0.2 0.0 0 not available Nor interest expenses 0.94 1 0.0 0 0 0 0.1 0.1 0.1 0.1 0.1 out available Nor interest expenses 0.84 1 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8 0.8	not available	4.36	5.31	6.06	6.92	8.9	9.8	11	12	Average ticket size in lakhs
NIM	not available	577.54	622.53	611.68	575.92	463.34	393.16	347.38	404.33	_
NIM 4.5 4.7 4 4.2 4.9 5.4 4.5 3.94 4.02  Other income 0.01 0.5 0.3 0.5 0.6 0.7 0.9 not available not available Non interest expenses 0.94 1 0.7 0.8 0.8 0.8 0.8 0.8 not available Provisions 0.34 0.5 0.3 0.6 0.2 0.2 0.2 0 not available not available Write off 0.1 0 0 0 0 0.1 0.1 0.1 0.1 not available Tax 0.84 1 0.8 0.8 1.2 1.3 1.2 not available PAT 2.3 2.7 2.5 2.5 3.3 3.7 3.3 not available Yield 12.50% 12.60% 12.30% 12.40% 12.15% 12.84% 12.86% 11.70% 11.08% Cost of borrowing 9.60% 9.30% 9.60% 9.40% 8.34% 8.59% [12] 9.78% [13] 8.68% 7.70% Spread 2.90% 3.30% 2.70% 3.00% 3.81% 4.25% 3.08% 3.02% 3.38%  Loan book 6012.9 4661.8 3544.75 2804.08 2075 1408 991 655.08 not available Loan sanctioned 2398.9 1822.52 1284.83 1111.56 992 649 473 294.73 not available Loan disbursed 2181.2 1715.26 1167.41 1042.34 916 583 428 275.58 not available	not available	31.53%	25%	21.10%	18.20%	16.50%	25.50%	24.51%	20.30%	CRAR
Other income         0.01         0.5         0.3         0.5         0.6         0.7         0.9         not available not available           Non interest expenses         0.94         1         0.7         0.8         0.8         0.8         0.8         not available           Provisions         0.34         0.5         0.3         0.6         0.2         0.2         0         not available         not available           Write off         0.1         0         0         0.1         0.1         0.1         not available         not available         not available           Tax         0.84         1         0.8         0.8         1.2         1.3         1.2         not available         11.08%         12.60%         12.30%         12.40%         12.15%         12.84%         12.86%         11.70%         11.08%           Cost of borrowing         9.60%         9.30%         9.60%         9.40%         8.34%         8.59% [12]         9.78% [13]         8.68%         7.70%           Spread         2.90%	17.87%	25.73%	17.05%	12.93%	15.32%	16.66%	17.30%	18.42%	21.00%	Cost-to-Income ratio
Other income         0.01         0.5         0.3         0.5         0.6         0.7         0.9         not available not availab										
Non interest expenses         0.94         1         0.7         0.8         0.8         0.8         0.8         not available not	4.02	3.94	4.5	5.4	4.9	4.2	4	4.7	4.5	NIM
Provisions         0.34         0.5         0.3         0.6         0.2         0.2         0 not available not	not available	not available	0.9	0.7	0.6	0.5	0.3	0.5	0.01	Other income
Write off         0.1         0         0         0.1         0.1         0.1         not available         not available           Tax         0.84         1         0.8         0.8         1.2         1.3         1.2         not available         not available           PAT         2.3         2.7         2.5         2.5         3.3         3.7         3.3         not available         not available           Yield         12.50%         12.60%         12.30%         12.40%         12.15%         12.84%         12.86%         11.70%         11.08%           Cost of borrowing         9.60%         9.30%         9.60%         9.40%         8.34%         8.59% [12]         9.78% [13]         8.68%         7.70%           Spread         2.90%         3.30%         2.70%         3.00%         3.81%         4.25%         3.08%         3.02%         3.38%           Loan book         6012.9         4661.8         3544.75         2804.08         2075         1408         991         655.08         not available           Loan disbursed         2181.2         1715.26         1167.41         1042.34         916         583         428         275.58         not available <t< td=""><td>not available</td><td>not available</td><td>0.8</td><td>0.8</td><td>0.8</td><td>0.8</td><td>0.7</td><td>1</td><td>0.94</td><td>Non interest expenses</td></t<>	not available	not available	0.8	0.8	0.8	0.8	0.7	1	0.94	Non interest expenses
Tax         0.84         1         0.8         0.8         1.2         1.3         1.2         not available         not available           PAT         2.3         2.7         2.5         2.5         3.3         3.7         3.3         not available         not available           Yield         12.50%         12.60%         12.30%         12.40%         12.15%         12.84%         12.86%         11.70%         11.08%           Cost of borrowing         9.60%         9.30%         9.60%         9.40%         8.34%         8.59% [12]         9.78% [13]         8.68%         7.70%           Spread         2.90%         3.30%         2.70%         3.00%         3.81%         4.25%         3.08%         3.02%         3.38%           Loan book         6012.9         4661.8         3544.75         2804.08         2075         1408         991         655.08         not available           Loan sanctioned         2398.9         1822.52         1284.83         1111.56         992         649         473         294.73         not available           Loan disbursed         2181.2         1715.26         1167.41         1042.34         916         583         428         275.58	not available	not available	0	0.2	0.2	0.6	0.3	0.5	0.34	Provisions
PAT         2.3         2.7         2.5         2.5         3.3         3.7         3.3         not available         not available           Yield         12.50%         12.60%         12.30%         12.40%         12.15%         12.84%         12.86%         11.70%         11.08%           Cost of borrowing         9.60%         9.30%         9.60%         9.40%         8.34%         8.59% [12]         9.78% [13]         8.68%         7.70%           Spread         2.90%         3.30%         2.70%         3.00%         3.81%         4.25%         3.08%         3.02%         3.38%           Loan book         6012.9         4661.8         3544.75         2804.08         2075         1408         991         655.08         not available           Loan sanctioned         2398.9         1822.52         1284.83         1111.56         992         649         473         294.73         not available           Loan disbursed         2181.2         1715.26         1167.41         1042.34         916         583         428         275.58         not available	not available	not available	0.1	0.1	0.1	0	0	0	0.1	Write off
Yield       12.50%       12.60%       12.30%       12.40%       12.15%       12.84%       12.86%       11.70%       11.08%         Cost of borrowing       9.60%       9.30%       9.60%       9.40%       8.34%       8.59% [12]       9.78% [13]       8.68%       7.70%         Spread       2.90%       3.30%       2.70%       3.00%       3.81%       4.25%       3.08%       3.02%       3.38%         Loan book       6012.9       4661.8       3544.75       2804.08       2075       1408       991       655.08       not available         Loan sanctioned       2398.9       1822.52       1284.83       1111.56       992       649       473       294.73       not available         Loan disbursed       2181.2       1715.26       1167.41       1042.34       916       583       428       275.58       not available         2015       2014       2013       2012       2011       2010       2009       2008	not available	not available	1.2	1.3	1.2	0.8	0.8	1	0.84	Тах
Cost of borrowing         9.60%         9.30%         9.60%         9.40%         8.34%         8.59% [12]         9.78% [13]         8.68%         7.70%           Spread         2.90%         3.30%         2.70%         3.00%         3.81%         4.25%         3.08%         3.02%         3.38%           Loan book         6012.9         4661.8         3544.75         2804.08         2075         1408         991         655.08 not available           Loan sanctioned         2398.9         1822.52         1284.83         1111.56         992         649         473         294.73 not available           Loan disbursed         2181.2         1715.26         1167.41         1042.34         916         583         428         275.58 not available           2015         2014         2013         2012         2011         2010         2009         2008	not available	not available	3.3	3.7	3.3	2.5	2.5	2.7	2.3	PAT
Spread       2.90%       3.30%       2.70%       3.00%       3.81%       4.25%       3.08%       3.02%       3.38%         Loan book       6012.9       4661.8       3544.75       2804.08       2075       1408       991       655.08       not available         Loan sanctioned       2398.9       1822.52       1284.83       1111.56       992       649       473       294.73       not available         Loan disbursed       2181.2       1715.26       1167.41       1042.34       916       583       428       275.58       not available         2015       2014       2013       2012       2011       2010       2009       2008	11.08%	11.70%	12.86%	12.84%	12.15%	12.40%	12.30%	12.60%	12.50%	Yield
Loan book       6012.9       4661.8       3544.75       2804.08       2075       1408       991       655.08 not available         Loan sanctioned       2398.9       1822.52       1284.83       1111.56       992       649       473       294.73 not available         Loan disbursed       2181.2       1715.26       1167.41       1042.34       916       583       428       275.58 not available         2015       2014       2013       2012       2011       2010       2009       2008	7.70%	8.68%	9.78% [13]	8.59% [12]	8.34%	9.40%	9.60%	9.30%	9.60%	Cost of borrowing
Loan sanctioned       2398.9       1822.52       1284.83       1111.56       992       649       473       294.73       not available         Loan disbursed       2181.2       1715.26       1167.41       1042.34       916       583       428       275.58       not available         2015       2014       2013       2012       2011       2010       2009       2008	3.38%	3.02%	3.08%	4.25%	3.81%	3.00%	2.70%	3.30%	2.90%	Spread
Loan sanctioned       2398.9       1822.52       1284.83       1111.56       992       649       473       294.73       not available         Loan disbursed       2181.2       1715.26       1167.41       1042.34       916       583       428       275.58       not available         2015       2014       2013       2012       2011       2010       2009       2008										
Loan disbursed 2181.2 1715.26 1167.41 1042.34 916 583 428 275.58 not available  2015 2014 2013 2012 2011 2010 2009 2008	not available	655.08	991	1408	2075	2804.08	3544.75	4661.8	6012.9	Loan book
2015 2014 2013 2012 2011 2010 2009 2008	not available	294.73	473	649	992	1111.56	1284.83	1822.52	2398.9	Loan sanctioned
	not available	275.58	428	583	916	1042.34	1167.41	1715.26	2181.2	Loan disbursed
Return on assets 2.60% 2.68% 3% 2.50% 3.24% 3.51% 3.05% 2.67% 2.84%		2008	2009	2010	2011	2012	2013	2014	2015	
1.00 / 2.00 / 2.00 / 2.00 / 3.24 / 3.00 / 2.	2.84%	2.67%	3.05%	3.51%	3.24%	2.50%	3%	2.68%	2.60%	Return on assets
Return on equity 17.80% 16.40% 24.00% 22.41% 26.27% 25.27% 18.62% 17.09% 20.98%	20.98%	17.09%	18.62%	25.27%	26.27%	22.41%	24.00%	16.40%	17.80%	Return on equity

	2015	2014	2013	2012	2011	2010	2009	2008	
CRAR	20.30%	24.51%	25.50%	16.50%	18.20%	21.10%	25.00%	31.53%	22.83%
Debt-to-equity	5.37	5.27	4.83	8.2	7.31	6.45	5.44	4.26	5.89125

(in million units)								
Congested houses	14.99							
Obsolescent houses	2.27							
Katcha units	0.99							
Homeless conditions	0.53							
(in crores)	2014	2013	2012	2011	2010	2009	2008	2007
Net interest income	209.4	139.9	116.5	97.67	73.07	43.1	26.35	18.35
Advertising expenses	3.29	1.19	1.19	1.39	0.98	1.07	0.29	0.18
Advertising expense / Net interest income	1.57%	0.85%	1.02%	1.42%	1.34%	2.48%	1.10%	0.98%
(in crores)	2014	2013	2012	2011	2010			
Source of funds	3902.02	3064.69	2486.05	1827.26	1272.51			
Term loans from Banks	2528.56	1549.21	1069	689.37	450.39			
Term loans from refinance with NHB	975.23	1120	1174.3	891.49	723.85			
Working capital loans from Repco Bank	397.72	374.55	240.52	243.03	93.91			
Working capital loans from scheduled banks	0	19.94	0	0	0			
Term loans from Repco Bank	0.51	0.99	2.23	3.37	4.36			

Pagion	Banca	Gruh						
Region	Repco	Grun						
Tamilnadu	90	7						
Karnataka	17	17						
Andhra Pradesh	12	0						
Maharastra	8	44						
Telangana	5	0						
Kerala	5	0						
Gujarat	2	46						
Chattisgrah	0	10						
Madhya Pradesh	0	24						
Rajasthan	0	11						
Uttar Pradesh	0	1						
(in crores)	2015	2014	2013	2012	2011	2010	2009	2008
Repco loan assets	6012.9	4661.8	3544.75	2804.08	2075	1408	991	655.08
Grush loan assets	8,915	7,009	5,438	4,067	3,172	2,449	2,086	1,377

(in crores)	2015	2014	2013	2012	2011	2010	2009	2008				
Loan book	6012.9	4661.8	3544.75	2804.08	2075	1408	991	655.08				
Debt	5200	3902.03	3064.7	2486.03	1809.8	1257.7	849.29	575.24				
Equity	812.1	741.06	634.52	303.26	247.74	194.98	156.07	135.02				
(in crores)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
Loan book	7516.13	9395.16	11743.95	14679.94	18349.93	22019.92	26423.9	31708.68	38050.42	45660.5	Dividends	575.56
Profit after tax	151.07	188.84	236.05	295.07	368.83	442.6	531.12	637.34	764.81	917.78	Equity	9834.1
Dividend	12.09	15.11	18.88	23.61	29.51	44.26	53.11	63.73	76.48	91.78	Total value	10409.66
Equity	951.08	1124.81	1341.98	1613.44	1952.76	2351.1	2829.11	3402.72	4091.05	4917.05		
Dividend compounded at 10%	28.51	32.39	36.79	41.83	47.53	64.8	70.69	77.11	84.13	91.78		
Average ticket size (in lakhs)	12.96	14	15.12	16.33	17.64	19.05	20.57	22.22	24	25.92		
Number of accounts	57995	67108	77672	89896	104025	115590	128458	142703	158543	176159		

- [1] In March 2013, RHFL successfully raised Rs. 270 crore through issue of 1.57 million shares at a price of Rs. 172 per share.
- [2] Preferred shares went away. Don't know why.
- [3] Carlyle group invested in the company. 40224000 crores preferred shares at Rs 10/- each. And it had 38603912 equity shares
- [4] The split is given from this year.
- [5] The split between long and short term is not there before 2011.
- [6] Went IPO in March 2013 and this raised the cash position.
- [7] Nothing mentioned in the annual report. I need to look for changes in NBH guidelines.
- [8] However, variability in NPA profile does not reflect the asset quality given conservative underwriting policies of the Company. RHFL has, since inception, written off loans aggregating Rs. 3.94 crore only, a mere 0.08% of total cumulative disbursements. This is a reflection of robust risk management policies of the Company.
- [9] Accounting entry and it doesn't impact the economic profits as long as write offs remain low.
- [10] Don't know why no provisioning is done when NPAs are positive for the year.
- [11] Doesn't include IPO money and it makes sense as it came in during the last month.
- [12] Interest rates were reduced to boost property demand. Several players were offering teaser loans and this company didn't do that. It prices customers based on their risk profile.
- [13] High Inflation and interest rates went up. The company passed on the rates only once to customers. And it introduced risk based pricing using credit score models.