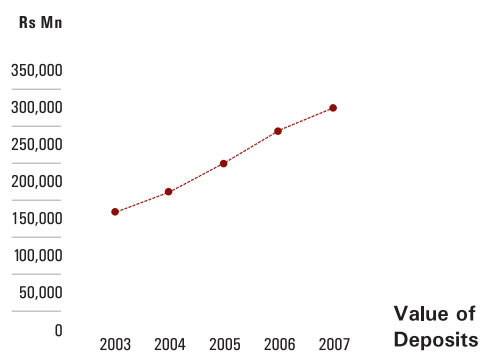
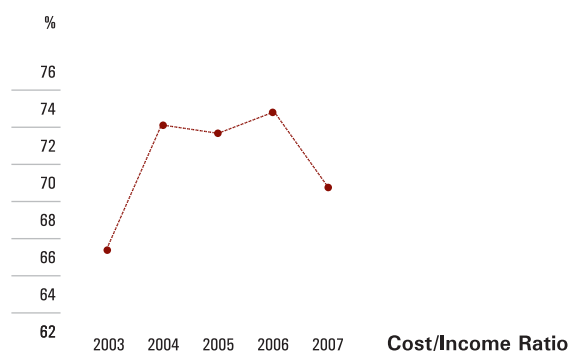
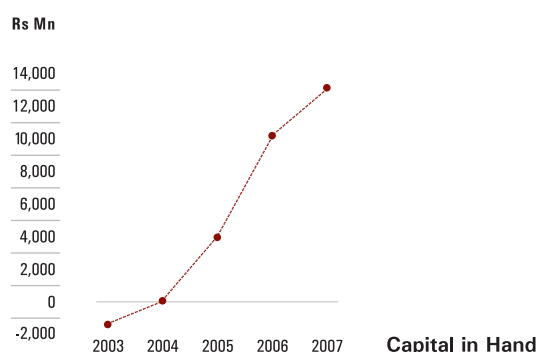
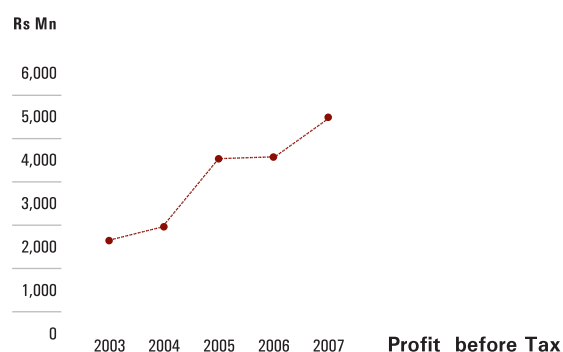
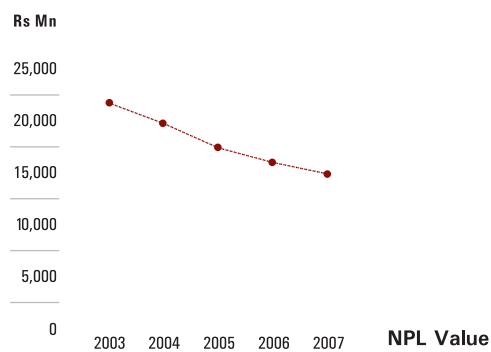
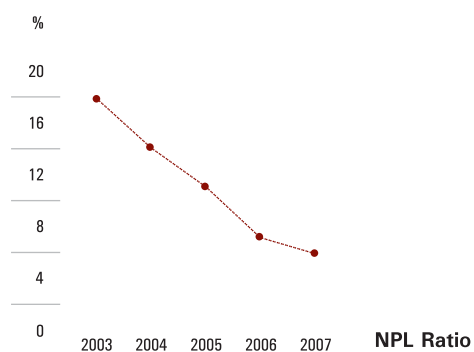
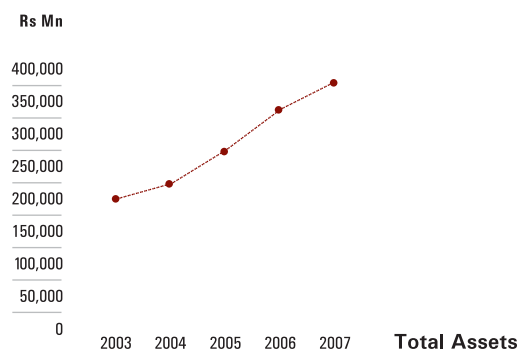
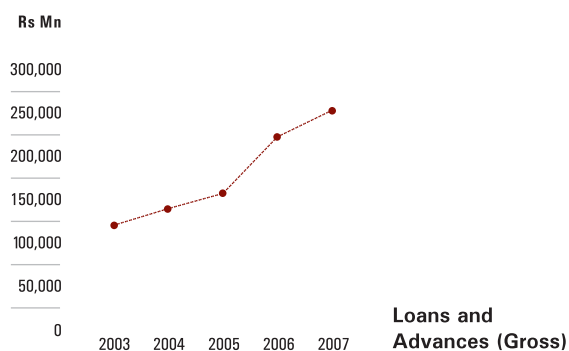


# Financial Highlights



	2007	2006	%
<b>Bottom Line Performance</b>			
Profit before Taxation (Rs Mn)	5,002	4,079	23
Profit per Employee (Rs Mn)	0.28	0.33	(15)
Capital in Hand (Rs Mn)	13,226	10,271	29
<b>Productivity</b>			
Net Revenue (Rs Mn)	21,442	19,509	10
Operating Profit (Rs Mn)	5,002	4,079	23
Cost/Income Ratio (%)	69	74	(7)
Head Count	8,416	9,645	(13)





	2007	2006	%
<b>Credit Management</b>			
Loans & Advances (Gross) (Rs Mn)	253,370	223,391	13
NPL Value (Rs Mn)	14,865	15,951	(7)
NPL Ratio (%)	5.8	7.1	-
Provisions for NPLs	13,081	13,891	(6)
% of Provisions for NPLs	88	87	-
<b>Customer Confidence</b>			
Value of Deposits (Rs Mn)	300,956	269,947	12
No. of Deposit Accounts (Mn)	11.0	10.5	5
Total Savings (Rs Mn)	146,414	131,470	11

