



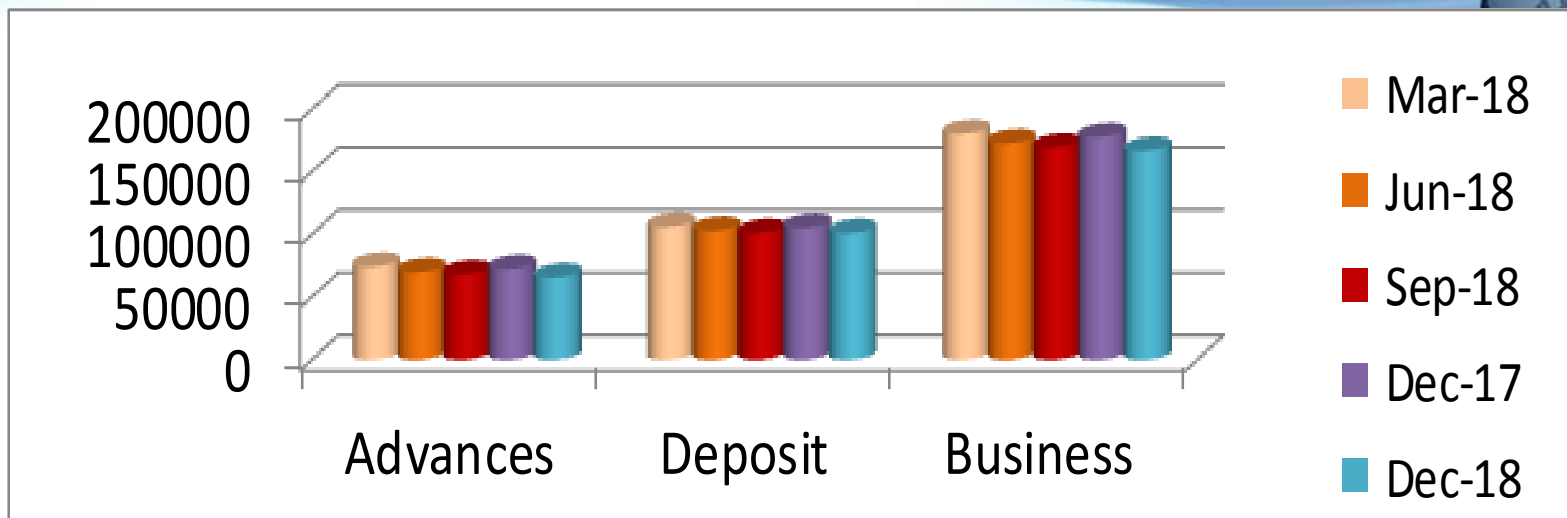
DENA BANK

PRESENTATION

OF

**Un-Audited/ Reviewed Financial Results For the
Quarter / Nine Months ended Dec 31st, 2018**


BUSINESS PROFILE



[₹ cr]

Parameter	Mar 18	June 18	Sept 18	Dec 17	Dec 18	Growth % Y-o-Y
Gross Advances	74,239	69,917	68,275	72,443	65,734	[9.26]
Total Deposits	1,06,130	1,03,020	1,01,260	1,05,420	1,01,247	[3.96]
Total Business	1,80,369	1,72,937	1,69,535	1,77,863	1,66,981	[6.12]

KEY INDICATORS

 [₹ cr]
 

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 18	Sept 18	Dec 17	Dec 18		Dec 17	Dec 18	
Operating Profit	1,171.16	441.90	309.59	226.36	[26.88]	995.73	928.22	[6.78]
Net Profit	[1,923.15]	[416.70]	[380.07]	[178.47]		[697.73]	[1,316.88]	
Total Income	10,095.75	2,537.01	2,475.96	2,292.95	[7.39]	7,705.07	7,239.97	[6.04]
Total Expenses	8,924.59	2,095.11	2,166.37	2,066.59	[4.61]	6,709.34	6,311.75	[5.93]
Provision & Contingencies	3,094.31	858.60	689.66	404.83	[41.30]	1,693.46	2,245.10	32.57

INCOME

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 18	Sept 18	Dec 17	Dec 18		Dec 17	Dec 18	
Total Income	10,095.75	2,537.01	2,475.96	2,292.95	[7.39]	7,705.07	7,239.97	[6.04]
Interest Income	8,932.23	2,179.73	2,259.78	2,052.97	[9.15]	6,864.85	6,481.32	[5.59]
Advances	5,832.91	1,423.98	1,534.14	1,321.64	[13.85]	4,517.19	4,248.27	[5.95]
Investments	2,681.90	702.81	648.77	682.41	5.19	2,010.49	2,076.52	3.28
Other	417.42	52.94	76.87	48.92	[36.37]	337.17	156.53	[53.58]
Non Interest Income	1,163.52	357.28	216.18	239.98	11.01	840.22	758.65	[9.71]

NON INTEREST INCOME

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 18	Sept 18	Dec 17	Dec 18		Dec 17	Dec 18	
Comm. Exchange, Brokerage	250.54	60.19	59.48	60.64	1.95	174.58	179.66	2.91
Exchange Earned on Forex	45.43	5.82	16.47	7.48	[54.58]	34.85	16.10	[53.80]
Profit on Sale of Investment	422.84	30.07	72.83	67.04	[7.95]	388.74	121.82	[68.66]
Recovery in written off a/cs	141.51	85.95	1.86	56.58	2,941.94	55.53	147.95	166.43
Process Fee	80.90	17.01	20.56	5.94	[71.11]	56.80	36.17	[36.32]
Other Income	222.30	158.24	44.98	42.30	[5.96]	129.72	256.95	98.08
Total	1,163.52	357.28	216.18	239.98	11.01	840.22	758.65	[9.71]

NET INTEREST INCOME



[₹ cr]

Particulars	Full Year	Quarter			Nine Months	
	Mar 18	Sept 18	Dec 17	Dec 18	Dec 17	Dec 18
Net Interest Income	2,475.82	725.63	699.57	630.96	1,975.29	2,099.33
Net Interest Margin [%]	2.19	2.62	2.45	2.31	2.31	2.52

EXPENSES

[₹ cr]

Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 18	Sept 18	Dec 17	Dec 18		Dec 17	Dec 18	
Total Expenses	8,924.59	2,095.11	2,166.37	2,066.59	[4.61]	6,709.34	6,311.75	[5.93]
Interest Expenses	6,456.41	1,454.10	1,560.21	1,422.01	[8.86]	4,889.55	4,381.99	[10.38]
Deposits	5,955.55	1,359.43	1,437.80	1,350.79	[6.05]	4,542.06	4,099.64	[9.74]
Others	500.86	94.67	122.41	71.22	[41.82]	347.49	282.35	[18.75]
Operating Expenses	2,468.18	641.01	606.16	644.58	6.34	1,819.79	1,929.76	6.04
a. Salaries	1,587.50	423.40	409.14	427.55	4.50	1,185.13	1,269.41	7.11
b. Other Operating Expenses	880.68	217.61	197.02	217.03	10.16	634.66	660.35	4.05

PROVISIONS & CONTINGENCIES



Particulars	Full Year	Quarter			Growth [%]	Nine Months		Growth [%]
	Mar 18	Sept 18	Dec 17	Dec 18		Dec 17	Dec 18	
NPA	4,281.80	724.05	1,044.28	519.37	[50.27]	2,131.20	2,487.58	16.72
Tax Expense	[1,255.60]	[9.23]	[409.81]	[9.23]		[665.15]	[155.54]	
Investment Depreciation	203.79	170.99	78.90	[104.18]		126.74	166.02	30.99
Standard Assets	[158.64]	[26.59]	[94.42]	11.09		[3.60]	[105.19]	
FITL	[41.44]	[4.71]	[2.68]	[0.17]		9.18	[44.01]	
NPV of Restructured A/cs	54.80	4.23	71.83	[11.94]		90.77	[100.21]	
Others	9.60	[0.14]	1.55	[0.11]		4.32	[3.55]	
Total Provisions	3,094.31	858.60	689.66	404.83	[41.30]	1,693.46	2,245.10	32.57

RESOURCES / DEPLOYMENT

[₹ cr]

Particulars	Mar 18	Sept 18	Dec 17	Dec 18	Growth %
Current Deposits	6,013.53	5,173.52	5,883.35	5,395.64	[8.29]
Savings Deposits	36,471.49	36,372.93	34,665.47	36,355.33	4.87
CASA Deposits	42,485.02	41,546.45	40,548.82	41,750.97	2.96
Term Deposits	59,762.34	58,802.82	62,794.63	58,600.03	[6.68]
Aggregate Deposits	1,02,247.36	1,00,349.27	1,03,343.45	1,00,351.00	[2.90]
CASA [%] to Total Deposits	40.03	41.03	38.46	41.24	
Inter Bank Deposits	3,882.79	911.02	2,076.99	896.19	[56.85]
TOTAL DEPOSITS	1,06,130.15	1,01,260.29	1,05,420.44	1,01,247.19	[3.96]
GROSS ADVANCES	74,238.58	68,274.96	72,443.28	65,734.34	[9.26]
BUSINESS MIX	1,80,368.73	1,69,535.25	1,77,863.72	1,66,981.53	[6.12]

ADVANCES

[₹ cr]

Particulars	Mar 18	June 18	Sept 18	Dec 17	Dec 18
Gross Advances [Growth %]	74,239 [-4.26]	69,917 [-6.54]	68,275 [-10.87]	72,443 [-5.17]	65,734 [-9.26]
Priority Sector [Growth %]	28,889 [-0.44]	27,376 [-3.91]	26,540 [-8.31]	28,557 [1.41]	25,764 [-9.78]
Agriculture [Growth %]	13,347 [2.32]	12,660 [-3.48]	12,213 [-11.23]	13,553 [9.47]	11,788 [-13.02]
MSME [Growth %]	10,898 [-12.52]	10,363 [-12.95]	10,036 [-12.69]	11,279 [-9.34]	9,778 [-13.31]
Retail [Growth %]	13,240 [-0.46]	12,957 [-4.23]	12,485 [-2.88]	12,522 [11.67]	11,372.28 [-8.91]
CD Ratio	69.95	67.87	67.43	68.72	64.92

COMPOSITION OF ADVANCES



[₹ cr]

Particulars	Outstanding as of					Growth over Dec 17		% to Total Advances
	Mar 18	June 18	Sept 18	Dec 17	Dec 18	Amt	%	
Agriculture	13,347	12,660	12,213	13,553	11,788	[1765]	[13.02]	17.93
MSME	10,898	10,363	10,036	11,279	9,778	[1501]	[13.31]	14.88
Large Industries	26,817	23,796	22,318	25,833	20,409	[5424]	[21.00]	31.04
Retail	13,240	12,957	12,485	12,522	11,372	[1150]	[9.18]	17.30
Food Credit	569	774	623	802	878	76	9.48	1.34
Others	9,368	9,367	10,600	8,454	11,509	3055	36.14	17.51
Total	74,239	69,917	68,275	72,443	65,734	[6709]	[9.26]	100.00

RETAIL PORTFOLIO

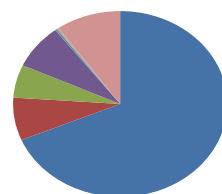


[₹ cr]

Particulars	Mar 18	Sept 18	Dec 17	Dec 18	Y-o-Y Growth %
*Direct Retail	8,816	8,347	8,138	8,442	3.74
*Total Retail	13,308	10,800	10,546	11,372	7.83
% of Gross Advances	15.23	15.82	14.56	17.30	

Segment	Amount	% To Total Retail
Housing	5,795.57	68.66
Vehicle	627.50	7.42
Education	485.48	5.75
Mortgage	658.20	7.80
Personal	23.35	0.28
Doctor +	14.46	0.17
Gold Loan	11.71	0.14
Others	825.23	9.78
Total	8,441.50	100.00

Retail Advances



- Housing
- Vehicle
- Education
- Mortgage
- Personal
- Gold Loan
- Others

* Pervious quarters figures have been reclassified/ regrouped due to change in definitions

PRIORITY SECTOR LENDING

 [₹ cr]
 

Sr No	Particulars	Mar 18	Sept 18	Dec 17	Dec 18	Y-o-Y Growth %	Regulatory Targets FY 18-19
1	ANBC	85,038	82,263	82,113	80,016		80,767
2	Agriculture (Including RIDF, PTC PSLCs & IBPC)	18,179	14,482	16,460	13,880	[15.67]	14,538
3	MSME-PS	11,638	10,747	11,845	10,444	[11.83]	
4	Others	6,132	4,867	5,369	4,765	[11.25]	
5	Total PSL (Including RIDF, PTC, PSLCs & IBPC)	35,949	30,096	33,674	29,089	[13.62]	32,307
6	Agri % to ANBC	21.38	17.60	20.05	17.35		18.00
7	PSL % to ANBC	42.27	36.59	41.01	36.35		40.00

INVESTMENTS

[₹ cr]

Particulars	Sept 18	Dec 17	Dec 18	% to Total
GROSS INVESTMENTS	39,370.96	35,367.10	37,103.87	100
SLR INVESTMENTS				
Treasury Bills	0.00	0.00	0.00	0.00
CG securities	20,434.94	19,203.47	17,168.24	46.27
State Govt. Securities	10,683.71	10,748.81	11,348.44	30.59
Other Approved Securities	0.00	0.00	0.00	0.00
Total	31,118.65	29,952.28	28,516.68	76.86
NON-SLR INVESTMENTS				
PSU Bonds	2,916.20	3,123.26	3,127.40	8.42
Corporate Debentures	1,235.83	1,015.39	1,330.43	3.59
CDs	0.00	0.00	0.00	0.00
CPs	0.00	0.00	0.00	0.00
Shares of PSUs /Corporates & Others	557.05	549.26	556.00	1.50
Regional Rural Banks	19.33	19.33	19.33	0.05
Units of MF	0.00	0.00	0.00	0.00
Venture CF	32.19	40.26	32.14	0.09
Security Receipts	689.71	657.20	719.89	1.94
CBLO & Others	2,802.00	10.12	2,802.00	7.55
Total	8,252.31	5,414.82	8,587.19	23.14

TREASURY MANAGEMENT

[₹ cr]

Particulars	Sept 18	Dec 17	Dec 18	% Growth	% to Total Investment
Gross Investment	39370.96	35,367.10	37,103.87	4.91	100
Of which					
(i) HFT	0.00	25.18	0.00	0.00	0.00
(ii) AFS	14,719.49	11,541.62	12,917.35	11.92	34.81
(iii) HTM	24,651.47	23,800.30	24,186.52	1.62	65.19
SLR Investment	31,118.65	29,952.28	28,516.68	[4.79]	76.86
Non-SLR Investment	8,252.31	5,414.82	8,587.19	58.59	23.14
of which – Rated	8,234.01	5,396.52	8,568.69	58.78	23.09
– Unrated	18.30	18.30	18.30	0.00	0.05
Average Yield on all Investments [FY]	7.24	7.33	7.24		
Trading Profits [FY]					
HFT	5.96	-2.50	15.43		
AFS	26.93	275.24	82.43		
HTM	21.88	<u>116.00</u>	<u>23.95</u>		
Total	54.77	388.74	121.81		
VAR	104.51	70.73	90.63		
Duration (Yrs)					
AFS + HFT	5.09	5.10	4.45		
HTM	5.02	5.19	5.04		
Total	5.07	5.17	4.83		

ADVANCES - CLASSIFICATION

 [₹ cr]
 

Asset Category	Mar 18		Sept 18		Dec 17		Dec 18	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Standard	57,877.14	77.96	52,134.57	76.36	58,274.50	80.45	52,735.88	80.23
Sub Standard	3,353.75	4.52	3,287.30	4.82	3,558.02	4.91	2,689.61	4.09
Doubtful	11,442.85	15.41	10,974.73	16.07	10,065.53	13.89	8911.75	13.56
Loss	15,64.84	2.11	1,878.36	2.75	545.23	0.75	1397.10	2.13
Total NPAs	16,361.44	22.04	16,140.39	23.64	14,168.78	19.56	12,998.46	19.77
Total	74,238.58	100	68,274.96	100.00	72,443.28	100.00	65,734.34	100.00

MOVEMENT OF NPA

[₹ cr]

Particulars	Full Year	Quarter			Nine Months	
	Mar 18	Sept 18	Dec 17	Dec 18	Dec 17	Dec 18
Gross NPA Opening Balance	12,618.73	15,866.11	13,201.27	16,140.39	12,618.73	16,361.44
Less: Cash recoveries	931.24	697.03	170.79	1,036.40	661.85	2,619.34
Less: Up gradations	673.40	122.75	98.83	417.08	551.31	854.52
Less: Write off	661.12	579.75	131.57	2,816.93	435.34	3,998.49
Total Reductions	2,265.76	1,399.53	401.19	4,270.41	1,648.50	7,472.35
Add: Slippage & Debit Operations	6,008.47	1,673.81	1,368.70	1,128.48	3,198.55	4,109.37
GROSS NPA	16,361.44	16,140.39	14,168.78	12,998.46	14,168.78	12,998.46
GROSS NPA [%]	22.04	23.64	19.56	19.77	19.56	19.77
NET NPA	7,838.78	6,902.38	7,564.20	6,142.47	7,564.20	6,142.47
NET NPA [%}	11.95	11.70	11.52	10.44	11.52	10.44
Recovery in w/o A/cs	141.51	85.96	1.86	56.58	55.53	147.95

SECTOR WISE ANALYSIS OF NPA



Particulars	Sep-18			Dec-18		
	Advances	NPA	Sector wise %	Advances	NPA	Sector wise %
Corporate	34,992.87	10,123.92	28.93	33,192.36	7,525.55	22.67
MSME	9,771.00	2,811.97	28.78	9,454.55	2,626.83	27.78
Retail	11,303.65	541.29	4.79	11,305.69	424.97	3.76
Agriculture	12,207.44	2,663.21	21.82	11,781.74	2,421.11	20.55
Total	68,274.96	16,140.39	23.64	65,734.34	12,998.46	19.77

EXPOSURE TO MAJOR INDUSTRIES

[₹ cr]

Sector	Mar 18		Sept 18		Dec 17		Dec 18	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Infrastructure	10,732.66	14.46	10,291.39	15.07	10,707.24	14.78	10,633.96	16.18
Power	3,624.22	4.88	3,268.31	4.79	4,277.09	5.90	3,693.31	5.62
Telecom	1,788.42	2.41	1,033.32	1.51	1,965.14	2.71	885.72	1.35
Roads & Ports	2,859.47	3.85	2,807.47	4.11	2,666.30	3.68	3,065.05	4.66
Other Infra	2,460.55	3.31	3,182.29	4.66	1,798.71	2.48	2,989.88	4.55
Metal incl Iron & Steel	5,360.39	7.22	3,760.38	5.51	5,420.66	7.48	2,623.81	3.99
Textiles	3,806.33	5.13	2,961.90	4.34	3,616.83	4.99	1,947.23	2.96
Chemical & Chemical Products	810.22	1.09	876.97	1.28	789.10	1.09	986.98	1.50
All Engineering	2,929.02	3.95	2,636.91	3.86	3,213.40	4.44	2,566.95	3.91
Gems & Jewellery	782.53	1.05	752.36	1.10	773.40	1.07	676.65	1.03
Food Processing	1,390.59	1.87	1,219.75	1.79	1,457.17	2.01	1,194.96	1.82
Construction	2,542.08	3.42	2,040.83	2.99	2,558.68	3.53	1,701.62	2.59

RESTRUCTURED ADVANCES



[₹ cr]

Sector	Mar 18		Sept 18		Dec 17		Dec 18	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Agriculture	370.24	5.76	352.49	6.98	429.27	6.95	334.90	7.30
Power	1,437.96	22.37	982.64	19.44	1445.99	23.42	1184.74	25.81
Telecom	252.71	3.93	221.91	4.39	253.78	4.11	221.93	4.84
Road & Port	806.20	12.54	764.98	15.14	724.76	11.74	766.56	16.70
Textile	271.54	4.22	179.94	3.56	281.19	4.55	166.63	3.63
Cement	171.08	2.66	39.74	0.79	174.63	2.83	37.74	0.82
Iron & Steel	1,005.54	15.64	833.61	16.50	1009.18	16.35	668.81	14.57
Civil Aviation	126.33	1.97	164.14	3.25	126.56	2.05	163.36	3.56
Hotel	28.09	0.44	27.45	0.54	28.09	0.46	27.45	0.60
Other Infrastructure	521.59	8.11	560.79	11.10	412.09	6.68	541.64	11.80
Others	1,437.23	22.36	925.90	18.31	1288.07	20.86	476.11	10.37
Total	6,428.51	100.00	5,053.59	100.00	6173.61	100.00	4,589.87	100.00

CAPITAL ADEQUACY

[₹ cr]



Particulars	31.03.2018	30.09.2018	31.12.2017	31.12.2018
Net Worth	5,106.88	3,825.18	4,112.61	3,640.84
Risk Weighted Assets	72,955.55	65,869.04	74,371.55	63,314.90
Total Capital Funds	8,088.12	6,655.89	8,535.25	6,463.77
CET1	6,425.56	5,027.12	5,285.84	4,824.70
Tier I Capital	6,425.56	5,027.12	6,667.02	4,824.70
Tier II Capital	1,662.56	1,628.77	1,868.23	1,639.07

Capital Adequacy Ratio				
Particulars	31.03.2018	30.09.2018	31.12.2017	31.12.2018
Under Basel III	11.09	10.10	11.48	10.21
CET 1	8.81	7.63	7.11	7.62
Tier I	8.81	7.63	8.97	7.62
Tier II	2.28	2.47	2.51	2.59

KEY RATIOS



Ratios		Full Year	Quarter			Nine Months	
		Mar 18	Sept 18	Dec 17	Dec 18	Dec 17	Dec 18
A	Cost of Deposits [%]	5.62	5.36	5.48	5.36	5.70	5.36
B	Cost of Funds [%]	5.84	5.54	5.67	5.50	5.87	5.53
C	Yield on Advances [%]	8.00	8.23	8.22	7.64	8.22	8.04
D	Yield on Investments [%]	7.26	7.25	7.21	7.25	7.33	7.24
E	Yield on Funds [%]	7.51	7.54	7.49	7.15	7.61	7.41
F	Net Interest Margin [%]	2.19	2.62	2.45	2.31	2.31	2.52
G	Provision Coverage Ratio [Incl Tech W/O]	60.20	65.27	56.85	66.60	56.85	66.60

KEY RATIOS

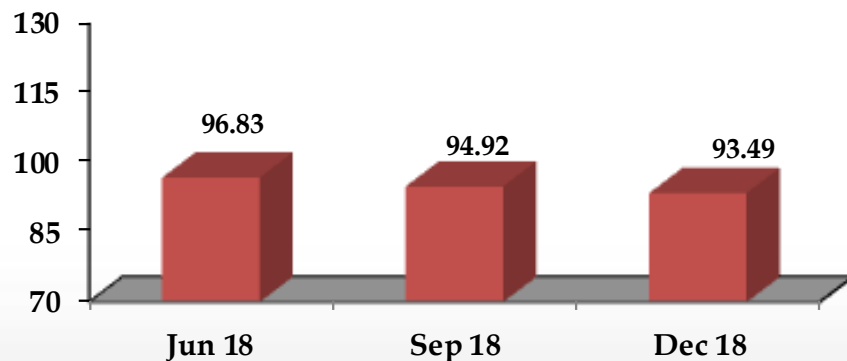


Ratios		Full Year	Quarter			Nine Month	
		Mar 18	Sept 18	Dec 17	Dec 18	Dec 17	Dec 18
A.	Cost to Income Ratio	67.82	59.19	66.19	74.01	64.63	67.52
i)	Staff Cost to Income Ratio	43.62	39.10	44.68	49.09	42.09	44.42
ii)	Other Overhead to Income Ratio	24.20	20.09	21.51	24.92	22.54	23.10
B	Net Profit to Total Income	[19.05]	[16.43]	[15.35]	[7.76]	[9.06]	[18.19]
C	Return on Assets [Annualised]	[1.59]	[1.44]	[1.27]	[0.63]	[0.77]	[1.51]
D	Return on Equity [Annualised]	[26.17]	[23.22]	[23.76]	[10.22]	[14.19]	[23.56]
E	Earning Per Share ₹	[18.06]	[1.84]	[3.43]	[0.79]	[7.44]	[5.83]
F	Book Value ₹	27.45	21.73	43.93	20.91	43.93	20.91

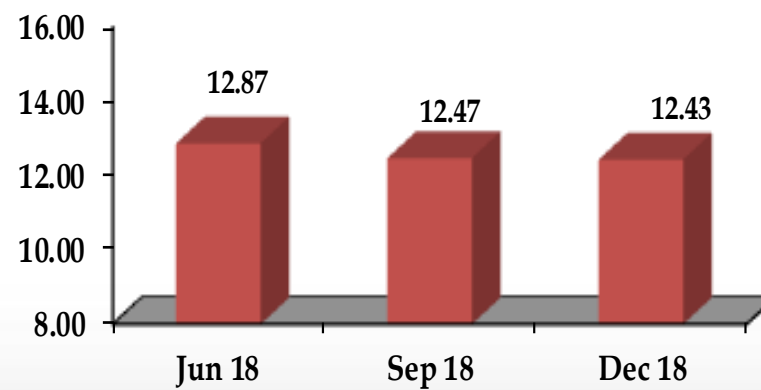
PRODUCTIVITY RATIOS

Particulars	Mar 18 (FY)	Jun 18 (Q)	Sept 18 (Q)	Dec 18 (Q)	Dec 17 (9M)	Dec 18 (9M)
Business per Branch [₹ cr]	100.20	96.83	94.92	93.49	98.81	93.49
Business per Employee [₹cr]	13.25	12.87	12.47	12.43	12.96	12.43
Profit Per Branch [₹ lacs] #	[106.84]	[40.41]	[23.33]	[9.99]	[38.76]	[73.73]
Profit Per Employee [₹ lacs]#	[14.13]	[5.37]	[3.06]	[1.33]	[5.08]	[9.80]

not annualized

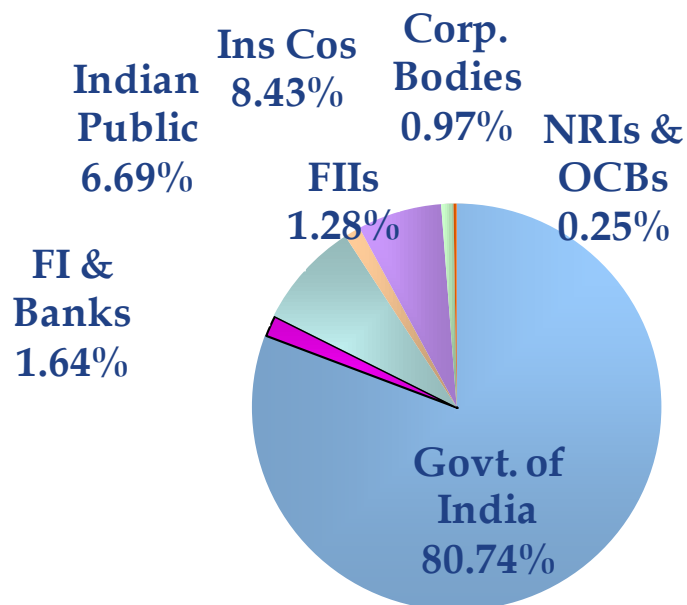


■ Business per Branch



■ Business per Employee

SHARE HOLDING PATTERN



- Share Capital ₹ 2,259.04 cr
- No. of Shares 225.90 cr
- Net worth ₹ 3,640.84 cr
- B. V. per share ₹ 20.91
- Return on Equity [23.56] % (annualised)

Govt. of India	80.74
FII	1.28
Insurance Companies	8.43
FIs/Banks	1.64
Mutual Funds	0.00
Bodies Corporate	0.97
NRIs & OCBs	0.25
Public	6.69

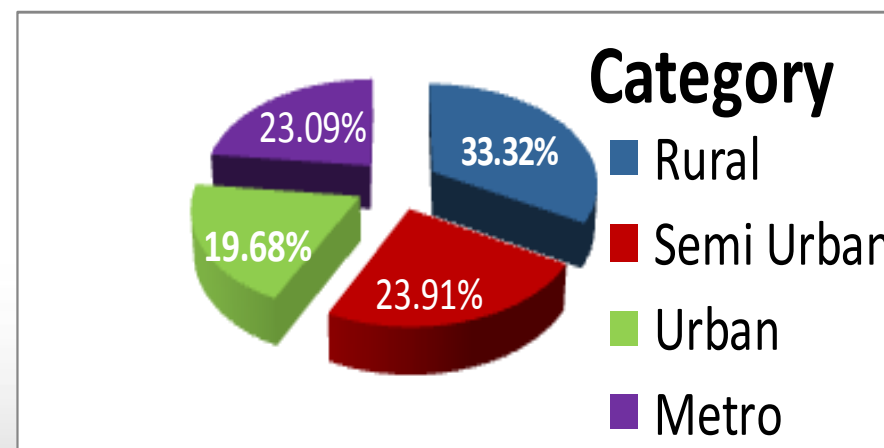
BRANCH NETWORK



	March 18	Sept 18	Dec 17	Dec 18
Branches	1,872	1,858	1,872	1,819
Ext. Counters	5	5	5	5
ATMs	1,685	1,604	1,678	1,604
E- smart Lobbies	98	100	98	100

Category	Dec 18	% share
Rural	606	33.32
Semi Urban	435	23.91
Urban	358	19.68
Metro	420	23.09
Total	1,819	100.00

- ❖ 39 Satellite Branches were closed during the Quarter ended December 2018



FINANCIAL INCLUSION



Progress under Pradhan Mantri Jan Dhan yojana(PMJDY) (in Lacs)				
Parameters	31.03.2018	30.09.2018	31.12.2018	Q-o-Q Growth
Accounts Opened	44.06	46.30	47.47	1.17
Deposits (in ₹)	1023.94 cr	1119.72 cr	1188.98 cr	69.26 cr
RuPay Card Issued	26.52	32.50	33.51	1.01
Aadhaar Seeding	32.69	35.75	37.08	1.33
Sub Service Areas (Actual)	6485	6503	6503	0
Village Covered (Actual)	2105	2124	2124	0
Urban Wards (Actual)	776	776	776	0

Progress Under PMSBY, PMJJBY AND APY SCHEMES (in Lacs)				
Scheme Name	31.03.2018	30.09.2018	31.12.2018	Q-o-Q Growth
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	19.10	20.84	21.54	0.70
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	5.21	6.11	6.50	0.39
Atal Pension Yojana (APY)	1.18	1.47	1.84	0.37

Progress Under MUDRA Yojana (PMMY) (in Lacs)						
Category	31.03.2018		30.09.2018		31.12.2018	
	No. of A/Cs	O/s	No. A/Cs	O/s	No. of A/Cs	O/s
Shishu (< ₹ 50K)	93889	8049.51	85345	7573.08	82907	6749.49
Kishor (Above ₹ 50K- ₹ 5.00 Lacs)	36791	51104.30	37195	53517.41	35945	49294.54
Tarun(Above ₹ 5.00 lacs to ₹ 10.00 lacs)	6479	37050.35	6625	38068.04	6452	35971.77
Total	137159	96204.16	129165	99158.53	125304	92015.80



Thank You !

