

	Net advances growth	PAT Growth	NIM	Gross NPA	Net NPA	Provision coverage ratio
HDFC Bank	24.5%	21%	4.4%	1.36%	0.40%	71%
Bandhan	33.4%	45%	10.4%	2.04%	0.58%	72%
	Capital Adeq Ratio	Cost/Income	RoE	RoA	Casa	
HDFC Bank	17%	40%	16.5%	1.8%	42%	
Bandhan	29%	33%	19.0%	4.2%	41%	
	P/B	PE	Dividend yield			
HDFC Bank	4.9	27.8	0.7%			
Bandhan	6.7	35.1	0.5%			

1) Above figures for YE March 2019

2) Gross NPA for Bandhan would have been 1.08% if ILFS default is excluded. (Analysts had wanted Bandhan to diversify its heavily weighted microfinance exposure. Bandhan bought a AAA corporate paper which went to D in no time. It has vowed not to take any further corporate exposure & stick to what it knows best).