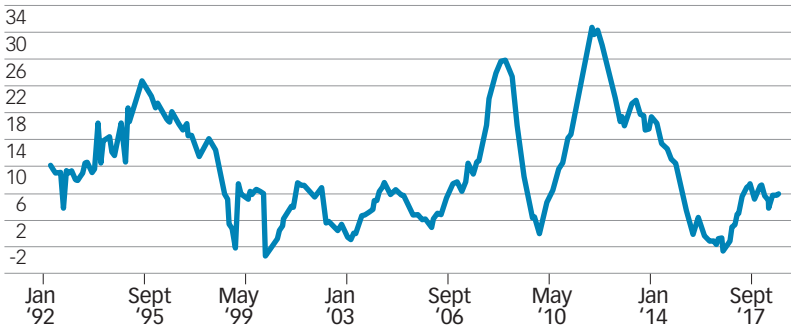


Credit growth under pressure

Loans and advances including bill financing (DBU)

(% CHNG Y-O-Y)



Housing and bridging loans

