

Consolidated Statement of Profit and Loss

for the year ended March 31, 2019

Particulars	Note No.	(₹ in crores)	
		Current Year	Previous Year
Revenue from operations			
Interest income	24	6,792.86	5,046.70
Fees and commission income	25	449.44	292.26
Net gain on derecognition of financial instruments under amortised cost category		308.09	116.22
Net gain on fair value changes	26	128.93	33.53
Total revenue from operations		7,679.32	5,488.71
Other income		3.90	0.63
Total income		7,683.22	5,489.34
Expenses			
Finance costs	27	5,166.37	3,536.56
Impairment on financial instruments	28	188.95	276.57
Employee benefits expense	29	303.88	144.14
Fees and commission expense		54.62	83.47
Depreciation, amortisation and impairment		31.37	24.13
Other expenses	30	203.64	189.89
Total expenses		5,948.83	4,254.76
Profit before tax		1,734.39	1,234.58
Tax expense/(credit)	31		
Current tax		503.48	437.87
Deferred tax		39.39	(44.44)
Profit for the year		1,191.52	841.15
Other comprehensive (loss)/income			
A (i) Items that will not be reclassified to profit or loss			
Remeasurement (loss) / gain on defined benefit plan		(1.06)	0.13
(ii) Income tax relating to items that will not be reclassified to profit or loss		0.37	(0.05)
Subtotal (A)		(0.69)	0.08
B (i) Items that will be reclassified to profit or loss			
Cash flow hedge		(156.19)	(3.76)
(ii) Income tax relating to items that will be reclassified to profit or loss		54.55	1.52
Subtotal (B)		(101.64)	(2.24)
Other comprehensive (loss) / income (A + B)		(102.33)	(2.16)
Total comprehensive income for the year		1,089.19	838.99
Profit for the year, net of tax attributable to			
Owners of the parent		1,191.52	841.15
Non-controlling interest		-	-
Other comprehensive loss for the year, net of tax attributable to			
Owners of the parent		(102.33)	(2.16)
Non-controlling interest		-	-
Total comprehensive income for the year, net of tax attributable to			
Owners of the parent		1,089.19	838.99
Non-controlling interest		-	-
Earnings per equity share (Face value of ₹10/- each fully paid up)	32		
Basic (₹)		71.19	50.52
Diluted (₹)		70.76	49.94
Overview, principles of consolidation and significant accounting policies	1 & 2		

The accompanying notes are an integral part of the consolidated financial statements.

In terms of our report of even date

For **B.R. Maheswari and Co. LLP**

Chartered Accountants

FR No : 001035N/N500050

Sudhir Maheshwari

Partner

Membership No. 081075

Sanjaya Gupta

Managing Director

DIN: 02939128

Sunil Kaul

Director

DIN: 05102910

L. V. Prabhakar

Director

DIN: 08110715

Kapish Jain

Chief Financial Officer

ACA: 057737

Sanjay Jain

Company Secretary

FCS: 002642

Place: New Delhi

Date: May 09, 2019

For and on behalf of the Board of Directors