

# Consolidated Balance Sheet

as at March 31, 2019

(₹ in crores)

Particulars	Notes	As at March 31, 2019	As at March 31, 2018	As at April 01, 2017
<b>ASSETS</b>				
<b>Financial assets</b>				
Cash and cash equivalents	3	4,033.96	2,816.95	65.88
Bank balance other than cash and cash equivalents	4	0.11	0.03	85.62
Trade receivables	5	38.88	0.33	8.01
Loans	6	74,287.88	57,164.80	38,734.68
Investments	7	4,560.67	2,412.95	3,323.57
Other financial assets	8	512.99	240.82	159.81
		<b>83,434.49</b>	<b>62,635.88</b>	<b>42,377.57</b>
<b>Non-financial assets</b>				
Current tax assets (net)	9	115.60	48.46	12.39
Deferred tax assets (net)	10	60.99	45.46	5.35
Investment property	11	0.56	0.57	0.58
Property, plant and equipment	12	78.34	58.41	47.18
Other intangible assets	13	24.21	17.14	10.63
Capital work-in-progress		3.81	8.23	2.02
Intangible assets under development		1.36	1.46	0.01
Other non-financial assets	14	18.52	20.16	6.95
Assets held for sale		131.11	178.70	154.99
		<b>434.50</b>	<b>378.59</b>	<b>240.10</b>
<b>Total</b>		<b>83,868.99</b>	<b>63,014.47</b>	<b>42,617.67</b>
<b>LIABILITIES AND EQUITY</b>				
<b>Liabilities</b>				
<b>Financial liabilities</b>				
Derivative financial instruments	15	210.80	38.55	40.89
Trade payables				
Total outstanding dues of micro enterprises and small enterprises		-	-	-
Total outstanding dues of creditors other than micro and small enterprises		127.16	119.60	92.18
Debt securities	16	29,604.94	31,088.30	17,415.61
Borrowings (other than debt securities)	17	26,793.19	9,950.72	6,719.23
Deposits	18	14,023.04	11,339.75	9,788.04
Subordinated liabilities	19	1,437.68	1,397.93	1,397.80
Other financial liabilities	20	2,091.26	854.46	453.24
		<b>74,288.07</b>	<b>54,789.31</b>	<b>35,906.99</b>
<b>Non-financial liabilities</b>				
Provisions	21	25.26	18.74	10.26
Other non-financial liabilities	22	2,011.76	1,639.08	900.82
		<b>2,037.02</b>	<b>1,657.82</b>	<b>911.08</b>
<b>Equity</b>				
Equity share capital	23	167.47	166.59	165.64
Other equity		7,376.43	6,400.75	5,633.96
Equity attributable to equity holders of the parent		7,543.90	6,567.34	5,799.60
Non-controlling interest		-	-	-
<b>Total equity</b>		<b>7,543.90</b>	<b>6,567.34</b>	<b>5,799.60</b>
<b>Total</b>		<b>83,868.99</b>	<b>63,014.47</b>	<b>42,617.67</b>
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

For and on behalf of the Board of Directors

**Sudhir Maheshwari**  
Partner  
Membership No. 081075

**Sanjaya Gupta**  
Managing Director  
DIN: 02939128

**Sunil Kaul**  
Director  
DIN: 05102910

**L. V. Prabhakar**  
Director  
DIN: 08110715

Place: New Delhi  
Date: May 09, 2019

**Kapish Jain**  
Chief Financial Officer  
ACA: 057737

**Sanjay Jain**  
Company Secretary  
FCS: 002642