

Standalone 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	6,788.32	5,005.67
Fees and commission income	25	258.69	332.66
Net gain on derecognition of financial instruments under amortised cost category		308.09	116.22
Net gain on fair value changes	26	125.76	33.51
Total revenue from operations		7,480.86	5,488.06
Other income		3.74	0.63
Total income		7,484.60	5,488.69
Expenses			
Finance costs	27	5,166.46	3,536.56
Impairment on financial instruments	28	188.95	276.57
Employee benefits expense	29	211.33	142.72
Fees and commission expense		82.75	84.74
Depreciation, amortisation and impairment		31.29	24.11
Other expenses	30	225.77	189.41
Total expenses		5,906.55	4,254.11
Profit before tax		1,578.05	1,234.58
Tax expense/(credit)	31		
Current tax		447.49	437.02
Deferred tax		49.18	(44.58)
Profit for the year		1,081.38	842.14
Other comprehensive (loss)/income			
A (i) Items that will not be reclassified to profit or loss			
Remeasurement (loss)/gain on defined benefit plan		(0.69)	0.13
(ii) Income tax relating to items that will not be reclassified to profit or loss		0.24	(0.05)
Subtotal (A)		(0.45)	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)		(102.09)	(2.16)
Total comprehensive income for the year		979.29	839.98
Earnings per equity share (Face value of ₹ 10/- each fully paid up)	32		
Basic (₹)		64.61	50.58
Diluted (₹)		64.22	50.00
Overview and significant accounting policies	1 & 2		

The accompanying notes are an integral part of the standalone 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

Place: New Delhi

Date: May 09, 2019

Sanjaya Gupta

Managing Director

DIN: 02939128

Kapish Jain

Chief Financial Officer

ACA: 057737

For and on behalf of the Board of Directors

Sunil Kaul

Director

DIN: 05102910

Sanjay Jain

Company Secretary

FCS: 002642

L. V. Prabhakar

Director

DIN: 08110715