

Standalone Statement of Profit and Loss for the year ended March 31, 2022

	Notes	Year ended March 31, 2022	₹ in Crore Year ended March 31, 2021
(I) Revenue from operations			
(i) Interest income	28	43,297.21	42,771.96
(ii) Surplus on deployment in liquid instruments	28.1	561.40	812.78
(iii) Dividend income	29.1	1,510.99	733.97
(iv) Rental income	29.2	81.08	77.16
(v) Fees and commission income	29.3	252.63	211.65
(vi) Net gain on fair value changes	29.4	938.47	956.48
(vii) Profit on sale of investments and investment properties (net)	29.5	259.29	1,395.49
(viii) Income on derecognised (assigned) loans	29.6	1,056.00	1,190.25
Total Revenue from operations		<u>47,957.07</u>	<u>48,149.74</u>
(II) Other income		<u>33.13</u>	<u>26.12</u>
(III) Total Income (I + II)		<u>47,990.20</u>	<u>48,175.86</u>
(IV) Expenses			
(i) Finance cost	30	26,739.21	28,614.76
(ii) Impairment on financial instruments (expected credit loss)	31	1,932.00	2,948.00
(iii) Employee benefit expenses	32	1,060.79	914.11
(iv) Depreciation, amortisation and impairment	13, 14 & 15	172.29	158.78
(v) Other expenses	33	839.60	725.12
Total Expenses		<u>30,743.89</u>	<u>33,360.77</u>
(V) Profit Before Tax (III - IV)		<u>17,246.31</u>	<u>14,815.09</u>
(VI) Tax expense	12.3		
- Current tax		3,514.25	3,040.65
- Deferred tax		(10.12)	(252.86)
Total Tax Expense		<u>3,504.13</u>	<u>2,787.79</u>
(VII) Net Profit After Tax (V - VI)		<u>13,742.18</u>	<u>12,027.30</u>

Standalone Statement of Profit and Loss for the year ended March 31, 2022 (Continued)

	Notes	Year ended March 31, 2022	₹ in Crore Year ended March 31, 2021
(VIII) Other comprehensive income			
(A) (i) Items that will not be reclassified to profit/(loss)		(44.25)	1,815.61
(ii) Income tax relating to items that will not be reclassified to profit/(loss)		(10.89)	(138.09)
Sub Total (A)	34	(55.14)	1,677.52
(B) (i) Items that will be reclassified to profit/(loss)		118.93	75.77
(ii) Income tax relating to items that will be reclassified to profit/(loss)		(29.93)	(19.07)
Sub Total (B)	34	89.00	56.70
Other comprehensive income (A + B)		33.86	1,734.22
(IX) Total comprehensive income (VII + VIII)		13,776.04	13,761.52
(X) Earnings per equity share	35		
Basic (₹)		76.01	67.77
Diluted (₹)		75.20	67.20

The accompanying notes are an integral part of the standalone financial statements
As per our report of even date attached.

For S. R. Batliboi & Co. LLP
Chartered Accountants
Firms' Registration No: 301003E/E300005

per Viren Mehta
Partner
Membership No. 048749

For G. M. Kapadia & Co.
Chartered Accountants
Firms' Registration No: 104767W

Atul Shah
Partner
Membership No. 039569

Deepak S. Parekh
Chairman
(DIN: 00009078)

Keki M. Mistry
Vice Chairman &
Chief Executive Officer
(DIN: 00008886)

Renu Sud Karnad
Managing Director
(DIN: 00008064)

Directors

U. K. Sinha
(DIN: 00010336)

Ireena Vittal
(DIN: 05195656)

Bhaskar Ghosh
(DIN: 06656458)

V. Srinivasa Rangan
Executive Director &
Chief Financial Officer
(DIN: 00030248)

P. R. Ramesh
(DIN: 01915274)

Jalaj Dani
(DIN: 00019080)

Rajesh Narain Gupta
(DIN: 00229040)

Ajay Agarwal
Company Secretary
(FCS: 9023)

MUMBAI, May 02, 2022