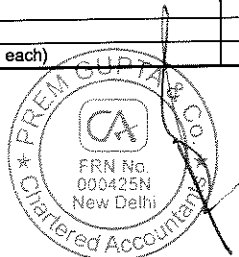




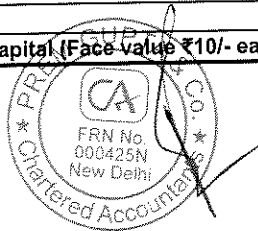
STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2019

S. No.	Particulars	Quarter ended			Year ended	
		31-Mar-19	31-Dec-18	31-Mar-18	31-Mar-19	31-Mar-18
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
	Income					
	Revenue from operations					
1	Interest Income	1,463.79	1,284.20	1,126.17	5,465.59	4,033.18
2	Dividend Income	0.35	0.01	0.09	3.51	3.25
3	Rental Income	7.48	7.52	7.06	29.25	34.49
4	Fees and Commission Income	0.55	18.80	43.40	46.62	47.11
5	Net gain on Fair value changes	-	-	55.49	-	50.60
6	Sale of services	2.58	0.63	2.23	2.67	2.73
I	Total revenue from Operations	1,474.75	1,311.16	1,234.44	5,547.64	4,171.36
II	Other Income	18.60	8.49	2.31	43.58	62.78
III	Total Income (I + II)	1,493.35	1,319.65	1,236.75	5,591.22	4,234.14
	Expenses					
1	Finance costs	921.79	680.13	669.91	3,070.51	2,294.79
2	Fees and Commission expense	1.55	0.45	(0.23)	7.23	5.67
3	Net Loss on Fair Value Changes	5.10	31.73	-	21.95	-
4	Impairment on financial instrument and written offs	76.03	0.54	(15.55)	327.27	270.81
5	Employee Benefit Expenses	52.94	50.37	54.28	224.12	176.40
6	Depreciation and Amortization	1.48	1.31	1.39	5.30	5.46
7	Other expenses	25.22	20.73	36.13	71.63	72.38
IV	Total expenses	1,084.11	785.26	745.93	3,728.01	2,825.51
V	Profit/(loss) before Tax (III-IV)	409.24	534.39	490.82	1,863.21	1,408.63
	Tax Expense					
1	Current tax expense	124.73	150.45	122.19	584.28	440.61
2	Deferred Tax Expense/ (credit)	48.14	55.68	45.10	98.78	(42.16)
VI	Total Tax Expense	172.87	206.13	167.29	683.06	398.45
VII	Profit/(loss) for the Period / Year (V-VI)	236.37	328.26	323.53	1,180.15	1,010.18
VIII	Other Comprehensive Income					
	Items that will not be reclassified to profit or loss					
(i)	Re-measurement gains/losses on defined benefit plans	(0.55)	(6.47)	5.64	(6.86)	5.64
(ii)	Income tax relating to items that will not be reclassified to profit or loss	0.14	2.32	(1.97)	2.40	(1.97)
	Other Comprehensive Income	(0.41)	(4.15)	3.67	(4.46)	3.67
IX	Total Comprehensive Income for the Period (VII+VIII)	235.96	324.11	327.20	1,175.69	1,013.85
X	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90	2,001.90
XI	Reserves as at 31st March				8,953.87	7,941.09
XII	Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters is not annualised)					
	Basic (₹)	1.18	1.64	1.62	5.90	5.05
	Diluted (₹)	1.18	1.64	1.62	5.90	5.05
XIII	Additional Disclosure:					
1	Credit Rating (Long Term)				IND AAA, CARE AAA, [ICRA] AAA	IND AAA, CARE AAA, [ICRA] AAA
2	Debt Equity Ratio (Borrowings/ Shareholder's Fund)				5.46	3.77
	Debt Service coverage Ratio (Profit before tax + Interest and other charges)/ (Interest and other charges + Principal repayment)				0.43	0.33
	Interest Service coverage Ratio (Profit before tax + Interest and other charges)/ (Interest and other charges)				1.61	1.61
3	Previous due date for payment of interest/ repayment of principal amount of non convertible debenture - whether the same has been paid or not					
					Paid on due dates	
4	Debt Redemption Reserve				2,997.21	2,557.38
5	Net Worth				10,955.77	9,942.99
6	Net Profit after Tax				1,180.15	1,010.18
7	Earnings Per Share (Face Value of ₹10 each)				5.90	5.05



AA

STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2019			
		(₹ in Crore)	
S. No.	Particulars	Year Ended	
		31-Mar-19	31-Mar-18
		(Audited)	(Audited)
	Revenue from operations		
1	Interest Income	5,465.59	4,033.18
2	Dividend Income	3.51	3.25
3	Rental Income	29.25	34.49
4	Fees and Commission Income	46.62	47.11
5	Net gain on Fair value changes	-	50.60
	Sale of services	2.67	2.73
I	Total revenue from Operations	5,547.64	4,171.36
II	Other Income	43.58	62.78
III	Total Income (I + II)	5,591.22	4,234.14
	Expenses		
1	Finance costs	3,070.51	2,294.79
2	Fees and Commission expense	7.23	5.67
3	Net Loss on Fair Value Changes	21.95	-
4	Impairment on financial instrument and written offs	327.27	270.81
5	Employee Benefit Expenses	224.12	176.40
6	Depreciation and Amortization	5.30	5.46
7	Other expenses	71.63	72.38
IV	Total expenses	3,728.01	2,825.51
V	Profit/(loss) before share of profit/(loss) of Associate, exceptional items and tax (III-IV)	1,863.21	1,408.63
VI	Share in profit(loss) of Associate	(0.30)	(0.27)
VII	Profit/(loss) before exceptional items and tax (V+VI)	1,862.91	1,408.36
VIII	Exceptional Items	-	-
IX	Profit/(loss) before Tax (VII+VIII)	1,862.91	1,408.36
	Tax Expense		
1	Current tax expense	584.28	440.61
2	Deferred Tax Expense/ (credit)	98.78	(42.16)
X	Total Tax Expense	683.06	398.45
XI	Profit/(loss) for the Period / Year (IX-X)	1,179.85	1,009.91
XII	Other Comprehensive Income		
	Items that will not be reclassified to profit or loss		
(i)	Re-measurement gains/losses on defined benefit plans	(6.86)	5.64
(ii)	Income tax relating to items that will not be reclassified to profit or loss	2.40	(1.97)
	Other Comprehensive Income(XII)	(4.46)	3.67
XIII	Total Comprehensive Income for the Period (XI+XII)	1,175.39	1,013.58
XIV	Earnings Per Share (Face value of ₹10/- each)		
1	Basic	5.89	5.04
2	Diluted	5.89	5.04
XV	Paid Up Equity Share Capital (Face value ₹10/- each)	2,001.90	2,001.90



AA