



(₹ in Crore)

**STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2020**

| S. No. | Particulars  | Quarter ended          |                         |                        | Year ended                          |                                     |
|--------|--|------------------------|-------------------------|------------------------|-------------------------------------|-------------------------------------|
|        |  | 31-Mar-20<br>(Audited) | 31-Dec-19<br>(Reviewed) | 31-Mar-19<br>(Audited) | 31-Mar-20<br>(Audited)              | 31-Mar-19<br>(Audited)              |
|        | <b>Income</b>  |                        |                         |                        |                                     |                                     |
|        | Revenue from operations  |                        |                         |                        |                                     |                                     |
| 1      | Interest Income  | 1,871.08               | 1,779.13                | 1,463.79               | 7,482.57                            | 5,465.59                            |
| 2      | Dividend Income  | -                      | 3.45                    | 0.35                   | 3.79                                | 3.51                                |
| 3      | Rental Income  | 9.43                   | 9.06                    | 7.48                   | 35.54                               | 29.25                               |
| 4      | Fees and Commission Income   | 5.80                   | 0.05                    | 0.55                   | 6.27                                | 46.62                               |
| 5      | Net gain on Fair value changes   | -                      | 1.13                    | -                      | -                                   | -                                   |
| 6      | Sale of services   | 2.18                   | 0.72                    | 2.58                   | 3.95                                | 2.67                                |
| I      | <b>Total revenue from Operations</b>   | <b>1,888.49</b>        | <b>1,793.54</b>         | <b>1,474.75</b>        | <b>7,532.12</b>                     | <b>5,547.64</b>                     |
| II     | <b>Other Income</b>  | <b>11.91</b>           | <b>8.85</b>             | <b>18.60</b>           | <b>39.52</b>                        | <b>43.58</b>                        |
| III    | <b>Total Income (I + II)</b>   | <b>1,900.40</b>        | <b>1,802.39</b>         | <b>1,493.35</b>        | <b>7,571.64</b>                     | <b>5,591.22</b>                     |
|        | <b>Expenses</b>  |                        |                         |                        |                                     |                                     |
| 1      | Finance costs  | 1,189.31               | 1,205.05                | 921.79                 | 4,847.81                            | 3,070.51                            |
| 2      | Fees and Commission expense  | -4.67                  | 4.67                    | 1.55                   | 2.55                                | 7.23                                |
| 3      | Net Loss on Fair Value Changes   | 4.03                   | -                       | 5.10                   | 19.21                               | 21.95                               |
| 4      | Impairment on financial instrument and written offs  | 19.34                  | 166.71                  | 76.03                  | 155.76                              | 327.27                              |
| 5      | Employee Benefit Expenses  | 75.12                  | 54.60                   | 52.94                  | 239.02                              | 224.12                              |
| 6      | Depreciation and Amortization  | 1.49                   | 1.48                    | 1.48                   | 5.71                                | 5.30                                |
| 7      | Corporate Social Responsibilities (CSR)  | 50.59                  | 1.61                    | 2.09                   | 56.93                               | 4.20                                |
| 8      | Other expenses   | 19.84                  | 14.17                   | 23.13                  | 70.12                               | 67.43                               |
| IV     | <b>Total expenses</b>  | <b>1,355.05</b>        | <b>1,448.29</b>         | <b>1,084.11</b>        | <b>5,397.11</b>                     | <b>3,728.01</b>                     |
| V      | <b>Profit/(loss) before Tax and share of Associate</b>   | <b>545.35</b>          | <b>354.10</b>           | <b>409.24</b>          | <b>2,174.53</b>                     | <b>1,863.21</b>                     |
|        | Share in Profit/(Loss) of Associate  | (0.05)                 | (0.05)                  | (0.08)                 | (0.22)                              | (0.30)                              |
|        | <b>Profit/(loss) before Tax</b>  | <b>545.30</b>          | <b>354.05</b>           | <b>409.16</b>          | <b>2,174.31</b>                     | <b>1,862.91</b>                     |
|        | <b>Tax Expense</b>   |                        |                         |                        |                                     |                                     |
| 1      | Current tax expense  | 111.01                 | 99.25                   | 124.73                 | 451.20                              | 584.28                              |
| 2      | Deferred Tax Expense/ (credit)   | (6.62)                 | 48.91                   | 48.14                  | 14.91                               | 98.78                               |
| VI     | <b>Total Tax Expense</b>   | <b>104.39</b>          | <b>148.16</b>           | <b>172.87</b>          | <b>466.11</b>                       | <b>683.06</b>                       |
| VII    | <b>Profit/(loss) for the Period / Year (V-VI)</b>  | <b>440.91</b>          | <b>205.89</b>           | <b>236.29</b>          | <b>1,708.20</b>                     | <b>1,179.85</b>                     |
| VIII   | <b>Other Comprehensive Income</b>  |                        |                         |                        |                                     |                                     |
|        | Items that will not be reclassified to profit or loss  |                        |                         |                        |                                     |                                     |
| (i)    | Re-measurement gains/losses on defined benefit plans   | (11.44)                | (1.28)                  | -0.55                  | (22.24)                             | (6.86)                              |
| (ii)   | Income tax relating to items that will not be reclassified to profit or loss   | 2.88                   | 0.32                    | 0.14                   | 5.60                                | 2.40                                |
|        | <b>Other Comprehensive Income</b>  | <b>(8.56)</b>          | <b>(0.96)</b>           | <b>-0.41</b>           | <b>(16.64)</b>                      | <b>(4.46)</b>                       |
| IX     | <b>Total Comprehensive Income for the Period (VII+VIII)</b>  | <b>432.35</b>          | <b>204.93</b>           | <b>235.88</b>          | <b>1,691.56</b>                     | <b>1,175.39</b>                     |
| X      | <b>Paid-up Equity Share Capital (Face Value of ₹ 10 each)</b>  | <b>2,001.90</b>        | <b>2,001.90</b>         | <b>2,001.90</b>        | <b>2,001.90</b>                     | <b>2,001.90</b>                     |
| XI     | <b>Reserves as at 31st March</b>   |                        |                         |                        | <b>10,340.36</b>                    | <b>8,952.86</b>                     |
| XII    | <b>Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters is not annualised)</b>                                      |                        |                         |                        |                                     |                                     |
|        | Basic (₹)  | 2.20                   | 1.03                    | 1.18                   | 8.53                                | 5.89                                |
|        | Diluted (₹)  | 2.20                   | 1.03                    | 1.18                   | 8.53                                | 5.89                                |
| XIII   | <b>Additional Disclosure:</b>  |                        |                         |                        |                                     |                                     |
| 1      | Credit Rating (Long Term)  |                        |                         |                        | IND AAA,<br>CARE AAA,<br>[ICRA] AAA | IND AAA,<br>CARE AAA,<br>[ICRA] AAA |
| 2      | Debt Equity Ratio (Borrowings/ Shareholder's Fund)   |                        |                         |                        | 4.98                                | 5.46                                |
|        | Debt Service coverage Ratio (Profit before tax + Interest and other charges)/ (Interest and other charges + Principal repayment) |                        |                         |                        | 0.41                                | 0.43                                |
|        | Interest Service coverage Ratio (Profit before tax + Interest and other charges)/ (Interest and other charges)                   |                        |                         |                        | 1.45                                | 1.61                                |
| 3      | Previous and next due date for payment of interest/ repayment of principal amount of non convertible debenture                   |                        |                         |                        | As per Annexure- I                  |                                     |
|        | - whether the same has been paid or not  |                        |                         |                        | Paid on due dates                   |                                     |
| 4      | Debenture Redemption Reserve   |                        |                         |                        | 3,437.04                            | 2,997.21                            |
| 5      | Net Worth  |                        |                         |                        | 12,342.26                           | 10,954.76                           |
| 6      | Net Profit after Tax   |                        |                         |                        | 1,708.20                            | 1,179.85                            |
| 7      | Earnings Per Share (Face Value of ₹10 each)  |                        |                         |                        | 8.53                                | 5.89                                |



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