

RESTATED CONSOLIDATED STATEMENT OF PROFIT AND LOSS

(₹ in million, unless otherwise stated)

Particulars		For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2023	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
1	Income					
	Revenue from operations					
	a) Interest income	14,269.4	15,382.9	17,762.8	12,995.5	16,733.2
	b) Net gain on fair value changes	87.8	234.6	317.9	740.6	1,229.0
	c) Net gain on derecognition of financial instruments under amortised cost category	638.1	929.6	1,304.3	244.0	149.3
	d) Fees and commission Income	758.0	735.6	1,047.3	897.9	838.7
	Total revenue from operations	15,753.3	17,282.7	20,432.3	14,878.0	18,950.2
	Other income	2.2	2.9	2.9	4.1	1.5
	Total income	15,755.5	17,285.6	20,435.2	14,882.1	18,951.7
2	Expenses					
	Finance costs	8,159.7	7,612.0	7,991.9	5,857.3	7,248.1
	Impairment on financial instruments	549.4	487.1	492.1	552.8	453.7
	Employees benefits expense	1,888.1	2,481.9	3,220.1	2,274.8	2,900.2
	Depreciation and amortisation expense	111.9	132.5	164.9	120.8	152.2
	Other expenses	721.3	898.5	1,358.0	913.8	1,187.7
	Total expenses	11,430.4	11,612.0	13,227.0	9,719.5	11,941.9
3	Profit before tax and exceptional items	4,325.1	5,673.6	7,208.2	5,162.6	7,009.8
4	Exceptional item	-	-	250.0	-	-
5	Profit before tax	4,325.1	5,673.6	6,958.2	5,162.6	7,009.8
6	Tax expense					
	Current tax	934.6	1,254.5	1,571.1	1,127.3	1,571.8
	Short/(Excess) Provision of Income Tax for earlier years	-	-	-	-	(5.6)
	Deferred tax charge / (credit)	(10.8)	(29.4)	(60.5)	(5.3)	(35.2)
		923.8	1,225.1	1,510.6	1,122.0	1,531.0
7	Profit for the period	3,401.3	4,448.5	5,447.6	4,040.6	5,478.8
8	Other comprehensive income (OCI)					
	Items that will not be reclassified to profit or loss					
	i Remeasurements of the defined employee benefit plans	4.6	17.9	7.8	10.3	3.5
	ii Income tax relating to items that will not be reclassified to profit or loss	(1.3)	(4.4)	(2.0)	(2.6)	(0.9)
	Total other comprehensive income for the period (i + ii)	3.3	13.5	5.8	7.7	2.6
9	Total comprehensive income	3,404.6	4,462.0	5,453.4	4,048.3	5,481.4
10	Earnings per equity share					
	Basic earnings per equity share (₹)	8.6	11.3	13.8	10.2	13.9
	Diluted earnings per equity share (₹)	8.4	10.9	13.4	9.9	13.5

* Not Annualised