

Consolidated Profit and Loss Account

For the year ended March 31, 2022

		₹ in crore	
	Schedule	Year ended March 31, 2022	Year ended March 31, 2021
I INCOME			
Interest earned	13	135,936.41	128,552.40
Other income	14	31,758.99	27,332.88
Total		167,695.40	155,885.28
II EXPENDITURE			
Interest expended	15	58,584.33	59,247.59
Operating expenses	16	40,312.43	35,001.26
Provisions and contingencies [Refer Schedule 18 (12)]		30,647.74	29,779.66
Total		129,544.50	124,028.51
III PROFIT			
Consolidated Net Profit for the year before minorities' interest		38,150.90	31,856.77
Less : Minorities' Interest		98.15	23.56
Consolidated Net Profit for the year attributable to the group		38,052.75	31,833.21
Add: Brought forward consolidated profit attributable to the group		78,594.20	61,817.68
Total		116,646.95	93,650.89
IV APPROPRIATIONS			
Transfer to Statutory Reserve		9,444.38	7,879.70
Dividend pertaining to previous year paid during the year		3,592.40	-
Transfer to General Reserve		3,696.14	3,111.65
Transfer to Capital Reserve		666.47	2,291.68
Transfer to / (from) Investment Reserve Account		233.13	61.66
Transfer to / (from) Investment Fluctuation Reserve		-	1,712.00
Transfer to / (from) Minority Interest (opening adjustment)		(48.34)	-
Balance carried over to consolidated balance sheet		99,062.77	78,594.20
Total		116,646.95	93,650.89
V EARNINGS PER EQUITY SHARE (FACE VALUE ₹ 1 PER SHARE)		₹	₹
Basic		68.77	57.88
Diluted		68.31	57.61
Significant accounting policies and notes to the Consolidated financial statements	17 & 18		
The schedules referred to above form an integral part of the Consolidated Profit and Loss Account.			

As per our report of even date

For and on behalf of the Board

For MSKA & Associates

Chartered Accountants
ICAI Firm Registration Number:
105047W

For M M Nissim & Co LLP

Chartered Accountants
ICAI Firm Registration Number:
107122W/W100672

Atanu Chakraborty

Part Time Chairman of the Board

M. D. Ranganath

Independent Director

Umesh Chandra Sarangi

Independent Director

Malay Patel

Independent Director

Swapnil Kale

Partner
Membership Number: 117812

Sanjay Khemani

Partner
Membership Number: 044577

Lily Vadera

Independent Director

Sashidhar Jagdishan

Managing Director & CEO

Kaizad Bharucha

Executive Director

Srinivasan Vaidyanathan

Chief Financial Officer

Santosh Haldankar

Company Secretary

Mumbai, April 16, 2022