

Profit and Loss Account

For the year ended March 31, 2022

		₹ in '000	
	Schedule	Year ended March 31, 2022	Year ended March 31, 2021
I INCOME			
Interest earned	13	1,277,531,191	1,208,582,265
Other income	14	295,099,004	252,048,927
Total		1,572,630,195	1,460,631,192
II EXPENDITURE			
Interest expended	15	557,435,282	559,786,560
Operating expenses	16	374,421,858	327,226,301
Provisions and contingencies [Refer Schedule 18 (23)]		271,159,503	262,453,079
Total		1,203,016,643	1,149,465,940
III PROFIT			
Net profit for the year		369,613,552	311,165,252
Balance in the Profit and Loss account brought forward		736,527,947	574,924,020
Total		1,106,141,499	886,089,272
IV APPROPRIATIONS			
Transfer to Statutory Reserve		92,403,388	77,791,313
Dividend pertaining to previous year paid during the year		35,923,960	-
Transfer to General Reserve		36,961,355	31,116,525
Transfer to Capital Reserve		6,664,722	22,916,842
Transfer to / (from) Investment Reserve Account		2,331,331	616,645
Transfer to / (from) Investment Fluctuation Reserve		-	17,120,000
Balance carried over to Balance Sheet		931,856,743	736,527,947
Total		1,106,141,499	886,089,272
V EARNINGS PER EQUITY SHARE (FACE VALUE ₹ 1 PER SHARE)		₹	₹
Basic		66.80	56.58
Diluted		66.35	56.32
Significant accounting policies and notes to the financial statements The schedules referred to above form an integral part of the Profit and Loss Account.	17 & 18		

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