



NEWGEN™

Newgen Software Technologies Limited

CIN: L72200DL1992PLC049074

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Date: 25th May 2021

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, G Block, Bandra- Kurla Complex Bandra (E), Mumbai – 400051
Ref.: Newgen Software Technologies Limited (NEWGEN/INE619B01017) Scrip Code – 540900	Ref.: Newgen Software Technologies Limited (NEWGEN/INE619B01017)

Sub.: Investor Presentation and Press Release on Financial Results for the quarter and financial year ended 31st March 2021

Dear Sir/ Ma'am,

Pursuant to the captioned subject, we are enclosing herewith the following:

- 1) Press Release on aforesaid financials results; and
- 2) Investor presentation.

This is for your kind information and record.

Thanking you.

For Newgen Software Technologies Limited

Aman Mourya
Company Secretary

Encl.: a/a

PRESS RELEASE

Newgen Software Reports Revenues of Rs 673 cr in FY'21; Net Profit at Rs 126 cr in FY'21, up 74% YoY

New Delhi, India – 25 May 2021

The management of Newgen Software Technologies Ltd. announced results for the full year and quarter ended 31 March 2021 at its Board Meeting held on 25 May 2021.

Key Highlights- FY'21

<u>Revenues</u> Rs 6,726 Mn (with 57% annuity)	<u>Subscription Revenues</u> Rs 2,002 Mn (19% YoY growth)	<u>Profit after Tax</u> Rs 1,265 Mn (74% YoY growth)	<u>US Revenues</u> Rs 2,118 Mn (16% YoY growth)
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Speaking about the results, Mr. Diwakar Nigam, Chairman & Managing Director, Newgen Software Technologies Ltd. said – “In these COVID times, we ensured uninterrupted, superior services to our customers, while working remotely. During the pandemic, our prime focus remained on the safety and wellbeing of our employees, and the community at large. We have had setbacks, but I appreciate the spirit of the Newgen Family, which stood by each other in these difficult times.

In FY'21, we continued to witness business momentum with expanded customer engagements and addition of 67 new logos under our umbrella. We are on our path to transformation from new license revenues to more stable subscription revenues and are witnessing a continuous increase in this segment. US region is now our largest revenue contributor recording a growth of 16% this year, with significant customers on cloud.

We have been constantly investing in our product portfolio, building industry accelerators on the low code platform and delivering several enhancements to support remote implementations. In our focused pursuit of target growth markets, we continue to build our Global System Integrator ecosystem and expand our direct sales structures.”

Key Consolidated Financial Highlights (FY'21)

Revenue from operations (consolidated) at Rs 672.6 crores as compared to Rs 660.8 crores in FY'20, up 1.8% YoY.

- Subscription revenues (ATS/AMC and cloud) were at Rs 200.2 crores, up 19% YoY; increasing share of cloud business. Total annuity revenue streams (ATS/AMC, support, and cloud/SaaS) at Rs 387.1 crores, contributing 57% to revenues
- Revenue from sale of products/license were at Rs 130.5 crores, up 11% YoY
- Implementation & digitization revenues were at Rs 155.0 crores

EBIDTA up by 83% YoY at Rs 191.9 crores compared to Rs 104.6 crores in FY'20.

Profit after tax up by 74% YoY at Rs 126.5 crores from Rs 72.7 crores in FY'20, driven by cost rationalisations.

Net cash generated from operating activities at Rs 215.7 crores for FY'21, compared to Rs 90.1 crores for FY'20.

Key Consolidated Financial Highlights (Q4 FY'21)

Revenue from operations (consolidated) witnessed strong sequential growth reaching Rs 200.0 crores as compared to Rs 185.5 crores in Q3 FY'21 (up 7.8% QoQ, 4.8% YoY).

- Subscription revenues (ATS/AMC and cloud) were at Rs 52.3 crores, witnessing strong growth of 10.5% YoY. Annuity revenue streams (ATS/AMC, support, and cloud/SaaS) were at Rs 101.8 crores
- Revenue from sale of products/license were at Rs 47.0 crores, up 65% YoY
- Implementation & digitization revenues were at Rs 51.2 crores

EBIDTA up by 28% YoY at Rs 66.3 crores compared to Rs 51.9 crores in Q4 FY'20.

Profit after tax up by 27% YoY at Rs 52.7 crores from Rs 41.5 crores in Q4 FY'20.

Key Business Highlights (Q4 FY'21)

- **Newgen granted a patent for an invention entitled “Image Processing System and Method”** for a period of 20 years commencing from March 2018 by the United States Patent and Trademark Office. This invention is regarding a highly efficient and advanced level binarization process. Newgen has filed 44 patents till date, out of which 18 have been granted in India and the US.
- **17 new customer logos addition in the quarter, some notable successes include:**
 - **Seven new logos in the Americas region largely** in the Banking and Financial services & Insurance domains, including a cloud project for a global life insurance group
 - Strategic project win for **license & implementation at one of the leading private universal banks in the Philippines**
 - Mid-sized project for a **statutory board of the Government of Singapore**
- **US region is largest revenue contributor** during the year, growing at 16% YoY, with increasing cloud subscriptions. SaaS revenues witnessed a growth of 30% YoY contributing 7% to the revenues of the organization.
- **Accelerated performance in Banking & Financial Services, Government/PSU, and Insurance verticals** with increased demand for digital transformation initiatives in these sectors. Entered into a large transformation deal for a leading public sector bank in India during the quarter.
- **CRISIL has reaffirmed the short-term rating of CRISIL A2+ for the outstanding debt instruments/facilities** of the Company. The ratings will remain valid till 31st March 2022.

About Newgen

Connecting Enterprises. Transforming Experiences.

Newgen Software Technologies Limited (listed In India on National Stock Exchange [Script code: NEWGEN] and BSE Ltd. [Script code: 540900]) is a leading provider of digital automation platform. Globally, successful financial institutions, insurance, government, and shared services organizations rely on Newgen’s industry-recognized products and applications—to manage their processes (BPM), content (ECM), and communications (CCM)—for connected operations. From customer onboarding to service requests, from loans and deposits to underwriting, and many more, Newgen’s industry applications transform business-critical operations with agility. Newgen’s cloud-based platform enables digital transformation initiatives for superior customer experience, optimized costs, and improved efficiencies.

Disclaimer

This press release may contain certain forward looking statements concerning Newgen Software Technologies' future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth and new business opportunities, competition (both domestic and international), economic growth in India and the target countries for business, ability to attract and retain highly skilled professionals, time and cost over runs on projects, our ability to manage our international operations, government policies, interest and other fiscal costs generally prevailing in the economy. Past performance may not be indicative of future performance. The company does not undertake to make any announcement in case any of these forward looking statements become materially incorrect in future or update any forward looking statements made from time to time by or on behalf of the company.

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NEWGEN SOFTWARE TECHNOLOGIES LTD.

INVESTOR PRESENTATION – FY'21 AND Q4 FY'21

Connecting Enterprises. Transforming Experiences.

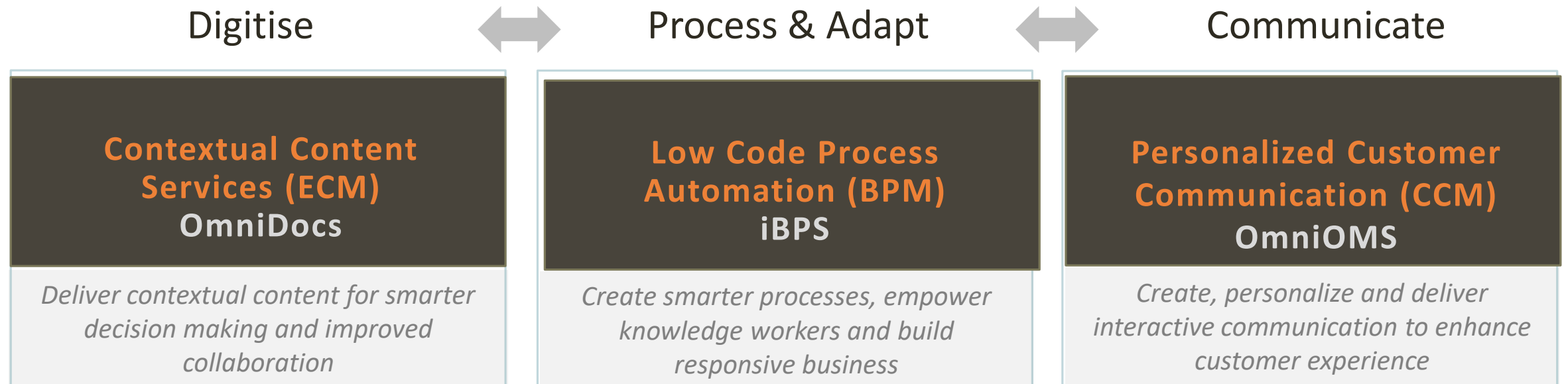
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May
2021

NEWGEN CORPORATE OVERVIEW

NEWGEN: OVERVIEW

Enterprise-wide Digital Automation platform player offering mission critical solutions to organizations for digital transformation and competitive differentiation



NEWGEN'S THREE PLATFORMS IDEAL FOR DIGITAL TRANSFORMATION

Contextual
Content
Services
(ECM)

Low Code
Process
Automation
(BPM)

Personalized
Customer
Communication
(CCM)

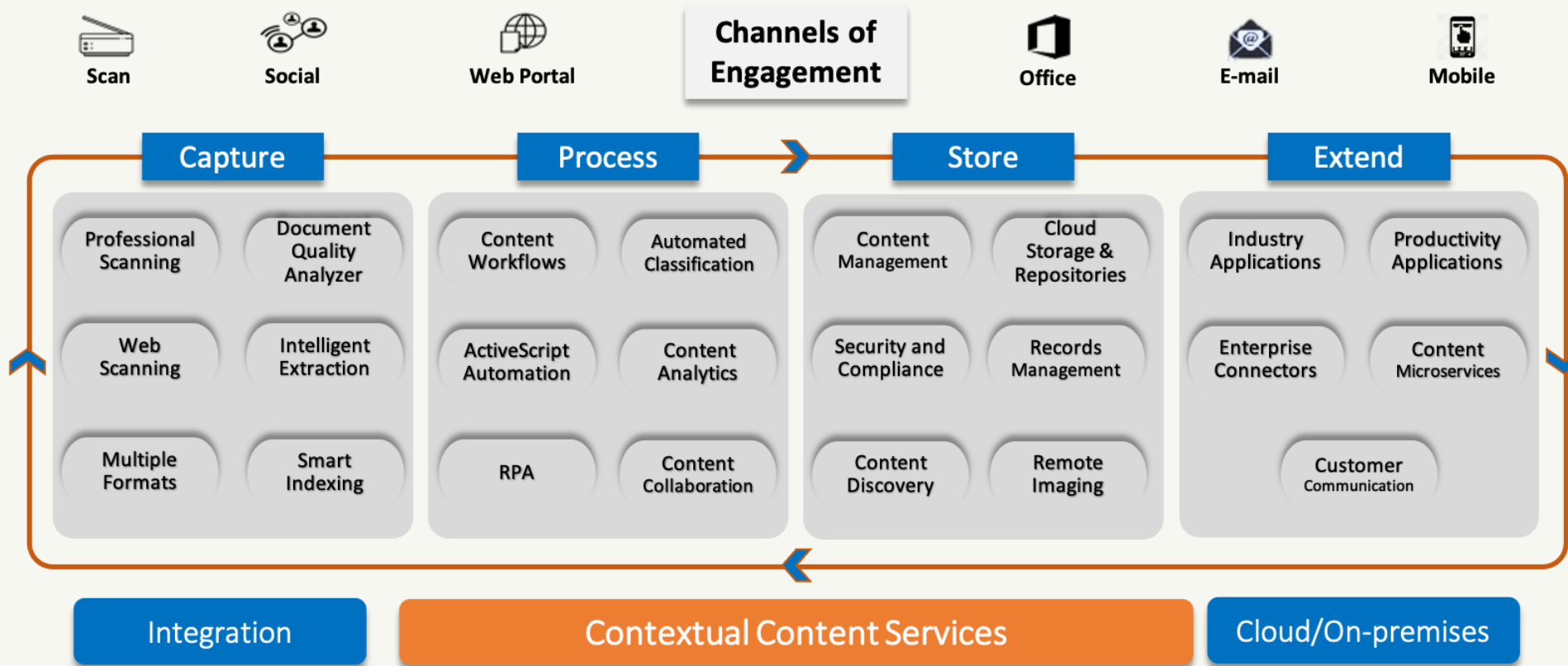
- Each platform a front-runner in its own category
- Most Digital use cases leverage more than one Product
- Built on Unified Architecture and thus extremely compatible and seamlessly integrate, providing competitive differentiation from other market products
- Cloud ready architecture on AWS and Azure - flexible, scalable and secure; well-suited for Fortune 2000 enterprises with multiple platform needs for their current and future solutions
- High referenceability - all platforms proven and working for large enterprises for 'Mission Mode Applications'
- Ideal for contextual and personalized solutions



NEWGEN

NEWGEN CONTEXTUAL CONTENT SERVICES (ECM)

Digitize Workplace with Contextual Automation, Compliance, and Intelligence – On Cloud



Gartner

A **Visionary** in the 2020 Magic Quadrant for Content Services Platforms *

Case Study

Digital transformation of **India's leading insurance company with over 250mn customers**. Implementation included archival of ~500mn policy dockets and automation of processes across 2000 branches, 113 divisional offices, 8 zonal offices, and corporate office.

*Authored by Michael Woodbridge et al. Updated 27 April 2021, Published 16 November 2020

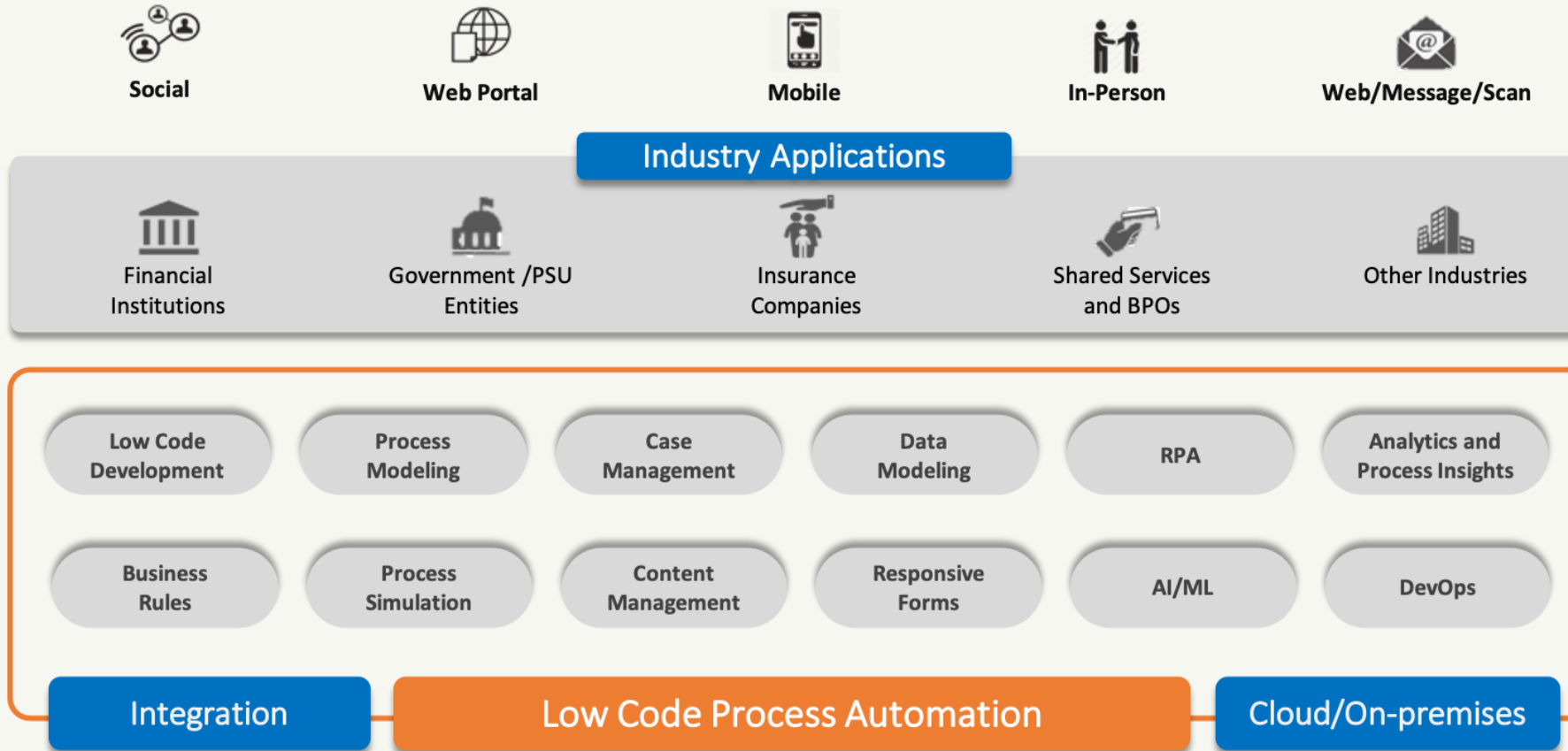
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NEWGEN LOW CODE PROCESS AUTOMATION (BPM)

Rapid Application Development for Deep & Complex Business Applications across Devices



Gartner

A **Niche Player** in 2020
Magic Quadrant for
Enterprise Low-Code
Application Platforms *.

Case Study

One of the largest banks in the US with around 240 branch offices implemented Newgen's commercial loan origination solution to streamline overall lending process. The bank digitized its lending cycle and automated its operations, enabling quick and hassle-free shift to remote working.

* Authored by Paul Vincent, Yefim Natis, Kimihiko Iijima, Jason Wong, Saikat Ray, Akash Jain, and Adrian Leow. 30 Sep 2020

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NEWGEN

NEWGEN PERSONALIZED CUSTOMER COMMUNICATION (CCM)

Use Business Data and Manage the Communication Output – Personalized and at Scale



Case Study

Newgen CCM Solution Implementation for a leading private bank in India. The bank chose the Newgen's CCM platform to make their customer communication more customized and platform agnostic.



NEWGEN TODAY: A SNAPSHOT (FY'21)

~550

Active Customers(1)
(67 New Logos added)

Installed base
across
72
Countries

17 verticals with
5 Core Verticals



Strong Industry
Recognition
(Gartner & Forrester)

~3,000

Personnel
(with ~470 personnel in R&D
~300 personnel in S&M)

44

Patent Filings
(with 18 patent grants)

(1) Customers billed in the last 12 months

NEWGEN TODAY: FINANCIAL SNAPSHOT (FY'21)

Rs 6,726 Mn

Revenues

(with annuity⁽¹⁾ of 57%)

Rs 2,002 Mn

Subscription Revenues⁽²⁾

(19% YoY Growth)

Rs 1,265 Mn

PAT

(74% YoY Growth)

Rs 2,118 Mn

US Region Revenues

(16% YoY Growth)

Rs 496 Mn

SaaS Revenues

(30% YoY Growth)

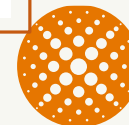
Rs 2,157 Mn

Net Operating Cash Flows

(140% YoY Growth)

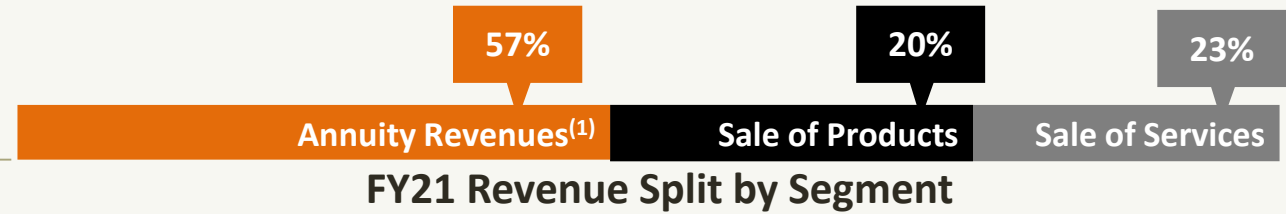
(1) Annuity comprises ATS/AMC, Cloud and Support revenues

(2) Subscription revenues comprise of ATS/AMC and Cloud revenue streams

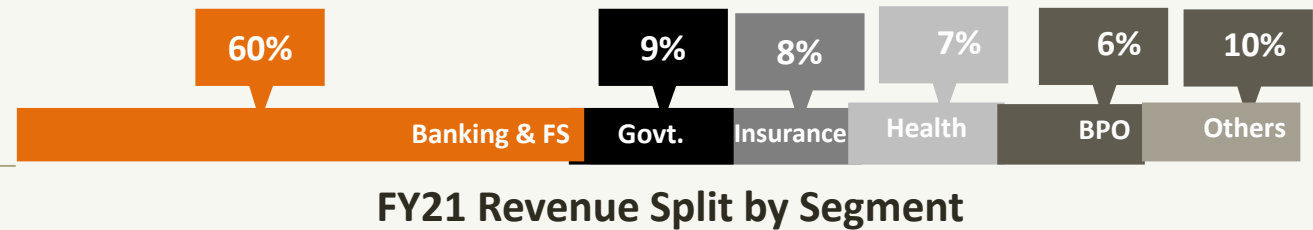


RESILIENT BUSINESS MODEL IN PLACE

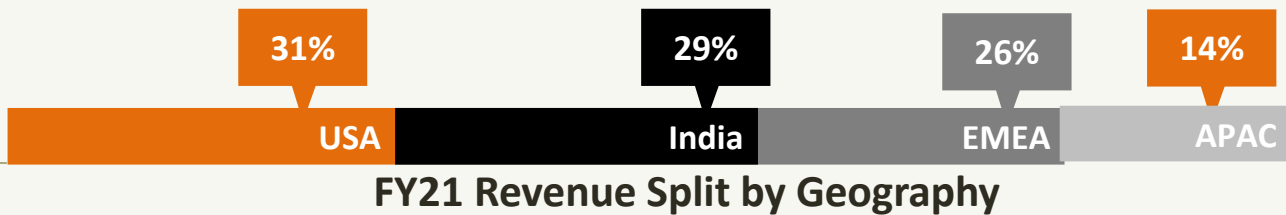
Large annuity revenues streams



Mission critical solutions across key verticals



Diversification across geographies



(1) Annuity comprises ATS/AMC, Cloud and Support revenues

INVESTMENT RATIONALE



INVESTMENT RATIONALE



Large Market Opportunity With Accelerated Growth



Innovative product suite with continuing focus on R&D



Diversified global customer base with predictable revenue streams



Focused Go-to-market



Strong Focus on Annuity and Subscription Revenues



Experienced Management Team



LARGE MARKET OPPORTUNITY WITH ACCELERATED GROWTH

MARKET ESTIMATE (\$BN) BY 2022

ENTERPRISE CONTENT MANAGEMENT

\$20BN

BUSINESS PROCESS MANAGEMENT

\$8BN

CUSTOMER COMMUNICATION MANAGEMENT

\$2BN

LOW CODE DEVELOPMENT TECHNOLOGIES

With the low code development technologies market, the overall opportunity for digital transformation extends much beyond the traditional market size.

In the longer term, significant number of companies are expected to use low-code technologies that support application innovation and integration

INNOVATIVE PRODUCT SUITE WITH CONTINUING FOCUS ON R&D

28 years of product DNA; 44 patents filings, 18 Granted⁽¹⁾

Skilled R&D team of ~470 people with deep domain expertise

Unified platform with modular deployment

Intuitive applications and scalable performance

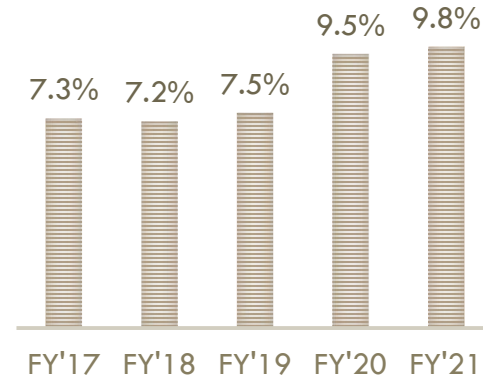
Low Code Application Platform

Cloud ready architecture on AWS and Azure

Deep domain expertise

Increasing investments in extending Digital capabilities

R&D Investments (% of revenues)



New Features

Intelligent Content Services

Low-Code Application Dev Platform

Collaborative Work Management

Digital Sensing

BlockChain

RPA

DIVERSIFIED GLOBAL CUSTOMER BASE WITH PREDICTABLE REVENUE STREAMS

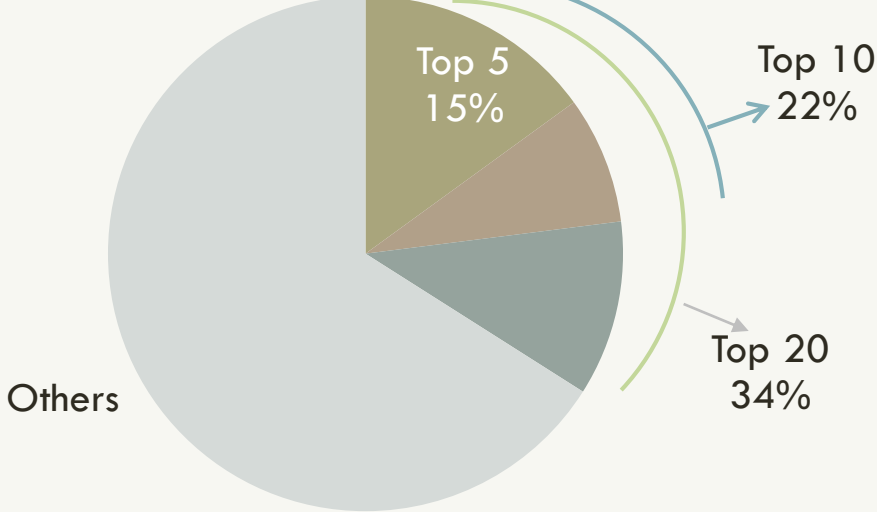
~550
GLOBAL CUSTOMERS

72
COUNTRIES

- Customer base includes Global Fortune 500 companies
- 67 new customers acquired in FY21, majority on Cloud
- Sustainable revenues with long term client engagements
- Profitable Track Record of Increasing Business from Existing Clients

FY21 Revenue Concentration by Customers

(% of revenues)



Low revenue concentration historically

OUR GO-TO-MARKET

Strategy Across Regions and Verticals is Based on Direct Presence Supported by Partner Ecosystem

~300 Employees in Sales & Marketing Supported by
Large Network of Channel Partners of 300+



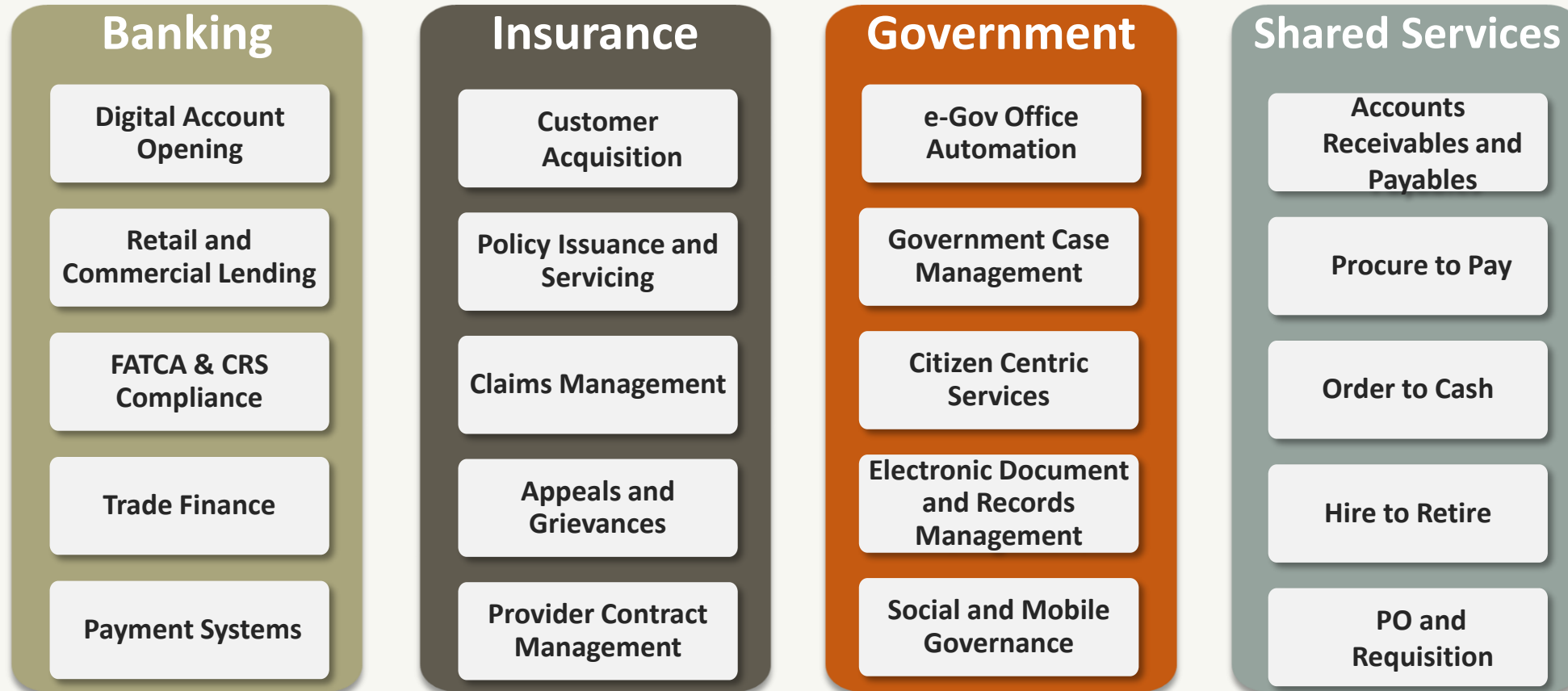
- Focus on Tier-1 customers in five core verticals in India, APAC and Middle East & Africa Region
- Focus on mid-market banks and credit unions in US region
- Differentiated 'land and expand' model
- Sale of complete functionality with initial purchase facilitates seamless creation of new applications

DEEP DOMAIN EXPERTISE

Vertical Approach based on Pre-built Solutions accelerators; across core verticals

Accelerators working in Mission Critical Mode on 24*7 basis at client organizations, supported from onsite as well as remotely.

New Accelerators being added continuously based on Customer Needs



TARGETING FORTUNE 2000 ENTERPRISE IN MATURE MARKETS

- ❑ Increasing traction in developed markets of US, Europe and APAC – with focus on sales through Global System Integrators (GSIs)
- ❑ Strengthening the Enterprise sales team by adding experienced and relevant sales team across all major geographies
- ❑ Aggressive investments in enhancing visibility and brand awareness through various initiatives - Digital events, analyst and consultant engagements, enhancing digital presence and digital outreach.
- ❑ Developed the internal GSI & Enterprise team and ecosystem – Senior Sales Leader added to orchestrate the Enterprise and GSI sales efforts.
- ❑ Investment in building partner support ecosystem to provide complete support to GSIs thru entire sales, implementation and support cycles.



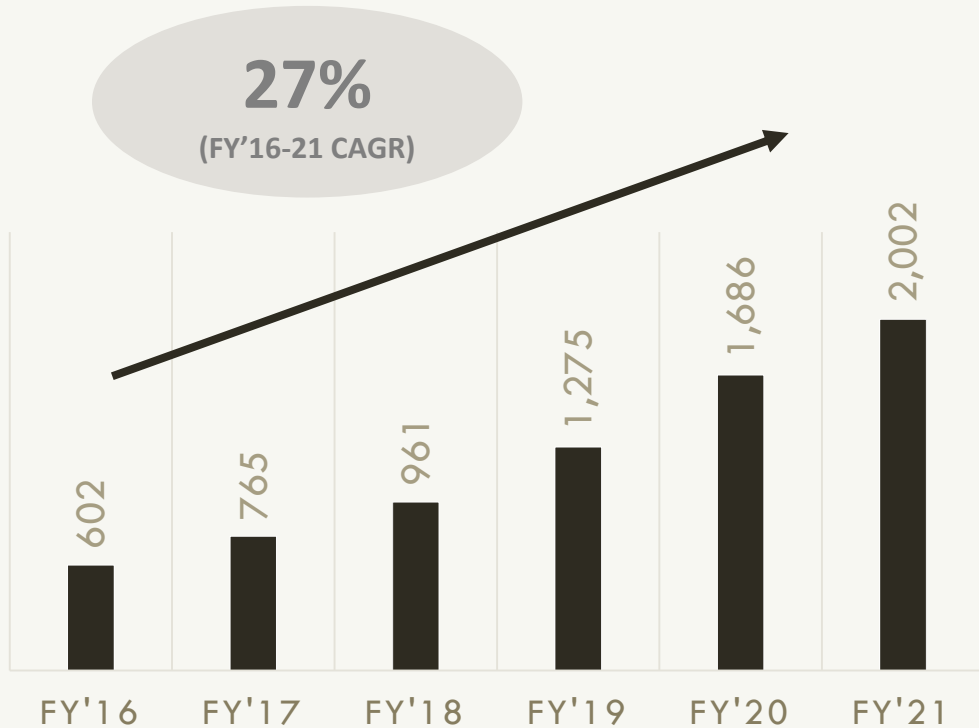
RENEWED FOCUS ON MATURE MARKETS THROUGH GSIs

- ❑ Entrenching deeper in the Enterprise space through the support of GSIs:
 - Newgen products have built acceptance from some of the largest GSIs and their customers. Supporting GSIs in modernizing solutions and building their IP (using low code application development)
 - Working extensively with Sales and Delivery leaders and consulting arms of GSI's
- ❑ Won 8 large customer orders through GSIs during FY'21. Key Success Stories include:
 - Large deal win through a major Global System Integrator (GSI) of one of the world's largest investment management companies, managing about \$6.3 trillion in global assets
 - Deal win of a global life insurance group focusing on the acquisition and management of portfolios of life insurance policies
- ❑ Strong and increasing GSI based sales funnel in mature markets: 40+ cases in different stages of discussions with GSI with total value of close to Rs 140 crores

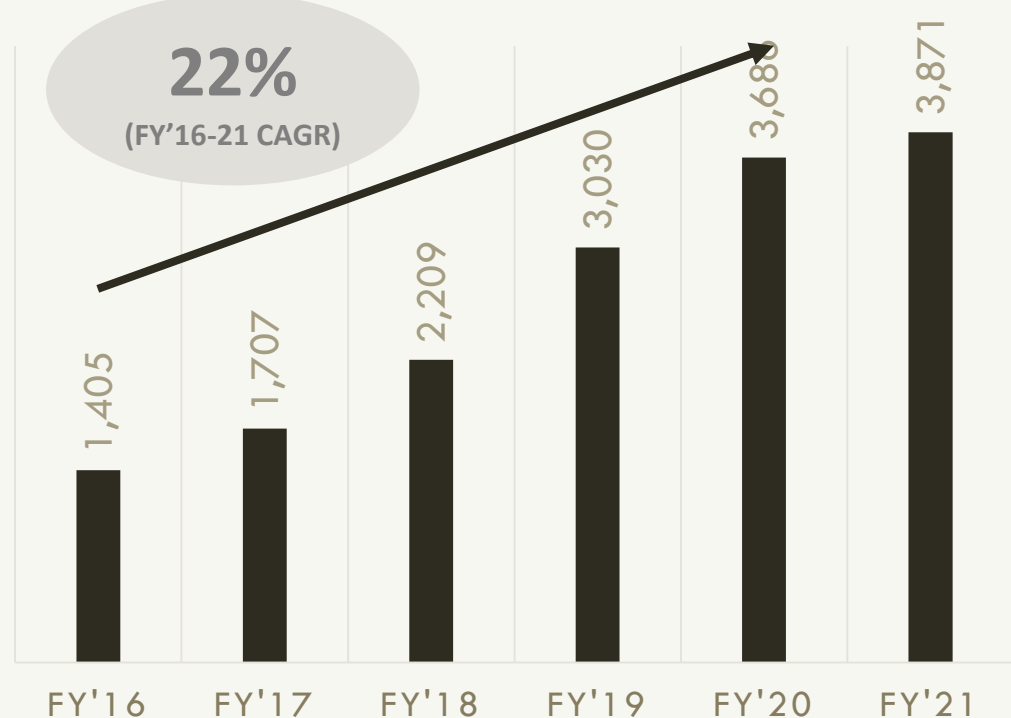


STRONG FOCUS ON ANNUITY AND SUBSCRIPTION REVENUES

Subscription Revenues (INRm)



Annuity Revenues (INRm)



- Annuity Revenue Streams constantly increasing from 41% of revenues in FY'16 to 57% in FY'21
- Support revenues impacted due to the shift from the on-site model
- Increasing acceptability of cloud deployments across geographies

(1) Subscription revenues comprise of ATS/AMC and Cloud revenue streams

(2) Annuity Revenues comprise of ATS/AMC, Cloud and Support revenue streams

EXPERIENCED MANAGEMENT TEAM



Diwakar Nigam

Chairman and Managing Director

- Co-founded Newgen in 1992
- 35+ years of experience in development of software products
- Masters in Computer Science from IIT Madras



T.S. Varadarajan

Whole Time Director

- Co-founded Newgen in 1992
- 35+ years of experience in development of software products
- Masters in Computer Science from IIT Madras

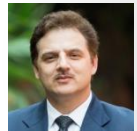


Priyadarshini Nigam

Whole Time Director

- Been with Newgen since 1997
- More than 10 years of experience in the field of journalism

Technology/ Products



Virender Jeet

Sr. VP – Sales & Marketing/ Product

Sales & Marketing



Rajvinder Singh Kohli

Sr. VP – Sales

Business Mgmt/Delivery



Tarun Nandwani

Sr. VP – Business Management

Corporate



Dr. S.J. Raj

Sr. VP – HRD



Arvind Jha

Sr. VP – Product



Hemant Makhija

VP – Marketing



Ashok Kapoor

VP – Software Development



Arun Kumar Gupta

Chief Financial Officer

US Sales



Anand Raman

EVP & COO - Newgen Software Inc.



Dushyant Kumar

Software Development



Vivek Tripathi

VP – Human Resources

New Additions

Channel Sales



Manojit Majumdar

VP – Channels

MEA Sales



Vivek Bhatnagar

VP – MEA Sales

India Sales



Sunil Pandita

VP – Sales

Australia Sales



R. Krishna Kumar

VP – Sales

- **Founder-led** management team with extensive experience

- Supported by a **strong second line management**

- Fostered culture of **innovation, entrepreneurship**, and **teamwork**

- **11 out of 20 AVP** have been with the company for **15+ years**

FY'21 AND Q4 FY'21 FINANCIAL RESULTS



FINANCIAL SUMMARY (CONSOLIDATED)

Particulars	Q4FY21	Q4FY20	YoY	Q3FY21	QoQ	FY21	FY20	YoY	
	(Unaudited)	(Unaudited)	Growth	(Unaudited)	Growth	(Audited)	(Audited)	Growth	
Revenue (INR Mn)	Revenue from operations	2,000	1,908	4.8%	1,855	7.8%	6,726	6,608	1.8%
	Other Income	46	92	-50.2%	35	29.7%	150	210	-28.3%
	Total Income	2,046	2,000	2.3%	1,890	8.2%	6,877	6,817	0.9%
Profits (INR Mn)	EBITDA (<i>adjusted for other income</i>)	664	519	27.8%	688	-3.6%	1,919	1,046	83.5%
	Profit after tax	527	415	27.2%	354	48.9%	1,265	727	73.9%
Margin (%)	EBITDA (<i>adjusted for other income</i>)	33.2%	27.2%		37.1%		28.5%	15.8%	
	Profit after tax	25.8%	20.7%		18.7%		18.4%	10.7%	
EPS (INR)	Basic	7.61	6.01	26.6%	5.12	48.6%	18.28	10.56	73.1%
	Diluted	7.51	6.00	25.2%	5.08	47.8%	18.10	10.51	72.2%

FY'21

- Consistent performance with business momentum from existing customers and new logo additions, especially on Cloud
- Continuing transformation from new license revenues to more stable subscription revenue streams
- Profit after Tax at Rs 1,265 Mn, up 74% YoY
- Net cash generated from operating activities at Rs 215.7 crores for FY'21, compared to Rs 90.1 crores for FY'20

Q4 FY'21

Strong sequential growth in revenue at 7.8% QoQ; expanded PAT Margin



CUSTOMER WINS

67

New Logo Wins
during FY'21

17

New Logo Wins
during Q4 FY'21

Major deals in Q4 include:

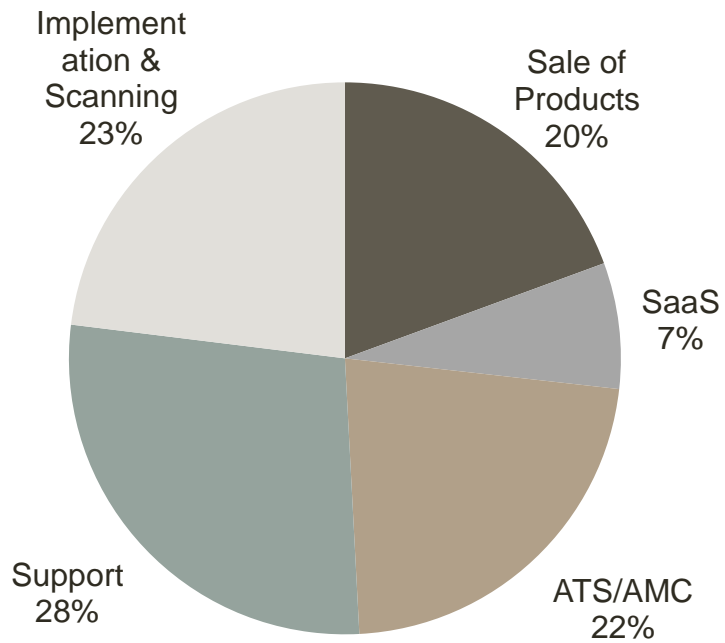
- **Seven new logos in the Americas region largely in the Banking and Financial services & Insurance domain** including a cloud project for a global life insurance group
- Strategic project win for **license & implementation at one of the leading private universal banks in the Philippines**
- **Mid-sized project for a statutory board of the Government of Singapore**
- **Entered into a large transformation deal** for a leading public sector bank in India during the quarter.



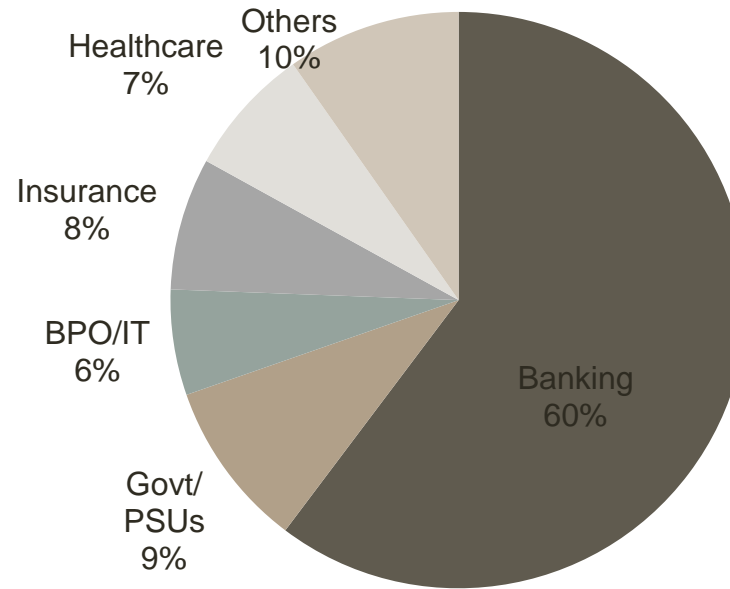
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DIVERSIFICATION CONTINUES ACROSS VERTICALS AND GEOGRAPHIES

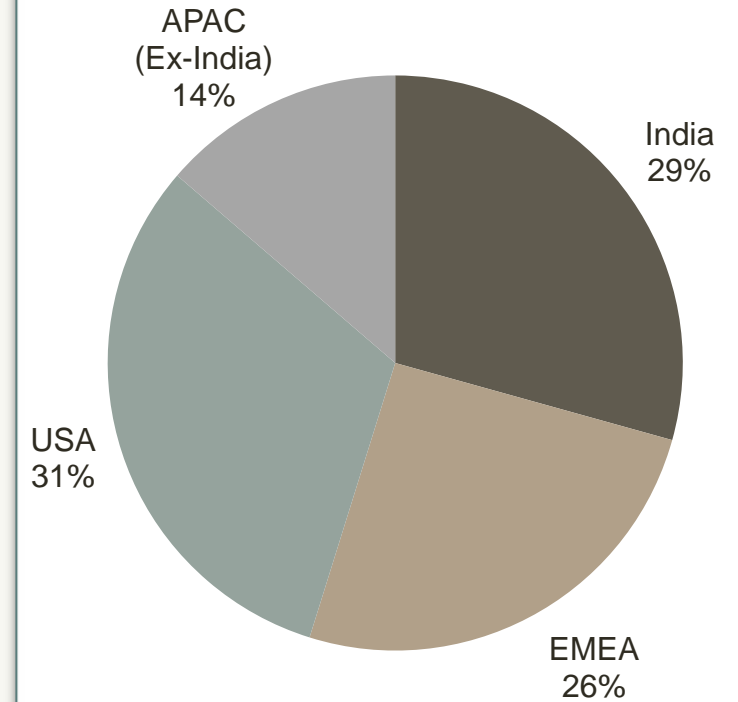
FY21 Revenue Split by Segment



FY21 Revenue Split by Vertical

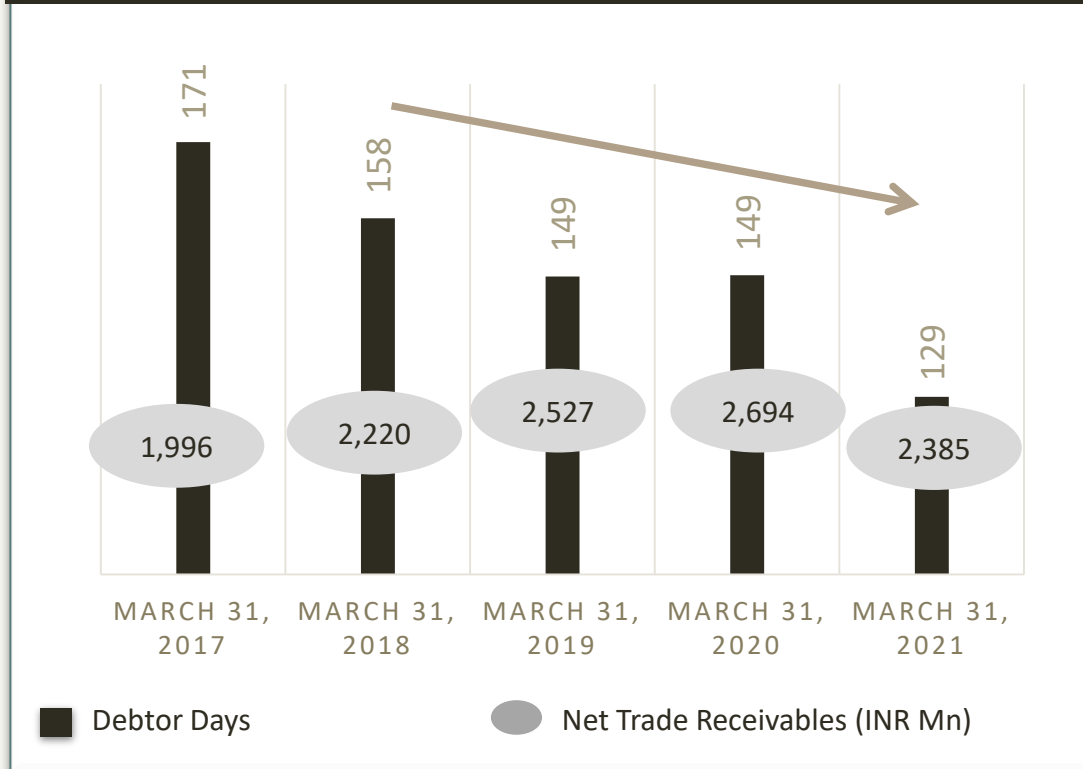


FY21 Revenue Split by Geography

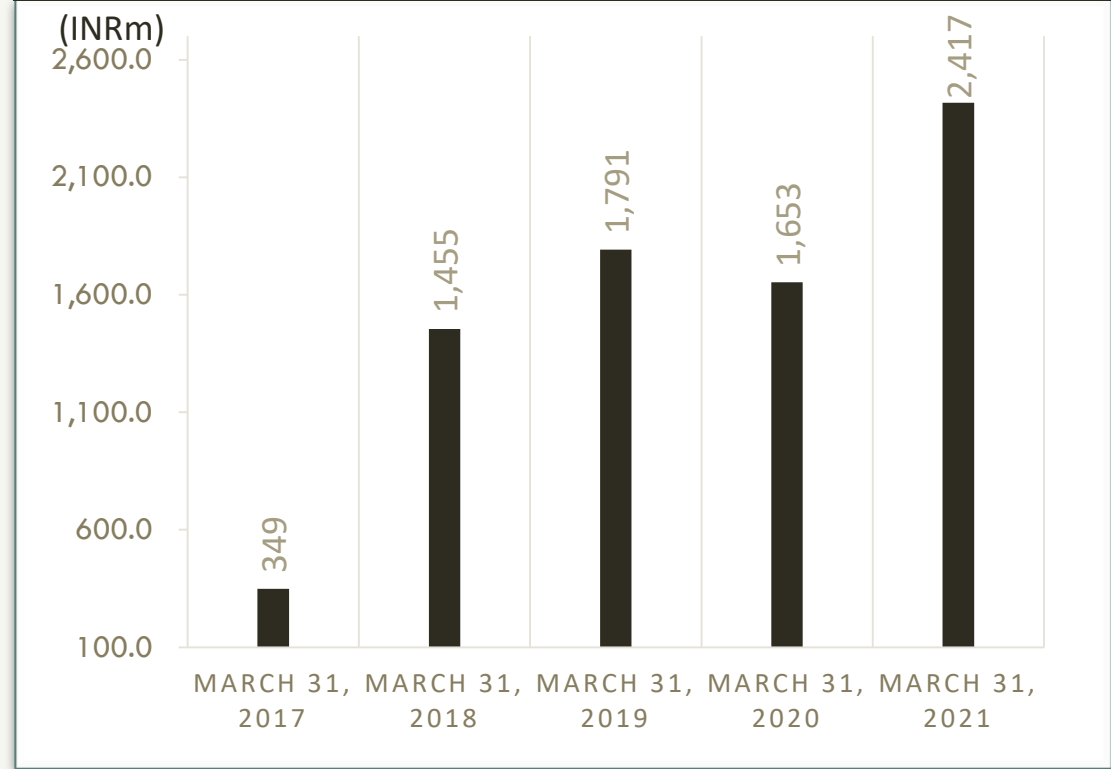


STRENGTHENING BALANCE SHEET

Debtor Days (Based on Net Debtors)



Cash and Cash Equivalents & Bank Balance



BUSINESS HIGHLIGHTS (Q4 FY'21)

Continues Focus on Research & Development

Granted a patent for an invention entitled “Image Processing System and Method” for a period of 20 years commencing from March 2018 by the United States Patent and Trademark Office (“USPTO”). This invention relates to a highly efficient and advanced level binarization process. Newgen has filed 44 patents till date, out of which 18 have been granted in India and the US.

Broad based growth across key verticals

Accelerated performance in Banking & Financial Services, Government/PSU and Insurance verticals with increased demand for digital transformation initiatives in these sectors

Other

CRISIL has reaffirmed the short-term rating of CRISIL A2+ for the outstanding debt instruments/facilities of the Company. The ratings will remain valid till 31st March 2022





Disclaimer

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The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth and new business opportunities, competition (both domestic and international), economic growth in India and the target countries for business, ability to attract and retain highly skilled professionals, time and cost over runs on projects, our ability to manage our international operations, government policies, interest and other fiscal costs generally prevailing in the economy and general economic conditions affecting the industry. Past performance may not be indicative of future performance.

The company does not undertake to make any announcement in case any of these forward looking statements become materially incorrect in future or update any forward looking statements made from time to time by or on behalf of the company.

For any Investor Queries please contact:

Deepti Mehra Chugh
Head – Investor Relations
Phone: +91 11 46 533 200
Mail : deepti.chugh@newgen.co.in
www.newgensoft.com

P&L STATEMENT

(All amounts in INRm, except per share data and unless otherwise stated)	Q4 FY 2021	Q4 FY 2020	Q3 FY 2021	FY 2021	FY 2020
Revenue					
Revenue from operations	1,999.8	1,908.4	1,855.1	6,726.2	6,607.6
Other income	45.7	91.7	35.2	150.4	209.6
Total revenue	2,045.5	2,000.1	1,890.4	6,876.6	6,817.2
Expenses					
Employee benefits	937.4	845.3	830.9	3,276.2	3,423.9
Finance costs	8.3	34.7	22.0	56.3	109.1
Depreciation and amortisation	50.3	52.9	44.1	201.0	199.1
Other expenses	399.0	543.7	335.9	1,531.5	2,137.6
Total expenses	1,395.1	1,476.5	1,232.9	5,064.9	5,869.8
Profit before tax	650.5	523.6	657.5	1,811.7	947.4
Tax expenses					
Current tax / Tax expense for earlier years	134.7	112.4	203.2	526.6	265.1
Deferred tax (credit)/charge	-11.5	-3.5	100.1	20.2	-45.0
Profit after tax for the year	527.3	414.7	354.2	1,264.8	727.3
Other comprehensive income/(loss) for the year, net of income tax	7.9	8.7	7.5	23.3	24.2
Total comprehensive income for the year	535.3	423.4	361.7	1,288.2	751.5
Earnings per equity share (face value of Rs. 10 per share)					
Basic earning per share	7.61	6.01	5.12	18.28	10.56
Diluted earning per share	7.51	6.00	5.08	18.10	10.51