

Consolidated Cash Flow statement for the Year ended March 31, 2021

	(Rs in Crores)	
	Year ended	
	31.03.2021	31.03.2020
Net Profit as per Profit and Loss Account	3150.58	862.02
Add: Adjustments for :		
Provision for NPA	7318.39	4335.84
Provision for Investment	427.68	391.30
Provision for Standard Assets	469.40	142.94
Provision for Tax	(90.38)	620.22
Other Provisions and Contingencies	279.65	248.18
Depreciation on Fixed Assets	636.90	314.00
Interest on Capital Instrument	643.98	277.68
Loss/(profit) on sale of land and buildings	0.42	(0.73)
Income taxes paid	(19.72)	(790.00)
Profit before working Capital Changes	12816.90	6401.45
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(15380.42)	(16640.54)
(Increase) / Decrease in Advances	(30252.79)	(20913.19)
(Increase) / Decrease in Other Assets	(2994.25)	(1895.00)
	(48627.46)	(39448.73)
Increase/Decrease in Operating Liabilities		
Increase/(Decrease) in Deposits	49525.72	18143.60
Increase/(Decrease) in Borrowings (other than Capital Instruments)	(7267.38)	8692.77
Increase/(Decrease) in other liabilities	10616.77	(2185.26)
	52875.11	24651.11
Net cash generated from operations (A)	17064.55	(8396.17)
Cash flow from investing activities		
Purchase of fixed assets	(560.44)	(259.16)
Sale of fixed assets	15.56	11.79
Net cash generated from Investing Activities (B)	(544.88)	(247.37)
Cash flow from Financing activities		
Payment of dividend	-	-
Payment of distribution tax	-	-
Issue of AT-1 Bonds	2000.00	-
Issue of Tier -2 Bonds	2000.00	-
Redemption of AT-1 Bonds	(500.00)	-
Redemption of Tier-2 Bonds	(1000.00)	-
Interest on Capital Instrument	(631.94)	(277.07)
Capital Received towards Share	-	2829.49
Amount paid to e-AB Shareholder (for fraction part)	(2.51)	-
Net cash generated from financing activities (C)	1865.55	2552.42
Cash & cash equivalents received on account of amalgamation (D)	21777.86	-
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)+(D)	40163.08	(6091.12)







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	Year ended	
	31.03.2021	31.03.2020
cash and cash equivalents at the beginning of the year		
cash in hand (including foreign currency notes)	1006.09	1030.76
Balances with Reserve Bank of India - in current Account	4730.04	10671.11
Balances with Banks		
(a) in current Accounts	8.86	4.34
(b) in other deposit accounts	721.65	717.14
Money at Call and short notice with Banks	2100.00	2200.00
Balances with Banks outside India		
(a) in current Accounts	530.93	203.66
(b) in other deposit accounts	4830.26	5168.47
Money at call and short notice	8.65	32.12
	13936.48	20027.60
Cash & Cash equivalents at the end of the year		
cash in hand (including foreign currency notes)	1658.38	1006.09
Balances with Reserve Bank of India - in current Account	25886.80	4730.04
Balances with Banks		
(a) in current Accounts	116.03	8.86
(b) in other deposit accounts	2065.07	721.65
Money at Call and short notice with Banks	8900.00	2100.00
Balances with Banks outside India		
(a) in current Accounts	1577.68	530.93
(b) in other deposit accounts	13866.23	4830.26
Money at call and short notice	29.37	8.65
	54099.56	13936.48
Difference in Opening and closing cash and cash equivalents	40163.08	(6091.12)

Notes:

- Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.
- The Cash flow statement for the year ended March 31, 2021 has been prepared by Indirect Method after giving effect of amalgamation in the Balance Sheet for the year ended 31.03.2021

			
Imran Amin Siddiqui	K Ramachandran	Shenoy Vishwanath V	Padmaja Chundur
Executive Director	Executive Director	Executive Director	Managing Director & CEO

Place : Chennai
 Date : 28.05.2021

