

Cash Flow statement for the Year ended March 31, 2021

| | | (Rs. in Lakhs) | |
|---|--|----------------|-----------------|
| | | Year Ended | |
| | | 31.03.2021 | 31.03.2020 |
| Net Profit as per Profit and Loss Account | | 300468 | 75336 |
| Adjustments for : | | | |
| Provision for for NPA | | 731846 | 433584 |
| Provision for for Investment | | 42768 | 39130 |
| Provision for for Standard Assets | | 46940 | 14294 |
| Provision for Tax | | (9910) | 61937 |
| Other Provisions and Contingencies | | 27453 | 25523 |
| Depreciation on Fixed Assets | | 63287 | 31363 |
| Interest on Capital Instrument | | 64398 | 27768 |
| Loss/(profit) on sale of land and buildings | | 39 | (73) |
| Income taxes paid | | - | (79000) |
| Profit before working Capital Changes | | 1267289 | 629862 |
| Increase/Decrease in Operating Assets | | | |
| (Increase) / Decrease in Investments | | (1505638) | (1664082) |
| (Increase) / Decrease in advances | | (3025286) | (2091319) |
| (Increase) / Decrease in other assets | | (291558) | (189964) |
| | | (4822482) | (3945365) |
| Increase/Decrease in Operating Liabilities | | | |
| Increase /(Decrease) in Deposits | | 4952126 | 1814995 |
| Increase/(Decrease) in Borrowings(other than Capital Instruments) | | (727841) | 869277 |
| Increase/(Decrease) in other liabilities | | 1037150 | (208856) |
| | | 5261435 | 2475416 |
| Net cash generated from operations (A) | | 1706242 | (840087) |
| Cash flow from investing activities | | | |
| Purchase of fixed assets | | (55865) | (25907) |
| Sale of fixed assets | | 1550 | 1184 |
| Net cash generated from Investing Activities (B) | | (54315) | (24724) |
| Cash flow from Financing activities | | | |
| Payment of dividend | | - | - |
| Payment of distribution tax | | - | - |
| Issue of AT-1 Bonds | | 200000 | - |
| Issue of Tier - 2 Bonds | | 200000 | - |
| Redemption of AT 1 Bonds | | (50000) | - |
| Redemption of Tier 2 Bonds | | (100000) | - |
| Interest on Capital Instrument | | (63194) | (27708) |
| Capital Received towards Share | | - | 282949 |
| Amount paid to e-AB Shareholder (for fraction part) | | (251) | - |
| Net cash generated from financing activities (C) | | 186555 | 255241 |
| Cash & cash equivalents received on account of amalgamation (D) | | 2175038 | - |
| Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)+(D) | | 4013520 | (609570) |



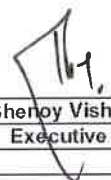
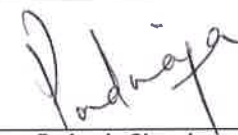


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| | | (Rs. in Lakhs) | |
|---|--|----------------|-----------------|
| | | Year Ended | |
| | | 31.03.2021 | 31.03.2020 |
| cash and cash equivalents at the beginning of the year | | | |
| cash in hand (including foreign currency notes) | | 100609 | 103075 |
| Balances with Reserve Bank of India - in current Account | | 473004 | 1067111 |
| Balances with Banks | | | |
| (a) in current Accounts | | 535 | 280 |
| (b) in other deposit accounts | | 71337 | 71146 |
| Money at Call and short notice with Banks | | 210000 | 220000 |
| Balances with Banks outside India | | | |
| (a) in current Accounts | | 53093 | 20366 |
| (b) in other deposit accounts | | 483026 | 516847 |
| Money at call and short notice | | 865 | 3213 |
| | | 1392468 | 2002038 |
| Cash & Cash equivalents at the end of the year | | | |
| cash in hand (including foreign currency notes) | | 165828 | 100609 |
| Balances with Reserve Bank of India - in current Account | | 2588680 | 473004 |
| Balances with Banks | | | |
| (a) in current Accounts | | 9508 | 535 |
| (b) in other deposit accounts | | 204644 | 71337 |
| Money at Call and short notice with Banks | | 890000 | 210000 |
| Balances with Banks outside India | | | |
| (a) in current Accounts | | 157768 | 53093 |
| (b) in other deposit accounts | | 1386623 | 483026 |
| Money at call and short notice | | 2937 | 865 |
| | | 5405988 | 1392468 |
| Difference in Opening and closing cash and cash equivalents | | 4013520 | (609570) |

Note:-

- Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.
- The Cash flow statement for the ended March 31, 2021 has been prepared by Indirect Method after giving effect of amalgamation in the Balance Sheet for the year ended 31.03.2020.

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|---|---|---|---|
|  |  |  |  |
| Imran Amin Siddiqui | K Ramachandran | Sheroy Vishwanath V | Padmaja Chunduru |
| Executive Director | Executive Director | Executive Director | Managing Director & CEO |
| Place : Chennai | | | |
| Date : 28.05.2021 | | | |

