

Standalone Cash Flow statement for the Half Year ended September 30, 2021

	(Rs. in Lakhs)	
	Half Year Ended	
	30.09.2021	30.09.2020
Net Profit as per Profit and Loss Account	227083	78155
Adjustments for :		
Provision for NPA	396219	371009
Provision for Investment	19146	1275
Provision for Standard Assets	111060	52726
Provision for Tax	(68521)	54351
Other Provisions and Contingencies	4998	17313
Depreciation on Fixed Assets	30326	28748
Interest on Capital Instrument	38365	29652
Loss/(profit) on sale of land and buildings	(247)	(73)
Income taxes paid	0	0
Profit before working Capital Changes	758429	633155
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(458056)	(1626474)
(Increase) / Decrease in advances	(42877)	(229276)
(Increase) / Decrease in other assets	546296	115834
	45363	(1739916)
Increase/Decrease in Operating Liabilities		
Increase /(Decrease) in Deposits	1340042	1340649
Increase/(Decrease) in Borrowings(other than Capital Instruments)	(460260)	135662
Increase/(Decrease) in other liabilities	458209	186442
	1337991	1662754
Net cash generated from operations (A)	2141783	555993
Cash flow from investing activities		
Purchase of fixed assets	(16092)	(21110)
Sale of fixed assets	772	2559
Net cash generated from Investing Activities (B)	(15320)	(18551)
Cash flow from Financing activities		
Payment of dividend	(24909)	0
Redemption of Tier 2 Bonds	(60000)	(100000)
Interest on Capital Instrument	(4860)	(29652)
Equity Capital Issued during the period (incl. Share premium)	165000	0
Amount paid to e-AB Shareholder (for fraction part)	0	(251)
Net cash generated from financing activities (C)	75231	(129902)
Cash & Cash equivalents received on account of amalgamation (D)	0	2175038
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)+(D)	2201694	2582577



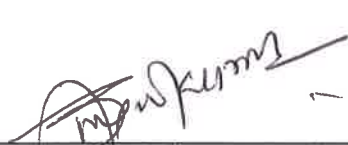
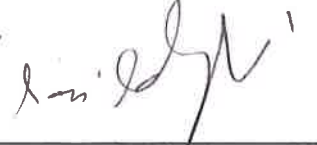


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	(Rs. in Lakhs)	
	Half Year Ended	
	30.09.2021	30.09.2020
Cash and Cash equivalents at the beginning of the year		
cash in hand (including foreign currency notes)	165828	100609
Balances with Reserve Bank of India - in current Account	2588680	473004
Balances with Banks		
(a) in current Accounts	9508	535
(b) in other deposit accounts	204643	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
	5405987	1392468
Cash & Cash equivalents at the end of the year		
Cash in hand (including foreign currency notes)	192226	182775
Balances with Reserve Bank of India - in current Account	3511714	1428579
Balances with Banks		
(a) in current Accounts	1012	3161
(b) in other deposit accounts	206262	322474
Money at Call and short notice with Banks	2465000	450000
Balances with Banks outside India		
(a) in current Accounts	91071	266871
(b) in other deposit accounts	1133956	1319100
Money at call and short notice	6442	2086
	7607683	3975046
Difference in opening and closing cash and cash equivalents	2201694	2582577

Note:-

- Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.
- The Cash flow statement for the half year ended September 30, 2021 has been prepared by Indirect Method.

Ashwani Kumar	Imran Amin Siddiqui	Sherooy Vishwanath V	Shanti Lal Jain
Executive Director	Executive Director	Executive Director	Managing Director & CEO

Place : Chennai
Date : 28.10.2021





Consolidated Cash Flow statement for the Half Year ended September 30, 2021

	(Rs in Crores)	
	Half Year ended	
	30.09.2021	30.09.2020
Net Profit as per Profit and Loss Account before minority Interest	2386.90	889.52
Add: Adjustments for :		
Provision for NPA	3962.50	3710.15
Provision for Investment	(15.03)	12.75
Provision for Standard Assets	1110.60	527.26
Provision for Tax	(678.48)	555.65
Other Provisions and Contingencies	49.92	173.14
Depreciation on Fixed Assets	305.10	289.45
Interest on Capital Instrument	383.65	296.52
Loss/(profit) on sale of land and buildings	(0.61)	(0.73)
Income taxes paid	(7.13)	(12.79)
Profit before working Capital Changes	7497.42	6440.92
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(4466.48)	(16399.06)
(Increase) / Decrease in Advances	(429.08)	(2292.76)
(Increase) / Decrease in Other Assets	5411.16	1024.62
	515.60	(17667.20)
Increase/Decrease in Operating Liabilities		
Increase/(Decrease) in Deposits	13396.14	13408.74
Increase/(Decrease) in Borrowings (other than Capital Instruments)	(4606.76)	1357.94
Increase/(Decrease) in other liabilities	4609.80	2019.52
	13399.18	16786.20
Net cash generated from operations (A)	21412.20	5559.92
Cash flow from investing activities		
Purchase of fixed assets	(162.95)	(211.78)
Sale of fixed assets	7.90	25.55
Net cash generated from Investing Activities (B)	(155.05)	(186.23)
Cash flow from Financing activities		
Payment of dividend	(249.09)	0.00
Payment of distribution tax	0.00	0.00
Issue of AT-1 Bonds	0.00	0.00
Issue of Tier -2 Bonds	0.00	0.00
Redemption of AT-1 Bonds	0.00	0.00
Redemption of Tier-2 Bonds	(600.00)	(1000.00)
Interest on Capital Instrument	(48.60)	(296.52)
Capital Received towards Share	1650.00	0.00
Amount paid to e-AB Shareholder (for fraction part)	0.00	(2.51)
Net cash generated from financing activities (C)	752.31	(1299.03)
Cash & cash equivalents received on account of amalgamation (D)	0.00	21777.86
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)+(D)	22009.46	25852.52





Consolidated Cash Flow statement for the Half Year ended September 30, 2021

(Rs in Crores)

Half Year ended

30.09.2021

30.09.2020

cash and cash equivalents at the beginning 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

Cash & Cash equivalents at the end of the year

cash in hand (including foreign currency notes)	1922.31	1827.94
Balances with Reserve Bank of India - in current Account	35117.14	14285.79
Balances with Banks		
(a) in current Accounts	22.34	54.83
(b) in other deposit accounts	2082.54	3239.87
Money at Call and short notice with Banks	24650.00	4500.00
Balances with Banks outside India		
(a) in current Accounts	910.71	2668.71
(b) in other deposit accounts	11339.56	13191.00
Money at call and short notice	64.42	20.86
	76109.02	39789.00
Difference in Opening and closing cash and cash equivalents	22009.46	25852.52

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Ashwani Kumar	Imran Amin Siddiqui	Shenoy Vishwanath V	Shanti Lal Jain
Executive Director	Executive Director	Executive Director	Managing Director & CEO
Place : Chennai			
Date : 28.10.2021			

