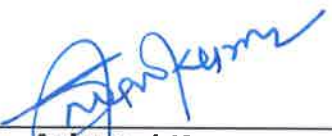
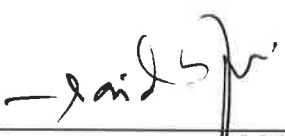



<b>Standalone Cash Flow statement for the Year ended Mar 31, 2022</b>		
(Rs. in Lakhs)		
Year ended		
	31.03.2022	31.03.2021
<b>Net Profit as per Profit and Loss Account</b>	<b>394482</b>	<b>300468</b>
<b>Adjustments for :</b>		
Provision for NPA	844660	731846
Provision for Investment	45375	42768
Provision for Standard Assets	96158	46940
Provision for Tax	(74059)	(9910)
Other Provisions and Contingencies	(602)	27453
Depreciation on Fixed Assets	59750	63287
Interest on Capital Instrument	74959	64398
Loss/(profit) on sale of land and buildings	(522)	39
Dividend income from Subsidiaries and Joint Venture	(123)	-
Income taxes paid	-	-
<b>Profit before working Capital Changes</b>	<b>1440078</b>	<b>1267289</b>
<b>Increase/Decrease in Operating Assets</b>		
(Increase) / Decrease in Investments	152463	(1505638)
(Increase) / Decrease in advances	(3496737)	(3025286)
(Increase) / Decrease in other assets	505620	(208327)
	<b>(2838654)</b>	<b>(4739251)</b>
<b>Increase/Decrease in Operating Liabilities</b>		
Increase / (Decrease) in Deposits	5554671	4952125
Increase/ (Decrease) in Borrowings(other than Capital Instruments)	(699002)	(678922)
Increase/ (Decrease) in other liabilities	(583880)	921636
	<b>4271789</b>	<b>5194839</b>
<b>Net cash generated from operations (A)</b>	<b>2873213</b>	<b>1722877</b>
<b>Cash flow from investing activities</b>		
Dividend income from Subsidiaries and Joint Venture	123	-
Purchase of fixed assets	(31841)	(55865)
Sale of fixed assets	1821	1550
<b>Net cash generated from Investing Activities (B)</b>	<b>(29897)</b>	<b>(54315)</b>
<b>Cash flow from Financing activities</b>		
Payment of dividend	(24909)	-
Issue of AT-1 Bonds	-	200000
Issue of Tier - 2 Bonds	-	200000
Redemption of AT 1 Bonds	-	(50,000)
Redemption of Tier 2 Bonds	(60000)	(1,00,000)
Interest on Capital Instrument	(78248)	(63194)
Equity Capital Issued during the period (incl. Share premium)	165000	-
Amount paid to e-AB Shareholder (for fraction part)	-	(251)
<b>Net cash generated from financing activities (C)</b>	<b>1843</b>	<b>186555</b>
<b>Cash &amp; Cash equivalents received on account of amalgamation (D)</b>	<b>-</b>	<b>2175038</b>
<b>Net increase/(Decrease) in cash &amp; cash equivalents (A)+(B)+(C)+(D)</b>	<b>2845159</b>	<b>4030155</b>



<b>Standalone Cash Flow statement for the Year ended Mar 31, 2022</b>		
(Rs. in Lakhs)		
Year ended		
	31.03.2022	31.03.2021
<b>Cash and Cash equivalents at the beginning of the year</b>		
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	1127082	206849
Money at call and short notice	2937	865
	<b>5146446</b>	<b>1116291</b>
<b>Cash &amp; Cash equivalents at the end of the year</b>		
Cash in hand (including foreign currency notes)	196240	165828
Balances with Reserve Bank of India - in current Account	2209201	2588680
Balances with Banks		
(a) in current Accounts	618	9508
(b) in other deposit accounts	138615	204643
Money at Call and short notice with Banks	3450020	890000
Balances with Banks outside India		
(a) in current Accounts	50398	157768
(b) in other deposit accounts	1945309	1127082
Money at call and short notice	1204	2937
	<b>7991605</b>	<b>5146446</b>
Difference in opening and closing cash and cash equivalents	<b>2845159</b>	<b>4030155</b>
<b>Note:-</b>		
1. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.		
2. The Cash flow statement for the year ended March 31, 2022 has been prepared by Indirect Method.		
		
<b>Ashwani Kumar</b>	<b>Imran Amin Siddiqui</b>	<b>S L Jain</b>
<b>Executive Director</b>	<b>Executive Director</b>	<b>Managing Director &amp; CEO</b>
Place : Chennai		
Date : 11.05.2022		







Consolidated Cash Flow statement for the Year ended March 31, 2022

(Rs. in Crore)

Particular	Year ended	
	31.03.2022	31.03.2021
<b>Net Profit as per Profit and Loss Account</b>	<b>4144.19</b>	<b>3150.58</b>
Add: Adjustments for :		
Provision for NPA	8446.60	7318.39
Provision for Investment	453.75	427.68
Provision for Standard Assets	961.57	469.40
Provision for Tax	(731.02)	(90.38)
Other Provisions and Contingencies	3.81	279.65
Depreciation on Fixed Assets	600.86	636.90
Interest on Capital Instrument	749.59	643.98
Loss/(profit) on sale of land and buildings	(3.05)	0.42
Income taxes paid	(12.18)	(19.72)
<b>Operating Profit before working Capital Changes</b>	<b>14614.12</b>	<b>12816.90</b>
<b>Increase/Decrease in Operating Assets</b>		
(Increase) / Decrease in Investments	1337.08	(15380.42)
(Increase) / Decrease in Advances	(34967.37)	(30252.79)
(Increase) / Decrease in Other Assets	4947.50	(2161.93)
	<b>(28682.79)</b>	<b>(47795.14)</b>
<b>Increase/Decrease in Operating Liabilities</b>		
Increase/(Decrease) in Deposits	55541.08	49525.72
Increase/(Decrease) in Borrowings (other than Capital Instruments)	(7009.92)	(6778.19)
Increase/(Decrease) in other liabilities	(5712.16)	9461.63
	<b>42819.00</b>	<b>52209.16</b>
<b>Net cash generated from operations (A)</b>	<b>28750.33</b>	<b>17230.92</b>
<b>Cash flow from investing activities</b>		
Purchase of fixed assets	(323.09)	(560.44)
Sale of fixed assets	18.40	15.56
<b>Net cash generated from Investing Activities (B)</b>	<b>(304.69)</b>	<b>(544.88)</b>
<b>Cash flow from Financing activities</b>		
Payment of dividend	(249.09)	0.00
Payment of distribution tax	0.00	0.00
Issue of AT-1 Bonds	0.00	2000.00
Issue of Tier -2 Bonds	0.00	2000.00
Redemption of AT-1 Bonds	0.00	(500.00)
Redemption of Tier-2 Bonds	(600.00)	(1000.00)
Interest on Capital Instrument	(782.48)	(631.94)
Capital Received towards Share	1650.00	0.00
Amount paid to e-AB Shareholder (for fraction part)	0.00	(2.51)
<b>Net cash generated from financing activities (C)</b>	<b>18.43</b>	<b>1865.55</b>
<b>Cash &amp; cash equivalents received on account of amalgamation (D)</b>	<b>0.00</b>	<b>21777.86</b>
<b>Net increase/(Decrease) in cash &amp; cash equivalents (A)+(B)+(C)+(D)</b>	<b>28464.07</b>	<b>40329.45</b>




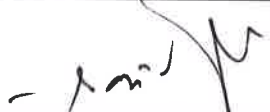
Particular	(Rs. in Crore)	
	Year ended	
	31.03.2022	31.03.2021
<b>cash and cash equivalents at the beginning of the year</b>		
cash in hand (including foreign currency notes)	1658.38	1006.09
Balances with Reserve Bank of India - in current Account	25886.80	4730.04
Balances with Banks		
(a) in current 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	11270.83	2068.49
Money at call and short notice	29.36	8.64
	<b>51504.15</b>	<b>11174.70</b>
<b>Cash &amp; Cash equivalents at the end of the year</b>		
cash in hand (including foreign currency notes)	1962.45	1658.38
Balances with Reserve Bank of India - in current Account	22092.01	25886.80
Balances with Banks		
(a) in current Accounts	30.64	116.03
(b) in other deposit accounts	1413.81	2065.07
Money at Call and short notice with Banks	34500.20	8900.00
Balances with Banks outside India		
(a) in current Accounts	503.98	1577.68
(b) in other deposit accounts	19453.09	11270.83
Money at call and short notice	12.04	29.36
	<b>79968.22</b>	<b>51504.15</b>
Difference in Opening and closing cash and cash equivalents	28464.07	40329.45

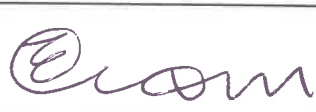
Notes:

1. Figures of the previous period have been regrouped wherever considered necessary to conform to current period classification.

2. The Cash flow statement for the year ended March 31, 2022 has been prepared by Indirect Method.

  
**Ashwani Kumar**  
 Executive Director

  
**Imran Amin Siddiqui**  
 Executive Director

  
**S.L. Jain**  
 Managing Director & CEO

Place : Chennai  
 Date: 11.05.2022

