

Standalone Cash Flow statement for the Half year ended Sept 30, 2019

	Half Year ended	
	30.09.2019	30.09.2018
	(Rs. in lakhs)	(Rs. in lakhs)
Net Profit as per Profit and Loss Account	72393	35946
Adjustments for :		
Provisions and Contingencies	215205	212914
Depreciation	15346	12329
Loss/(profit) on sale of land and buildings	49	10
Income taxes paid	(46500)	(30600)
Operating Profit before working Capital Changes	256493	230599
Increase/Decrease in Operating Assets		
Increase / (Decrease) in Investments	1050815	(421617)
Increase/(Decrease) in advances	556100	1039768
Increase / (Decrease) in other assets	132631	(29607)
	(1739546)	(588544)
Increase/Decrease in Operating Liabilities		
Increase in Deposits	1109601	1122835
Increase/(Decrease) in other liabilities	(274288)	(252408)
	835313	870427
Net cash generated from operations (A)	(647739)	512482
Cash flow from investing activities		
Purchase of fixed assets	(15252)	(11332)
Sale of fixed assets	553	616
Net cash generated from Investing Activities (B)	(14699)	(10716)
Cash flow from Financing activities		
Payment of dividend	0	0
Payment of distribution tax	0	0
Increase/(decrease) in borrowings	353828	(226635)
Capital Received towards Share	282949	0
Net cash generated from financing activities (C)	636777	(226635)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(25662)	275131
cash and cash equivalents at the beginning of the year		
cash in hand (including foreign currency notes)	103075	49970
Balances with Reserve Bank of India - in current Account	1067111	1000190
Balances with Banks- in India	0	
(a) in current Accounts	280	1501
(b) in other deposit accounts	71146	63524
Money at Call and short notice with Banks	220000	0
Balances with Banks outside India		
(a) in current Accounts	20366	16639
(b) in other deposit accounts	516847	160901
Money at call and short notice	3213	54
	2002038	1292779
Cash & Cash equivalents at the end of September		
cash in hand (including foreign currency notes)	108715	79846
Balances with Reserve Bank of India - in current Account	936534	974279
Balances with Banksin India		
(a) in current Accounts	781	1653
(b) in other deposit accounts	69074	68735
Money at Call and short notice with Banks	150003	213000
Balances with Banks outside India		
(a) in current Accounts	45974	13394
(b) in other deposit accounts	664187	217002
Money at call and short notice	1107	0
	1976376	1567910
Difference in Opening and closing cash and cash equivalents	(25662)	275131
Place : Chennai		
Date : 23.10.2019	<i>Sd-</i>	<i>Sd-</i>
Sheroy Vishwanath V	M K Bhattacharya	Padmaja Chunduru
Executive Director	Executive Director	Managing Director & CEO



Consolidated Cash Flow statement for the Half year ended Sept 30, 2019		
	Half-Year ended	
	30.09.2019	30.09.2018
	(₹ in Lakhs)	(₹ in Lakhs)
Net Profit as per Profit and Loss Account	83790	39875
Adjustments for :		
Provisions and Contingencies	215232	212965
Depreciation	15366	12739
Loss/(profit) on sale of land and buildings	(49)	(10)
Income taxes paid	0	(30600)
Operating Profit before working Capital Changes	314339	234969
Increase/Decrease in Operating Assets		
Increase / (Decrease) in Investments	1062079	(417845)
Increase/(Decrease) in advances	556100	1039768
Increase / (Decrease) in other assets	179154	(29494)
	(1797333)	(592429)
Increase/Decrease in Operating Liabilities		
Increase in Deposits	1109392	1122731
Increase/(Decrease) in other liabilities	(274223)	(252256)
	835169	870475
Net cash generated from operations (A)	(647825)	513015
Cash flow from Investing activities		
Purchase of fixed assets	(15260)	(11337)
Sale of fixed assets	648	226
Net cash generated from Investing Activities (B)	(14612)	(11111)
Cash flow from Financing activities		
Payment of dividend	0	0
Payment of distribution tax	0	0
Increase/(decrease) in borrowings	353828	(226635)
Capital Received towards Share	282949	0
Net cash generated from financing activities (C)	636777	(226635)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(25660)	275268
cash and cash equivalents at the beginning of the year		
cash in hand (including foreign currency notes)	103076	49970
Balances with Reserve Bank of India - in current Account	1067111	1000190
Balances with Banks in India	0	0
(a) in current Accounts	435	1527
(b) in other deposit accounts	71714	64069
Money at Call and short notice with Banks	220000	0
Balances with Banks outside India	0	0
(a) in current Accounts	20366	16639
(b) in other deposit accounts	516847	160901
Money at call and short notice	3213	54
	2002760	1293350
Cash & Cash equivalents at the end of the period		
cash in hand (including foreign currency notes)	108715	79847
Balances with Reserve Bank of India - in current Account	936534	974279
Balances with Banks in India		
(a) in current Accounts	898	1811
(b) in other deposit accounts	69681	69286
Money at Call and short notice with Banks	150003	213000
Balances with Banks outside India		
(a) in current Accounts	45974	13394
(b) in other deposit accounts	664187	217002
Money at call and short notice	1107	0
	1977100	1568618
Difference in Opening and closing cash and cash equivalents	(25660)	275268
Place : Chennai		
Daten : 23.10.2019		
	<i>Sd-</i>	<i>Sd-</i>
Shenoy Vishwanath V	M K Bhattacharya	Padmaja Chunduru
Executive Director	Executive Director	Managing Director & CEO

