

**Consolidated Cash Flow statement for the Half Year ended 30th September 2023**

(Rs in Crores)

Particulars	Half Year Ended	
	30.09.2023	30.09.2022
<b>Net Profit as per Profit and Loss Account before minority Interest</b>	<b>3919.53</b>	<b>2598.89</b>
<b>Adjustments for :</b>		
Provision for NPA	1847.60	4002.16
Provision for Investment	(254.21)	587.24
Provision for Standard Assets	1402.26	(138.62)
Provision for Tax	1458.74	484.90
Other Provisions and Contingencies	17.81	48.50
Depreciation on Fixed Assets	272.32	270.01
Interest on Capital Instrument	367.94	367.94
Loss/(profit) on sale of land and buildings	0.08	0.69
Income taxes paid	(205.99)	(5.45)
<b>Profit before working Capital Changes</b>	<b>8826.08</b>	<b>8216.26</b>
<b>(Increase) / Decrease in Operating Assets</b>		
(Increase) / Decrease in Investments	(15524.08)	(8347.98)
(Increase) / Decrease in Advances	(23180.23)	(26880.41)
(Increase) / Decrease in Other Assets	(460.33)	1471.19
	<b>(39164.64)</b>	<b>(33757.20)</b>
<b>Increase / (Decrease) in Operating Liabilities</b>		
Increase / (Decrease) in Deposits	19635.51	(4756.83)
Increase / (Decrease) in Borrowings (other than Capital Instruments)	2846.70	4917.12
Increase / (Decrease) in Other liabilities	(128.59)	(1017.39)
	<b>22353.62</b>	<b>(857.10)</b>
<b>Net cash generated from Operations (A)</b>	<b>(7984.94)</b>	<b>(26398.04)</b>
<b>Cash flow from Investing activities</b>		
Purchase of fixed assets	(324.14)	(133.21)
Sale of fixed assets	8.00	10.61
<b>Net cash generated from Investing Activities (B)</b>	<b>(316.14)</b>	<b>(122.60)</b>
<b>Cash flow from Financing activities</b>		
Payment of dividend	(1071.08)	(809.54)
Interest on Capital Instrument	0.00	0.00
<b>Net cash generated from financing activities (C)</b>	<b>(1071.08)</b>	<b>(809.54)</b>
<b>Net increase / (Decrease) in cash &amp; cash equivalents (A)+(B)+(C)</b>	<b>(9372.16)</b>	<b>(27330.18)</b>



**Consolidated Cash Flow statement for the Half Year ended 30th September 2023**

(Rs in Crores)

Particulars	Half Year Ended	
	30.09.2023	30.09.2022
<b>Cash and cash equivalents at the beginning of the period</b>	1242.58	1962.45
Cash in hand (including foreign currency notes)		
Balances with Reserve Bank of India	26670.15	22092.01
(a) in current accounts	4780.00	34500.20
(b) in other deposit accounts		
Balances with Banks	70.37	30.64
(a) in current accounts	1605.55	1413.81
(b) in other deposit accounts	5007.04	0.00
Money at Call and short notice with Banks		
Balances with Banks outside India	693.49	503.98
(a) in current accounts	10144.91	19453.09
(b) in other deposit accounts	2.74	12.04
Money at call and short notice	<b>50216.83</b>	<b>79968.22</b>
<b>Cash &amp; Cash equivalents at the end of the period</b>		
Cash in hand (including foreign currency notes)	1403.13	1571.71
Balances with Reserve Bank of India		
(a) in current accounts	27385.63	27547.38
(b) in other deposit accounts	515.00	0.00
Balances with Banks		
(a) in current accounts	61.39	18.36
(b) in other deposit accounts	1606.99	1418.38
Money at Call and short notice with Banks	1557.14	0.00
Balances with Banks outside India		
(a) in current accounts	1213.04	1513.39
(b) in other deposit accounts	7097.23	20495.89
Money at call and short notice	5.12	72.93
	<b>40844.67</b>	<b>52638.04</b>
<b>Difference in opening and closing cash and cash equivalents</b>	<b>(9372.16)</b>	<b>(27330.18)</b>

Notes: 1. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification  
 2. The Cash flow statement for the half year ended 30th September 2023 has been prepared by Indirect Method

*Basu*

**Paramita Basu**  
Asst. General Manager

*Neelmani Bhardwaj*

**Neelmani Bhardwaj**  
Deputy General Manager

*Sunil Jain*

**Sunil Jain**  
General Manager - CFO

*Shiv Bajrang Singh*

**Shiv Bajrang Singh**  
Executive Director

*A. Choudhury*

**Ashutosh Choudhury**  
Executive Director

*Mahesh Kumar Bajaj*

**Mahesh Kumar Bajaj**  
Executive Director

*Imran Amin Siddiqui*

**Imran Amin Siddiqui**  
Executive Director

*S L Jain*

**S L Jain**  
Managing Director & CEO

Place : Chennai  
Date : 26.10.2023

