

Standalone Cash Flow Statement for the Year ended 31st March 2024

(Rs. In Crore)

Particulars	Year ended	
	31.03.2024	31.03.2023
Net Profit as per Profit and Loss Account	8062.94	5281.70
Adjustments for :		
Provision for NPA	3652.87	6516.22
Provision for Investment	(382.06)	492.15
Provision for Standard Assets	1936.53	2294.68
Provision for Tax	2888.20	632.71
Other Provisions and Contingencies	236.12	140.15
Depreciation on Fixed Assets	524.29	528.81
Interest on Capital Instrument	710.85	733.88
Loss/(profit) on sale of land and buildings	1.90	(0.13)
Dividend income from Subsidiaries and Joint Ventures	(2.63)	(7.09)
Income taxes paid	(870.00)	0.00
Profit before working Capital Changes	16759.01	16613.08
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(26184.17)	(11921.81)
(Increase) / Decrease in Advances	(69245.20)	(66717.64)
(Increase) / Decrease in Other assets	2943.14	2699.51
	(92486.23)	(75939.94)
Increase/Decrease in Operating Liabilities		
Increase / (Decrease) in Deposits	66834.25	27547.94
Increase/ (Decrease) in Borrowings (other than Capital Instruments)	2058.46	4864.06
Increase/ (Decrease) in Other liabilities	(1778.58)	(1028.28)
	67114.13	31383.72
Net cash generated from operations (A)	(8613.09)	(27943.14)
Cash flow from investing activities		
Dividend income from Subsidiaries and Joint Ventures	2.63	7.09
Purchase of fixed assets	(616.88)	(324.45)
Sale of fixed assets	8.85	20.45
Net cash generated from Investing Activities (B)	(605.40)	(296.91)
Cash flow from Financing activities		
Payment of dividend	(1071.08)	(809.54)
Redemption of Tier 2 Bonds	(1000.00)	0.00
Interest on Capital Instrument	(733.88)	(733.88)
Equity Capital Issued during the period (incl. Share premium)	4000.00	0.00
Net cash generated from financing activities (C)	1195.04	(1543.42)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(8023.45)	(29783.47)






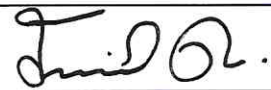


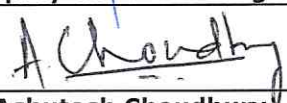


Standalone Cash Flow Statement for the Year ended 31st March 2024

(Rs. In Crore)

Particulars	Year ended	
	31.03.2024	31.03.2023
Cash and Cash equivalents at the beginning of the year		
Cash in hand (including foreign currency notes)	1242.48	1962.40
Balances with Reserve Bank of India		
(a) in current accounts	26670.15	22092.01
(b) in other deposit accounts	4780.00	34500.20
Balances with Banks		
(a) in current accounts	18.13	6.18
(b) in other deposit accounts	1573.64	1386.15
Money at Call and short notice with Banks	5007.04	0.00
Balances with Banks outside India		
(a) in current accounts	693.49	503.98
(b) in other deposit accounts	10144.91	19453.09
Money at call and short notice	2.74	12.04
	50132.58	79916.05
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	1304.15	1242.48
Balances with Reserve Bank of India		
(a) in current accounts	31134.61	26670.15
(b) in other deposit accounts	264.00	4780.00
Balances with Banks		
(a) in current accounts	4.20	18.13
(b) in other deposit accounts	1573.60	1573.64
Money at Call and short notice with Banks	1997.07	5007.04
Balances with Banks outside India		
(a) in current accounts	743.35	693.49
(b) in other deposit accounts	5084.58	10144.91
Money at call and short notice	3.57	2.74
	42109.13	50132.58
Difference in opening and closing cash and cash equivalents	(8023.45)	(29783.47)

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 year ended 31st March 2024 has been prepared by Indirect Method.

			
Paramita Basu	K Anbumani	Neelmani Bhardwaj	Sunil Jain
Asst. General Manager	Asst. General Manager	Deputy General Manager	General Manager - CFO
			
Brajesh Kumar Singh	Shiv Bajrang Singh	Ashutosh Choudhury	Mahesh Kumar Bajaj
Executive Director	Executive Director	Executive Director	Executive Director
			
S L Jain			
Managing Director & CEO			
Place : Chennai			
Date : 06.05.2024			

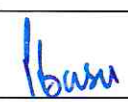
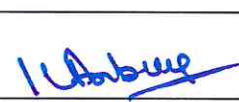
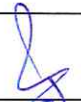



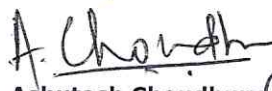
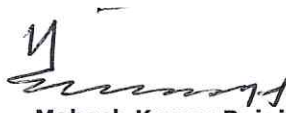



Consolidated Cash Flow statement for the Year ended 31st March 2024

Particulars	Year Ended	
	31.03.2024	31.03.2023
Net Profit as per Profit and Loss Account before minority Interest	8422.52	5573.52
Adjustments for :		
Provision for NPA	3652.87	6516.22
Provision for Investment	(377.77)	492.15
Provision for Standard Assets	1936.53	2294.68
Provision for Tax	2914.51	659.47
Other Provisions and Contingencies	236.25	141.60
Depreciation on Fixed Assets	531.14	532.39
Interest on Capital Instrument	710.85	733.88
Loss/(profit) on sale of land and buildings	1.91	(0.16)
Income taxes paid	(889.50)	(13.60)
Profit before working Capital Changes	17139.31	16930.15
(Increase)/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(26528.35)	(12356.81)
(Increase) / Decrease in Advances	(69247.99)	(66714.84)
(Increase) / Decrease in Other Assets	3004.65	2778.95
	(92771.69)	(76292.70)
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Deposits	66829.84	27552.35
Increase/(Decrease) in Borrowings (other than Capital Instruments)	2050.46	4874.89
Increase/(Decrease) in Other liabilities	(1865.18)	(958.68)
	67015.12	31468.56
Net cash generated from Operations (A)	(8617.26)	(27893.99)
Cash flow from Investing activities		
Purchase of fixed assets	(626.58)	(334.36)
Sale of fixed assets	8.87	20.38
Net cash generated from Investing Activities (B)	(617.71)	(313.98)
Cash flow from Financing activities		
Payment of dividend	(1071.08)	(809.54)
Redemption of Tier-2 Bonds	(1000.00)	0.00
Interest on Capital Instrument	(733.88)	(733.88)
Equity Capital Issued during the period (incl. Share premium)	4000.00	0.00
Net cash generated from financing activities (C)	1195.04	(1543.42)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(8039.93)	(29751.39)



Consolidated Cash Flow statement for the Year ended 31st March 2024

Particulars	Year Ended		
	31.03.2024	31.03.2023	
(Rs in Crores)			
Cash and cash equivalents at the beginning of the period			
Cash in hand (including foreign currency notes)	1242.58	1962.45	
Balances with Reserve Bank of India			
(a) in current accounts	26670.15	22092.01	
(b) in other deposit accounts	4780.00	34500.20	
Balances with Banks			
(a) in current accounts	70.37	30.64	
(b) in other deposit accounts	1605.55	1413.81	
Money at Call and short notice with Banks	5007.04	0.00	
Balances with Banks outside India			
(a) in current accounts	693.49	503.98	
(b) in other deposit accounts	10144.91	19453.09	
Money at call and short notice	2.74	12.04	
	50216.83	79968.22	
Cash & Cash equivalents at the end of the period			
Cash in hand (including foreign currency notes)	1304.15	1242.58	
Balances with Reserve Bank of India			
(a) in current accounts	31134.61	26670.15	
(b) in other deposit accounts	264.00	4780.00	
Balances with Banks			
(a) in current accounts	25.64	70.37	
(b) in other deposit accounts	1619.95	1605.55	
Money at Call and short notice with Banks	1997.06	5007.04	
Balances with Banks outside India			
(a) in current accounts	743.35	693.49	
(b) in other deposit accounts	5084.58	10144.91	
Money at call and short notice	3.57	2.74	
	42176.91	50216.83	
Difference in opening and closing cash and cash equivalents	(8039.92)	(29751.39)	
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 year ended 31st March 2024 has been prepared by Indirect Method			
			
Paramita Basu Asst. General Manager	K Anbumani Asst. General Manager	Neelmani Bhardwaj Deputy General Manager	Sunil Jain General Manager - CFO
			
Brajesh Kumar Singh Executive Director	Shiv Bajrang Singh Executive Director	Ashutosh Choudhury Executive Director	Mahesh Kumar Bajaj Executive Director
			
S L Jain Managing Director & CEO			
Place : Chennai			
Date : 06.05.2024			

