

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

20. S10. 20.	Year ended		
Particulars	31.03.2024		
Net Profit as per Profit and Loss Account	8062.94	5281.70	
Net Front us per Front and 2000 Account			
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	
	(0010.00)	(0704044)	
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	(1071.00)	(000 54)	
Payment of dividend	(1071.08)	(809.54)	
Redemption of Tier 2 Bonds	(1000.00)	0.00 (733.88)	
Interest on Capital Instrument	(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)	







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	- 1985 - 197 - 197		Year e	Rs. In Crore
Particulars		31.03.2024 31.03.2023		
Cach and Cach aquivala	nts at the beginning of t	hever	31.03.2024	31.03.2023
Cash in hand (including fo		ille year	1242.48	1962.4
Balances with Reserve Bar			1242.40	1902.4
			26670.15	22092.0
(a) in current accounts (b) in other deposit accounts	ounte		4780.00	34500.2
Balances with Banks	Juints		4780.00	34300.2
(a) in current accounts			18.13	6.1
(b) in other deposit accounts	ounts		1573.64	1386.1
Money at Call and short no			5007.04	0.0
Balances with Banks outsi			5007.04	0.0
			693.49	503.9
(a) in current accounts (b) in other deposit acco	Nunte		10144.91	19453.0
Money at call and short no			2.74	19455.0
Money at can and short he	hice		50132.58	79916.0
			50132.50	/9910.0
Cach & Cach aquivalant	s at the end of the period	4		
Cash in hand (including fo			1304.15	1242.4
Balances with Reserve Bar			1304.15	1242.4
			31134.61	26670.1
(a) in current accounts (b) in other deposit accounts	ounts		264.00	4780.0
Balances with Banks	Junto		204.00	4700.0
(a) in current accounts			4.20	18.1
(b) in other deposit accounts	ounte		1573.60	1573.6
Money at Call and short no	atice with Banks		1997.07	5007.0
Balances with Banks outsi	do India		1997.07	5007.0
(a) in current accounts			743.35	693.4
(b) in other deposit accounts	Nunte		5084.58	10144.9
Money at call and short no			3.57	2.7
noney at can and short ne	lice		42109.13	50132.5
Difference in opening a	nd closing cash and cash	equivalents		
Difference in opening a	nd closing cash and cash	equivalents	(8023.45)	
Difference in opening a	nd closing cash and cash	equivalents		
		equivalents ouped/ reclassified wherever co	(8023.45)	(29783.47
Notes: 1. Figures of previo conform to curre	ous periods have been regro ent period classification.	ouped/ reclassified wherever co	(8023.45)	(29783.47
Notes: 1. Figures of previo conform to curre	ous periods have been regro ent period classification.		(8023.45)	(29783.47
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Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	ous periods have been regro ent period classification. atement for the year ended	ouped/ reclassified wherever co	(8023.45)	(29783.47
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Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	ous periods have been regro ent period classification. atement for the year ended	ouped/ reclassified wherever co 31st March 2024 has been pre	(8023.45)	(29783.47
Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	bus periods have been regro ent period classification. catement for the year ended K Anbumani	ouped/ reclassified wherever co 31st March 2024 has been pre	(8023.45) nsidered necessa epared by Gunil Ja	(29783.47 ary to D D . in
Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	ous periods have been regro ent period classification. atement for the year ended	ouped/ reclassified wherever co 31st March 2024 has been pre	(8023.45)	(29783.47 ary to D D . in
Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	bus periods have been regro ent period classification. catement for the year ended K Anbumani	ouped/ reclassified wherever co 31st March 2024 has been pre	(8023.45) nsidered necessa epared by Gunil Ja	(29783.47 ary to D D . in
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Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	bus periods have been regro ent period classification. catement for the year ended K Anbumani	ouped/ reclassified wherever co 31st March 2024 has been pre	(8023.45) Insidered necessa Expared by Sunil Ja General Mana	(29783.47 ary to)
Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method. Paramita Basu Asst. General Manager	bus periods have been regro ent period classification. Eatement for the year ended K Anbumani Asst. General Manager Shiv Bajrang Singh	Neelmani Bhardwaj Deputy General Manager Ashutosh Choudhury	(8023.45) nsidered necessa epared by Sunil Ja General Mana Mahesh Kur	(29783.47 ary to <u>in</u> iger - CFO mar Bajaj
Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method.	bus periods have been regro ent period classification. Tatement for the year ended K Anbumani Asst. General Manager	Neelmani Bhardwaj Deputy General Manager	(8023.45) Insidered necessa Expared by Sunil Ja General Mana	(29783.47 ary to J J J . in iger - CFO mar Bajaj
Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method. Paramita Basu Asst. General Manager Brajesh Kumar Singh	bus periods have been regro ent period classification. Eatement for the year ended K Anbumani Asst. General Manager Shiv Bajrang Singh	Neelmani Bhardwaj Deputy General Manager Ashutosh Choudhury	(8023.45) nsidered necessa epared by Sunil Ja General Mana Mahesh Kur	(29783.47 ary to J J J . in iger - CFO mar Bajaj
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Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method. Paramita Basu Asst. General Manager Brajesh Kumar Singh	bus periods have been regro ent period classification. Eatement for the year ended KAnbumani Asst. General Manager Shiv Bajrang Singh Executive Director	Neelmani Bhardwaj Deputy General Manager Ashutosh Choudhury Executive Director	(8023.45) nsidered necessa epared by Sunil Ja General Mana Mahesh Kur	(29783.47 ary to) .
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Notes: 1. Figures of previo conform to curre 2. The Cash flow st Indirect Method. Paramita Basu Asst. General Manager Brajesh Kumar Singh	bus periods have been regro ent period classification. Tatement for the year ended K Anbumani Asst. General Manager Shiv Bajrang Singh Executive Director	Neelmani Bhardwaj Deputy General Manager Ashutosh Choudhury Executive Director	(8023.45) nsidered necessa epared by Sunil Ja General Mana Mahesh Kur	(29783.47 ary to) .
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Consolidated Cash Flow statement for the Year ended 31st March 2024

Particulars	(Rs in Crores) 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	(22.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2		
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
Cash and cash equivalen	ts at the beginning of the p	period		
Cash in hand (including for			1242.58	1962.4
Balances with Reserve Banl	к of India			
(a) in current accounts			26670.15	22092.0
(b) in other deposit accou	unts		4780.00	34500.2
Balances with Banks				
(a) in current accounts			70.37	30.6
(b) in other deposit accou			1605.55	1413.8
Money at Call and short not			5007.04	0.0
Balances with Banks outside	e India			
(a) in current accounts			693.49	503.9
(b) in other deposit accou			10144.91	19453.0
Money at call and short not	ice		2.74	12.0
			50216.83	79968.2
Cash & Cash equivalents	at the end of the period			
Cash in hand (including fore			1304.15	1242.5
Balances with Reserve Banl	< of India			
(a) in current accounts			31134.61	26670.1
(b) in other deposit accou	unts		264.00	4780.0
Balances with Banks				
(a) in current accounts			25.64	70.3
(b) in other deposit accou			1619.95	1605.5
Ioney at Call and short not			1997.06	5007.0
Balances with Banks outside	e India			
(a) in current accounts			743.35	693.4
(b) in other deposit accou			5084.58	10144.9
Ioney at call and short not	ice		3.57	2.7
			42176.91	50216.83
Difference in opening an	d closing cash and cash equ	ivalents	(8039.92)	(29751.39
labor 1 Figures of availa		1/ 1 :0 1		
Notes: 1. Figures of previo	us periods have been regroupe at period classification	ed/ reclassified w	nerever considered neo	essary to
		+ Maush 2024 ha	- 1	
2. The Cash how sta	tement for the year ended 31s	st March 2024 ha	is been prepared by Ind	irect Method
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Paramita Basu	KAnbumani		e C ii Bhardwaj	Sunil Jain
Paramita Basu Asst. General Manager	K Anbumani Asst. General Manager			
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Asst. General Manager	Asst. General Manager	Deputy Gen A. Uh Ashutosh Executiv	eral Manager Gener Duration Manager Gener Duration Manager Gener Choudhury Manager Gener Manager Gener Man	ral Manager - CF
Asst. General Manager	Asst. General Manager	Deputy Gen A. Uh Ashutosh Executiv	eral Manager Gener Duration Manager Gener Duration Manager Gener Choudhury Manager Gener Manager Gener Man	ral Manager - CF

