

Consolidated Cash Flow statement for the Half Year ended 30th September 2024

Net Profit as per Profit and Loss Account before minority Interest Adjustments for : Provision for NPA Provision for Investment Provision for Standard Assets Provision for Tax Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Borrowings (other than Capital Instruments)	30.09.2024 5372.18 1733.05 (136.29) 615.98 1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91 (23280.20)	30.09.2023 3919.53 1847.60 (254.21 1402.26 1458.74 17.81 272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33 (39164.64)
Interest Adjustments for : Provision for NPA Provision for Investment Provision for Standard Assets Provision for Tax Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes (Increase) / Decrease in Operating Assets (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	1733.05 (136.29) 615.98 1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	1847.60 (254.21 1402.26 1458.74 17.81 272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33)
Adjustments for : Provision for NPA Provision for Investment Provision for Standard Assets Provision for Tax Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes (Increase)/Decrease in Operating Assets (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase / Decrease in Other Assets	1733.05 (136.29) 615.98 1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	1847.60 (254.21 1402.26 1458.74 17.81 272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33)
Provision for NPA Provision for Investment Provision for Standard Assets Provision for Tax Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes (Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	(136.29) 615.98 1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	(254.21) 1402.26 1458.74 17.81 272.32 367.94 0.08 (205.99) 8826.08 (15524.08 (23180.23) (460.33)
Provision for Investment Provision for Standard Assets Provision for Tax Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes (Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	(136.29) 615.98 1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	(254.21) 1402.26 1458.74 17.81 272.32 367.94 0.08 (205.99) 8826.08 (15524.08 (23180.23) (460.33)
Provision for Standard Assets Provision for Tax Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes (Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	615.98 1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	1402.26 1458.74 17.81 272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23) (460.33)
Provision for Tax	1779.59 31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	1458.74 17.81 272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23) (460.33)
Other Provisions and Contingencies Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes (Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease in Other Assets (Increase) / Decrease) in Operating Liabilities (Increase) / Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	31.51 253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	17.81 272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33)
Depreciation on Fixed Assets Interest on Capital Instrument Loss/(profit) on sale of land and buildings Income taxes paid Profit before working Capital Changes Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase) Increase) / Decrease in Other Assets Increase) Increase) / Decrease in Other Assets Increase Increase) / Decrease in Other Assets Increase Increase / (Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments) Instruments)	253.02 324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	272.32 367.94 0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33)
Interest on Capital Instrument	324.46 (0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	367.94 0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33)
Interest on Capital Instrument	(0.35) (12.28) 9960.87 (3840.53) (19785.58) 345.91	0.08 (205.99 8826.08 (15524.08 (23180.23 (460.33)
Income taxes paid Increase paid Profit before working Capital Changes Image: Capital Changes (Increase)/Decrease in Operating Assets Image: Capital Changes (Increase) / Decrease in Investments Image: Capital Changes (Increase) / Decrease in Advances Image: Capital Changes (Increase) / Decrease in Other Assets Image: Capital Changes (Increase) / Decrease in Other Assets Image: Capital Changes Increase/(Decrease) in Operating Liabilities Image: Capital Instruments Increase/(Decrease) in Borrowings (other than Capital Instruments) Image: Capital Instruments	(12.28) 9960.87 (3840.53) (19785.58) 345.91	(205.99) 8826.08 (15524.08 (23180.23 (460.33)
Profit before working Capital Changes	9960.87 (3840.53) (19785.58) 345.91	8826.08 (15524.08 (23180.23 (460.33
(Increase)/Decrease in Operating Assets (Increase) / Decrease in Investments (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	(3840.53) (19785.58) 345.91	(15524.08 (23180.23 (460.33
(Increase) / Decrease in Investments (Increase) / Decrease in Advances (Increase) / Decrease in Other Assets Increase / (Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	(19785.58) 345.91	(23180.23) (460.33)
(Increase) / Decrease in Investments (Increase) / Decrease in Advances	(19785.58) 345.91	(23180.23) (460.33)
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(Increase) / Decrease in Other Assets Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)	345.91	(460.33
Increase/(Decrease) in Operating Liabilities Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)		
Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)		
Increase/(Decrease) in Deposits Increase/(Decrease) in Borrowings (other than Capital Instruments)		
Increase/(Decrease) in Borrowings (other than Capital Instruments)	5114.36	19635.51
	10273.41	2846.70
	(2052.27)	(128.59
	13335.50	22353.62
Net cash generated from Operations (A)	16.17	(7984.94)
Cash flow from Investing activities		<u>.</u>
Purchase of fixed assets	(272.75)	(324.14
Sale of fixed assets	10.87	8.00
Net cash generated from Investing Activities (B)	(261.88)	(316.14)
Cash flow from Financing activities		
Payment of dividend	(1616.36)	(1071.08
Interest on Capital Instrument	0.00	0.00
Net cash generated from financing activities (C)	(1616.36)	(1071.08)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(1862.07)	(9372.16)







Consolidated Cash Flow statement for the Half Year ended 30th September 2024

Particulars			Half Year Ended		
		30.09.20	24	30.09.2023	
Cash and cash equivalents at the beginning	of the period				
Cash in hand (including foreign currency notes)		13	304.15	1242.5	
Balances with Reserve Bank of India					
(a) in current accounts			134.61	26670.1	
(b) in other deposit accounts		2	264.00	4780.0	
Balances with Banks			25.64	70.0	
(a) in current accounts			25.64	70.3	
(b) in other deposit accounts			519.95 997.06	<u>1605.5</u> 5007.0	
Money at Call and short notice with Banks Balances with Banks outside India		15	397.06	5007.0	
(a) in current accounts			743.35	693.4	
(b) in other deposit accounts			084.58	10144.9	
Money at call and short notice			3.57	2.7	
		421	76.91	50216.8	
Cash & Cash equivalents at the end of the pe	eriod				
Cash in hand (including foreign currency notes)		16	520.47	1403.1	
Balances with Reserve Bank of India					
(a) in current accounts			509.78	27385.6	
(b) in other deposit accounts		11	132.00	515.0	
Balances with Banks					
(a) in current accounts			48.93	61.3	
(b) in other deposit accounts		16	548.49	1606.9	
Money at Call and short notice with Banks			0.00	1557.1	
Delegence with Deple extender Tedie					
(a) in current accounts			098.14	1213.0	
(a) in current accounts (b) in other deposit accounts			154.65	7097.2	
(a) in current accounts (b) in other deposit accounts		21	2.38	7097.2 5.1	
(a) in current accounts (b) in other deposit accounts Money at call and short notice Difference in opening and closing cash and of Notes: 1. Figures of previous periods have been conform to current period classification	regrouped/ reclas	21 403 (18 sified wherever consi	154.65 2.38 14.84 62.07) dered nece	7097.2 5.1 40844.6 (9372.1 essary to	
(a) in current accounts (b) in other deposit accounts Money at call and short notice Difference in opening and closing cash and o Notes: 1. Figures of previous periods have been	regrouped/ reclas	21 403 (18 sified wherever consi	154.65 2.38 14.84 62.07) dered nece	7097.2 5.1 40844.6 (9372.1 essary to	
 (a) in current accounts (b) in other deposit accounts Money at call and short notice Difference in opening and closing cash and of the second seco	regrouped/ reclas	21 403 (18 sified wherever consi	154.65 2.38 14.84 62.07) dered neco en preparo	7097.2 5.1 40844.6 (9372.1 essary to ed by Indirect	
(a) in current accounts (b) in other deposit accounts Money at call and short notice Difference in opening and closing cash and of Notes: 1. Figures of previous periods have been conform to current period classification 2. The Cash flow statement for the half ye Method Paramita Basu	regrouped/ reclas	21 403 (18) sified wherever consi- ptember 2024 has be	154.65 2.38 14.84 62.07) dered neco en preparo Sunil	7097.2 5.1 40844.6 (9372.1 essary to ed by Indirect Jain	
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(b) in other deposit accounts Money at call and short notice Difference in opening and closing cash and of Notes: 1. Figures of previous periods have been conform to current period classification 2. The Cash flow statement for the half ye Method Paramita Basu Asst. General Manager A Brajesh Kumar Singh Executive Director Shiv Bajrang S Executive Director	regrouped/ reclas ear ended 30th Se KAnbumar sst. General Mar	21 403 (18 sified wherever consi- ptember 2024 has be in ager Genera Moutosh Choudhury kecutive Director	154.65 2.38 14.84 62.07) dered neco en preparo Sunil Il Manage Mah	7097.2 5.1 40844.6 (9372.1 essary to ed by Indirect Jain pr - CFO	

