

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

(Rs in crores)

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



*[Handwritten Signature]*

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(Rs in crores)

Particulars	Half Year Ended	
	30.09.2024	30.09.2023
<b>Cash and cash equivalents at the beginning of the period</b>		
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
	<b>42176.91</b>	<b>50216.83</b>
<b>Cash &amp; Cash equivalents at the end of the period</b>		
Cash in hand (including foreign currency notes)	1620.47	1403.13
Balances with Reserve Bank of India		
(a) in current accounts	32609.78	27385.63
(b) in other deposit accounts	1132.00	515.00
Balances with Banks		
(a) in current accounts	48.93	61.39
(b) in other deposit accounts	1648.49	1606.99
Money at Call and short notice with Banks	0.00	1557.14
Balances with Banks outside India		
(a) in current accounts	1098.14	1213.04
(b) in other deposit accounts	2154.65	7097.23
Money at call and short notice	2.38	5.12
	<b>40314.84</b>	<b>40844.67</b>
<b>Difference in opening and closing cash and cash equivalents</b>	<b>(1862.07)</b>	<b>(9372.16)</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 2024 has been prepared by Indirect Method

<b>Paramita Basu</b> Asst. General Manager	<b>K Anbumani</b> Asst. General Manager	<b>Sunil Jain</b> General Manager - CFO
<b>Brajesh Kumar Singh</b> Executive Director	<b>Shiv Bajrang Singh</b> Executive Director	<b>Ashutosh Choudhury</b> Executive Director
<b>Mahesh Kumar Bajaj</b> Executive Director		
<b>S L Jain</b> Managing Director & CEO		

Place : Chennai  
 Date : 28.10.2024

