

Standalone Cash Flow Statement for the Half Year ended 30th September 2024

(Rs. in crores)

Particulars	Half Year ended	
	30.09.2024	30.09.2023
Net Profit as per Profit and Loss Account	5109.86	3696.59
Adjustments for :		
Provision for NPA	1733.05	1847.60
Provision for Investment	(135.63)	(257.40)
Provision for Standard Assets	615.98	1402.26
Provision for Tax	1762.71	1449.50
Other Provisions and Contingencies	28.13	17.74
Depreciation on Fixed Assets	248.65	269.52
Interest on Capital Instrument	324.46	367.94
Loss/(profit) on sale of land and buildings	(0.32)	0.07
Dividend income from Subsidiaries and Joint Ventures	(2.63)	(2.63)
Income taxes paid	0.00	(200.00)
Profit before working Capital Changes	9684.26	8591.19
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(3563.47)	(15426.97)
(Increase) / Decrease in Advances	(19785.57)	(23177.45)
(Increase) / Decrease in Other assets	449.28	(395.95)
	(22899.76)	(39000.37)
Increase/Decrease in Operating Liabilities		
Increase / (Decrease) in Deposits	5115.44	19636.91
Increase/ (Decrease) in Borrowings (other than Capital Instruments)	10236.36	2849.76
Increase/ (Decrease) in Other liabilities	(2165.99)	(58.21)
	13185.81	22428.46
Net cash generated from operations (A)	(29.69)	(7980.72)
Cash flow from investing activities		
Dividend income from Subsidiaries and Joint Ventures	2.63	2.63
Purchase of fixed assets	(264.53)	(319.15)
Sale of fixed assets	10.50	8.02
Net cash generated from Investing Activities (B)	(251.40)	(308.50)
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)	(1897.45)	(9360.30)



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Standalone Cash Flow Statement for the Half Year ended 30th September 2024

(Rs. in crores)

Particulars	Half Year ended	
	30.09.2024	30.09.2023
Cash and Cash equivalents at the beginning of the year		
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
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	1620.42	1403.11
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	20.71	22.27
(b) in other deposit accounts	1573.60	1573.74
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	2154.64	7097.23
Money at call and short notice	2.39	5.12
	40211.68	40772.28
Difference in opening and closing cash and cash equivalents	(1897.45)	(9360.30)

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.

Basu

Paramita Basu
Asst. General Manager

K Anbumani

K Anbumani
Asst. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Brajesh Kumar Singh

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury

Ashutosh Choudhury
Executive Director

Mahesh Kumar Bajaj

Mahesh Kumar Bajaj
Executive Director

S L Jain

S L Jain
Managing Director & CEO

Place : Chennai

Date : 28.10.2024

