

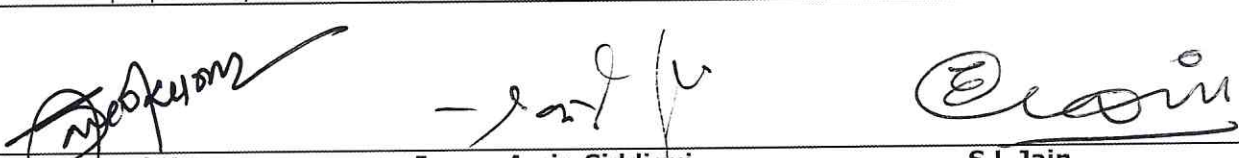
Standalone Cash Flow Statement for the Half Year ended 30th September 2022

(Rs. in Lakhs)

	Half Year ended	
	30.09.2022	30.09.2021
Net Profit as per Profit and Loss Account	243866	227083
Adjustments for :		
Provision for NPA	400216	396219
Provision for Investment	58572	19146
Provision for Standard Assets	(13862)	111060
Provision for Tax	47749	(68521)
Other Provisions and Contingencies	4766	4998
Depreciation on Fixed Assets	26860	30326
Interest on Capital Instrument	36794	38365
Loss/(profit) on sale of land and buildings	69	(247)
Dividend income from Subsidiaries and Joint Ventures	(788)	0
Income taxes paid	0	0
Profit before working Capital Changes	804242	758429
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(819551)	(458056)
(Increase) / Decrease in Advances	(2688964)	29856
(Increase) / Decrease in Other assets	143676	284695
	(3364839)	(143505)
Increase/Decrease in Operating Liabilities		
Increase / (Decrease) in Deposits	(475782)	1340042
Increase/ (Decrease) in Borrowings (other than Capital Instruments)	491392	(521163)
Increase/ (Decrease) in Other liabilities	(95169)	670601
	(79559)	1489480
Net cash generated from operations (A)	(2640156)	2104404
Cash flow from investing activities		
Dividend income from Subsidiaries and Joint Ventures	788	0
Purchase of fixed assets	(12818)	(16092)
Sale of fixed assets	1051	772
Net cash generated from Investing Activities (B)	(10979)	(15320)
Cash flow from Financing activities		
Payment of dividend	(80954)	(24909)
Redemption of Tier 2 Bonds	0	(60000)
Interest on Capital Instrument	0	(4860)
Equity Capital Issued during the period (incl. Share premium)	0	165000
Net cash generated from financing activities (C)	(80954)	75231
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(2732089)	2164315



(Rs. in Lakhs)

	Half Year ended	
	30.09.2022	30.09.2021
Cash and Cash equivalents at the beginning of the year		
Cash in hand (including foreign currency notes)	196240	165828
Balances with Reserve Bank of India		
(a) in current accounts	2209201	2588680
(b) in other deposit accounts	3450020	890000
Balances with Banks		
(a) in current accounts	618	9509
(b) in other deposit accounts	138615	204643
Money at Call and short notice with Banks	0	0
Balances with Banks outside India		
(a) in current accounts	50398	157768
(b) in other deposit accounts	1945309	1127082
Money at call and short notice	1204	2937
	7991605	5146447
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	157166	192226
Balances with Reserve Bank of India		
(a) in current accounts	2754738	3511714
(b) in other deposit accounts	0	2465000
Balances with Banks		
(a) in current accounts	776	1012
(b) in other deposit accounts	138615	206262
Money at Call and short notice with Banks	0	0
Balances with Banks outside India		
(a) in current accounts	151339	91071
(b) in other deposit accounts	2049589	837035
Money at call and short notice	7293	6442
	5259516	7310762
Difference in opening and closing cash and cash equivalents	(2732089)	2164315
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 2022 has been prepared by Indirect Method		
		
Ashwani Kumar	Imran Amin Siddiqui	S L Jain
Executive Director	Executive Director	Managing Director & CEO
Place : Chennai		
Date : 03.11.2022		



Consolidated Cash Flow statement for the Half Year ended 30th September 2022

(Rs in Crores)

	Half Year ended	
	30.09.2022	30.09.2021
Net Profit as per Profit and Loss Account before minority Interest	2598.89	2386.90
Adjustments for :		
Provision for NPA	4002.16	3962.50
Provision for Investment	587.24	(15.03)
Provision for Standard Assets	(138.62)	1110.60
Provision for Tax	484.90	(678.47)
Other Provisions and Contingencies	48.50	49.91
Depreciation on Fixed Assets	270.01	305.10
Interest on Capital Instrument	367.94	383.65
Loss/(profit) on sale of land and buildings	0.69	(0.61)
Income taxes paid	(5.45)	(7.13)
Profit before working Capital Changes	8216.26	7497.42
(Increase)/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(8347.98)	(4466.48)
(Increase) / Decrease in Advances	(26880.41)	298.25
(Increase) / Decrease in Other Assets	1471.19	2795.15
	(33757.20)	(1373.08)
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Deposits	(4756.83)	13396.14
Increase/(Decrease) in Borrowings (other than Capital Instruments)	4917.12	(5215.79)
Increase/(Decrease) in Other liabilities	(1017.39)	6733.72
	(857.10)	14914.07
Net cash generated from Operations (A)	(26398.04)	21038.41
Cash flow from Investing activities		
Purchase of fixed assets	(133.21)	(162.95)
Sale of fixed assets	10.61	7.90
Net cash generated from Investing Activities (B)	(122.60)	(155.05)
Cash flow from Financing activities		
Payment of dividend	(809.54)	(249.09)
Redemption of Tier-2 Bonds	0.00	(600.00)
Interest on Capital Instrument	0.00	(48.60)
Equity Capital issued during the period (incl. Share premium)	0.00	1650.00
Net cash generated from financing activities (C)	(809.54)	752.31
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(27330.18)	21635.67





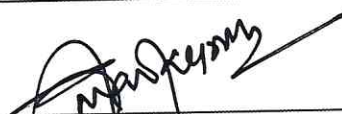


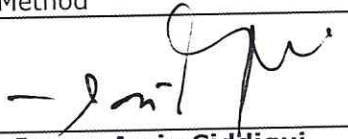


(Rs in Crores)

	Half Year ended	
	30.09.2022	30.09.2021
Cash and cash equivalents at the beginning of the period		
Cash in hand (including foreign currency notes)	1962.45	1658.38
Balances with Reserve Bank of India		
(a) in current accounts	22092.01	25886.80
(b) in other deposit accounts	34500.20	8900.00
Balances with Banks		
(a) in current accounts	30.64	116.03
(b) in other deposit accounts	1413.81	2065.07
Money at Call and short notice with Banks	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	503.98	1577.68
(b) in other deposit accounts	19453.09	11270.82
Money at call and short notice	12.04	29.37
	79968.22	51504.15
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	1571.71	1922.31
Balances with Reserve Bank of India		
(a) in current accounts	27547.38	35117.14
(b) in other deposit accounts	0.00	24650.00
Balances with Banks		
(a) in current accounts	18.36	22.34
(b) in other deposit accounts	1418.38	2082.54
Money at Call and short notice with Banks	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	1513.39	910.71
(b) in other deposit accounts	20495.89	8370.36
Money at call and short notice	72.93	64.42
	52638.04	73139.82
Difference in opening and closing cash and cash equivalents	(27330.18)	21635.67

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 2022 has been prepared by Indirect Method


Ashwani Kumar
Executive Director


Imran Amin Siddiqui
Executive Director


S L Jain
Managing Director & CEO

Place : Chennai
Date : 03.11.2022

