

Standalone Cash Flow statement for the Year Ended March 31,2020			
	Year ended 31.03.2020 (₹ in 000)	Year ended 31.03.2019 (₹ in 000)	
Net Profit as per Profit and Loss Account	7533582	3219521	
Adjustments for :			
Provisions and Contingencies	57446829	45586640	
Depreciation	3136306	2589655	
Loss/(profit) on sale of land and buildings	(7339)	15110	
Income taxes paid	(7900000)	(6990000)	
Operating Profit before working Capital Changes	60209379	44420925	
Increase/Decrease in Operating Assets			
(Increase) / Decrease in Investments	(162495137)	64055923	
(Increase) / Decrease in advances	(166250991)	(246929839)	
(Increase) / Decrease in other assets	(18996441)	(7274087)	
	(347742569)	(190148003)	
Increase/Decrease in Operating Liabilities			
Increase/(Decrease) in Deposits	181499502	337817251	
Increase/(Decrease) in Borrowings(other than Capital Instruments)	86927667	(86226278)	
Increase/(Decrease) in other liabilities	(68240159)	(43182435)	
	200187010	208408538	
Net cash generated from operations (A)	(87346180)	62681460	
Cash flow from investing activities			
Purchase of fixed assets	(2590730)	(2563497)	
Sale of fixed assets	118368	79616	
Net cash generated from Investing Activities (B)	(2472362)	(2483881)	
Cash flow from Financing activities			
Payment of dividend	0	0	
Payment of distribution tax	0	0	
Increase/(Decrease) in borrowings(Capital instruments)	0	10000000	
Capital Received towards Share	28294878	0	
Net cash generated from financing activities (C)	28294878	10000000	
Effect of Exchange Fluctuation on Translation Reserve (D)	566707	728337	
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)+(D)	(60956957)	70925916	
Cash and cash equivalents at the beginning of the year			
cash in hand (including foreign currency notes)	10307547	4996962	
Balances with Reserve Bank of India - in current Account	106711096	100019040	
Balances with Banks			
(a) in current Accounts	28027	150145	
(b) in other deposit accounts	7114575	6352354	
Money at Call and short notice with Banks	22000000	0	
Balances with Banks outside India			
(a) in current Accounts	2036553	1663853	
(b) in other deposit accounts	51684718	16090078	
Money at call and short notice	321281	5449	
	200203797	129277881	
Cash & Cash equivalents at the end of the year			
cash in hand (including foreign currency notes)	10060885	10307547	
Balances with Reserve Bank of India - in current Account	47300358	106711096	
Balances with Banks			
(a) in current Accounts	53506	28027	
(b) in other deposit accounts	7133657	7114575	
Money at Call and short notice with Banks	21000001	22000000	
Balances with Banks outside India			
(a) in current Accounts	5309257	2036553	
(b) in other deposit accounts	48302644	51684718	
Money at call and short notice	86532	321281	
	139246840	200203797	
K Ramachandran Shenoy Vishwanath V M K Bhattacharya Padmaja Chunduru Executive Director Executive Director Executive Director Managing Director & CEO			
Place: CHENNAI			
Date: 23.06.2020			



Consolidated Cash Flow statement for the year ended March 31, 2020			
		Year ended	Year ended
		31.03.2020	31.03.2019
		(₹ in Crore)	(₹ in Crore)
Net Profit as per Profit and Loss Account		862.02	380.73
Adjustments for :			
Provisions and Contingencies		5738.49	4557.48
Depreciation		314.00	259.29
Loss/(profit) on sale of land and buildings		(0.73)	1.51
Income taxes paid		(790.00)	-699.00
Operating Profit before working Capital Changes		6123.78	4500.01
Increase/Decrease in Operating Assets			
(Increase) / Decrease in Investments		(16249.24)	6347.59
(Increase) / Decrease in advances		(16625.10)	-24692.98
(Increase) / Decrease in other assets		(1895.00)	-725.46
		(34769.34)	-19070.85
Increase/Decrease in Operating Liabilities			
Increase / (Decrease) in Deposits		18143.60	33778.98
Increase / (Decrease) in Borrowings (Other than Capital Instruments)		8692.77	-8622.63
Increase / (Decrease) in other liabilities		(6920.72)	-4315.66
		19915.65	20840.69
Net cash generated from operations (A)		(8729.91)	6269.85
Cash flow from investing activities			
Purchase of fixed assets		(259.16)	-256.44
Sale of fixed assets		11.79	7.88
Net cash generated from Investing Activities (B)		(247.37)	-248.56
Cash flow from Financing activities			
Payment of dividend		0.00	0.00
Payment of distribution tax		0.00	0.00
Increase / (Decrease) in borrowings (capital instruments)		0.00	1000.00
Capital Received towards Share		2829.49	0.00
Net cash generated from financing activities (C)		2829.49	1000.00
Effect of Exchange Fluctuation on translation Reserve (D)		56.67	72.83
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)+(D)		(6091.12)	7094.12
cash and cash equivalents at the beginning of the year			
cash in hand (including foreign currency notes)		1030.76	499.70
Balances with Reserve Bank of India - in current Account		10671.11	10001.90
Balances with Banks			
(a) in current Accounts		4.35	15.27
(b) in other deposit accounts		717.14	640.69
Money at Call and short notice with Banks		2200.00	0.00
Balances with Banks outside India			
(a) in current Accounts		203.66	166.39
(b) in other deposit accounts		5168.47	1609.01
Money at call and short notice		32.13	0.54
		20027.60	12933.50
Cash & Cash equivalents at the end of the year			
cash in hand (including foreign currency notes)		1006.09	1030.76
Balances with Reserve Bank of India - in current Account		4730.04	10671.11
Balances with Banks			
(a) in current Accounts		8.86	4.35
(b) in other deposit accounts		721.65	717.14
Money at Call and short notice with Banks		2100.00	2200.00
Balances with Banks outside India			
(a) in current Accounts		530.93	203.66
(b) in other deposit accounts		4830.26	5168.47
Money at call and short notice		8.65	32.13
		13936.48	20027.60
Difference in Opening and closing cash and cash equivalents		(6091.12)	7094.12
K Ramachandran	Shenoy Vishwanath V	M K Bhattacharya	Padmaja Chundurur
Executive Director	Executive Director	Executive Director	Managing Director & CEO

Place: Chennai
Date : 23.06.2020

