

Standalone Cash Flow Statement for the Year ended 31st March 2023

(Rs. in Lakhs)

Particulars	Year ended	
	31.03.2023	31.03.2022
Net Profit as per Profit and Loss Account	528170	394482
Adjustments for :		
Provision for NPA	651622	844660
Provision for Investment	49215	45375
Provision for Standard Assets	229468	96158
Provision for Tax	63271	(74059)
Other Provisions and Contingencies	14015	(602)
Depreciation on Fixed Assets	52881	59750
Interest on Capital Instrument	73388	74959
Loss/(profit) on sale of land and buildings	(13)	(522)
Dividend income from Subsidiaries and Joint Ventures	(709)	(123)
Income taxes paid	0	0
Profit before working Capital Changes	1661308	1440078
Increase/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(1192181)	152463
(Increase) / Decrease in Advances	(6671764)	(3496737)
(Increase) / Decrease in Other assets	269951	505620
	(7593994)	(2838654)
Increase/Decrease in Operating Liabilities		
Increase / (Decrease) in Deposits	2754794	5554671
Increase/ (Decrease) in Borrowings (other than Capital Instruments)	486406	(692536)
Increase/ (Decrease) in Other liabilities	(102828)	(590346)
	3138372	4271789
Net cash generated from operations (A)	(2794314)	2873213
Cash flow from investing activities		
Dividend income from Subsidiaries and Joint Ventures	709	123
Purchase of fixed assets	(32445)	(31841)
Sale of fixed assets	2045	1821
Net cash generated from Investing Activities (B)	(29691)	(29897)
Cash flow from Financing activities		
Payment of dividend	(80954)	(24909)
Redemption of Tier 2 Bonds	0	(60000)
Interest on Capital Instrument	(73388)	(78248)
Equity Capital Issued during the period (incl. Share premium)	0	165000
Net cash generated from financing activities (C)	(154342)	1843
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(2978347)	2845159

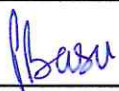


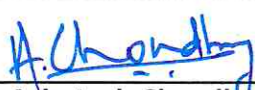

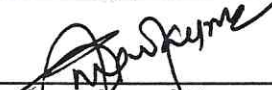
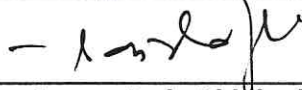
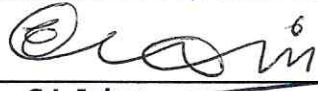


Standalone Cash Flow Statement for the Year ended 31st March 2023

(Rs. in Lakhs)

Particulars	Year ended	
	31.03.2023	31.03.2022
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	9508
(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	5146446
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	124248	196240
Balances with Reserve Bank of India		
(a) in current accounts	2667015	2209201
(b) in other deposit accounts	478000	3450020
Balances with Banks		
(a) in current accounts	1813	618
(b) in other deposit accounts	157364	138615
Money at Call and short notice with Banks	500704	0
Balances with Banks outside India		
(a) in current accounts	69349	50398
(b) in other deposit accounts	1014491	1945309
Money at call and short notice	274	1204
	5013258	7991605
Difference in opening and closing cash and cash equivalents	(2978347)	2845159

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 year ended 31st March 2023 has been prepared by Indirect Method

			
Paramita Basu	Neelmani Bhardwaj	Sunil Jain	
Asst. General Manager	Deputy General Manager	General Manager - CFO	
			
Ashutosh Choudhury	Mahesh Kumar Bajaj	Ashwani Kumar	Imran Amin Siddiqui
Executive Director	Executive Director	Executive Director	Executive Director
			
S L Jain			
Managing Director & CEO			

Place : Chennai
Date : 08.05.2023



Consolidated Cash Flow statement for the Year ended 31st March 2023

(Rs in Crores)

Particulars	Year Ended	
	31.03.2023	31.03.2022
Net Profit as per Profit and Loss Account before minority Interest	5573.52	4144.19
Adjustments for :		
Provision for NPA	6516.22	8446.60
Provision for Investment	492.15	453.75
Provision for Standard Assets	2294.68	961.57
Provision for Tax	659.47	(731.02)
Other Provisions and Contingencies	141.60	3.81
Depreciation on Fixed Assets	532.39	600.86
Interest on Capital Instrument	733.88	749.59
Loss/(profit) on sale of land and buildings	(0.16)	(3.05)
Income taxes paid	(13.60)	(12.18)
Profit before working Capital Changes	16930.15	14614.12
(Increase)/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(12356.81)	1337.08
(Increase) / Decrease in Advances	(66714.84)	(34967.37)
(Increase) / Decrease in Other Assets	2778.97	4947.50
	(76292.68)	(28682.79)
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Deposits	27552.35	55541.08
Increase/(Decrease) in Borrowings (other than Capital Instruments)	4874.89	(6945.25)
Increase/(Decrease) in Other liabilities	(958.68)	(5776.83)
	31468.56	42819.00
Net cash generated from Operations (A)	(27893.97)	28750.33
Cash flow from Investing activities		
Purchase of fixed assets	(334.36)	(323.09)
Sale of fixed assets	20.38	18.40
Net cash generated from Investing Activities (B)	(313.98)	(304.69)
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	(733.88)	(782.48)
Equity Capital issued during the period (incl. Share premium)	0.00	1650.00
Net cash generated from financing activities (C)	(1543.42)	18.43
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	(29751.37)	28464.07





Consolidated Cash Flow statement for the Year ended 31st March 2023

(Rs in Crores)

Particulars	Year Ended	
	31.03.2023	31.03.2022
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	11270.83
Money at call and short notice	12.04	29.36
	79968.22	51504.15
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	1242.58	1962.45
Balances with Reserve Bank of India		
(a) in current accounts	26670.15	22092.01
(b) in other deposit accounts	4780.00	34500.20
Balances with Banks		
(a) in current accounts	70.37	30.64
(b) in other deposit accounts	1605.55	1413.81
Money at Call and short notice with Banks	5007.04	0.00
Balances with Banks outside India		
(a) in current accounts	693.49	503.98
(b) in other deposit accounts	10144.91	19453.09
Money at call and short notice	2.74	12.04
	50216.83	79968.22
Difference in opening and closing cash and cash equivalents	(29751.39)	28464.07

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 year ended 31st March 2023 has been prepared by Indirect Method

Basu

Paramita Basu
Asst. General Manager

Neelmani Bhardwaj

Neelmani Bhardwaj
Deputy General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

A. Choudhury

Ashutosh Choudhury
Executive Director

Mahesh Kumar Bajaj

Mahesh Kumar Bajaj
Executive Director

Ashwani Kumar

Ashwani Kumar
Executive Director

Imran Amin Siddiqui

Imran Amin Siddiqui
Executive Director

S L Jain

S L Jain
Managing Director & CEO

Place : Chennai
Date : 08.05.2023

