

Standalone Cash Flow Statement for the Year ended 31st March 2025

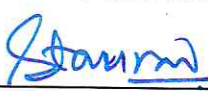

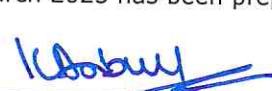






(Rs. in crores)

Particulars	Year ended	
	31.03.2025	31.03.2024
Net Profit as per Profit and Loss Account	10918.29	8062.94
Adjustments for :		
Provision for NPA	3444.03	3652.87
Provision for Investment	(252.65)	(382.06)
Provision for Standard Assets	853.44	1936.53
Provision for Tax	3868.64	2888.20
Other Provisions and Contingencies	28.96	236.12
Depreciation on Fixed Assets	532.15	524.29
Interest on Capital Instrument	600.04	710.85
Loss/(profit) on sale of land and buildings	(1.69)	1.90
Dividend income from Subsidiaries and Joint Ventures	(2.63)	(2.63)
Income taxes paid	0.00	(870.00)
Profit before working Capital Changes	19988.58	16759.01
(Increase) / Decrease in Operating Assets		
(Increase) / Decrease in Investments	(11812.43)	(26184.17)
(Increase) / Decrease in Advances	(59626.15)	(69245.20)
(Increase) / Decrease in Other assets	2209.20	2943.14
	(69229.38)	(92486.23)
Increase / (Decrease) in Operating Liabilities		
Increase / (Decrease) in Deposits	49153.56	66834.25
Increase / (Decrease) in Borrowings (other than Capital Instruments)	20376.44	2058.46
Increase / (Decrease) in Other liabilities	(2938.17)	(1778.58)
	66591.83	67114.13
Net cash generated from operations (A)	17351.03	(8613.09)
Cash flow from investing activities		
Dividend income from Subsidiaries and Joint Ventures	2.63	2.63
Purchase of fixed assets	(522.54)	(616.88)
Sale of fixed assets	191.14	8.85
Net cash generated from Investing Activities (B)	(328.77)	(605.40)
Cash flow from Financing activities		
Payment of dividend	(1616.36)	(1071.08)
Redemption of Tier 2 Bonds	(2000.00)	(1000.00)
Interest on Capital Instrument	(647.15)	(733.88)
Equity Capital Issued during the period (incl. Share premium)	0.00	4000.00
Net cash generated from financing activities (C)	(4263.51)	1195.04
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	12758.75	(8023.45)



Standalone Cash Flow Statement for the Year ended 31st March 2025

(Rs. in crores)

Particulars	(Rs. in crores)		
	31.03.2025	31.03.2024	
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)	1312.61	1304.15	
Balances with Reserve Bank of India			
(a) in current accounts	24768.04	31134.61	
(b) in other deposit accounts	5867.00	264.00	
Balances with Banks			
(a) in current accounts	133.40	4.20	
(b) in other deposit accounts	1249.05	1573.60	
Money at Call and short notice with Banks	0.00	1997.07	
Balances with Banks outside India			
(a) in current accounts	1638.14	743.35	
(b) in other deposit accounts	19895.38	5084.58	
Money at call and short notice	4.26	3.57	
	54867.88	42109.13	
Difference in opening and closing cash and cash equivalents	12758.75	(8023.45)	
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 year ended 31st March 2025 has been prepared by Indirect Method.			
 Saket Saurav Asst. General Manager	 Paramita Basu Asst. General Manager	 K Anbumani Asst. General Manager	 Sunil Jain General Manager - CFO
 Brajesh Kumar Singh Executive Director	 Shiv Bajrang Singh Executive Director	 Ashutosh Choudhury Executive Director	 Mahesh Kumar Bajaj Executive Director
 Binod Kumar Managing Director & CEO			
Place : Chennai Date : 03.05.2025			



Consolidated Cash Flow statement for the Year ended 31st March 2025

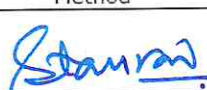




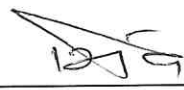
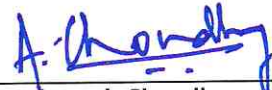

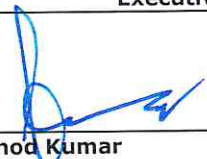
(Rs in crores)

Particulars	Year Ended	
	31.03.2025	31.03.2024
Net Profit as per Profit and Loss Account before minority Interest	11264.39	8422.52
Adjustments for :		
Provision for NPA	3444.03	3652.87
Provision for Investment	(248.10)	(377.77)
Provision for Standard Assets	853.44	1936.53
Provision for Tax	3892.51	2914.51
Other Provisions and Contingencies	31.78	236.25
Depreciation on Fixed Assets	542.94	531.14
Interest on Capital Instrument	600.04	710.85
Loss/(profit) on sale of land and buildings	(1.70)	1.91
Income taxes paid	(26.02)	(889.50)
Profit before working Capital Changes	20353.31	17139.31
(Increase)/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(12247.37)	(26528.35)
(Increase) / Decrease in Advances	(59626.14)	(69247.99)
(Increase) / Decrease in Other Assets	2159.32	3004.65
	(69714.19)	(92771.69)
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Deposits	49145.25	66829.84
Increase/(Decrease) in Borrowings (other than Capital Instruments)	20409.42	2050.46
Increase/(Decrease) in Other liabilities	(2797.39)	(1865.18)
	66757.28	67015.12
Net cash generated from Operations (A)	17396.40	(8617.26)
Cash flow from Investing activities		
Purchase of fixed assets	(539.94)	(626.58)
Sale of fixed assets	191.54	8.88
Net cash generated from Investing Activities (B)	(348.40)	(617.70)
Cash flow from Financing activities		
Payment of dividend	(1616.36)	(1071.08)
Redemption of Tier-2 Bonds	(2000.00)	(1000.00)
Interest on Capital Instrument	(647.15)	(733.88)
Equity Capital Issued during the period (incl. Share premium)	0.00	4000.00
Net cash generated from Financing activities (C)	(4263.51)	1195.04
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	12784.49	(8039.92)



Consolidated Cash Flow statement for the Year ended 31st March 2025

(Rs in crores)

Particulars	Year Ended	
	31.03.2025	31.03.2024
Cash and cash equivalents at the beginning of the period		
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
	42176.91	50216.83
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	1312.61	1304.15
Balances with Reserve Bank of India		
(a) in current accounts	24768.04	31134.61
(b) in other deposit accounts	5867.00	264.00
Balances with Banks		
(a) in current accounts	139.29	25.64
(b) in other deposit accounts	1336.69	1619.95
Money at Call and short notice with Banks	0.00	1997.06
Balances with Banks outside India		
(a) in current accounts	1638.14	743.35
(b) in other deposit accounts	19895.37	5084.58
Money at call and short notice	4.26	3.57
	54961.40	42176.91
Difference in opening and closing cash and cash equivalents	12784.49	(8039.92)
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 2025 has been prepared by Indirect Method		
<div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div style="text-align: center;">  Saket Saurav Asst. General Manager </div> <div style="text-align: center;">  Paramita Basu Asst. General Manager </div> <div style="text-align: center;">  K Anbumani Asst. General Manager </div> <div style="text-align: center;">  Sunil Jain General Manager - CFO </div> </div> <div style="display: flex; justify-content: space-around; align-items: flex-end; margin-top: 20px;"> <div style="text-align: center;">  Brajesh Kumar Singh Executive Director </div> <div style="text-align: center;">  Shiv Bajrang Singh Executive Director </div> <div style="text-align: center;">  Ashutosh Choudhury Executive Director </div> <div style="text-align: center;">  Mahesh Kumar Bajaj Executive Director </div> </div> <div style="text-align: center; margin-top: 40px;">  Binod Kumar Managing Director & CEO </div>		
Place : Chennai Date : 03.05.2025		

