

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

	(Rs. in crores) Year ended		
Particulars	31.03.2025 31.03.202		
N. J. Duefit and Long Account	10918.29	8062.94	
Net Profit as per Profit and Loss Account	10910.29	8002.95	
Adjustments for :			
Provision for NPA	3444.03	3652.8	
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	236.13	
Depreciation on Fixed Assets	532.15	524.29	
Interest on Capital Instrument	600.04	710.8	
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	16759.0	
(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	66834.2	
Increase / (Decrease) in Borrowings (other than Capital Instruments)	20376.44	2058.4	
Increase / (Decrease) in Other liabilities	(2938.17)	(1778.58	
Increase / (Decrease) In Other Habilities	66591.83	67114.1	
Net cash generated from operations (A)	17351.03	(8613.09	
Cash flow from investing activities			
Dividend income from Subsidiaries and Joint Ventures	2.63	2.6	
Purchase of fixed assets	(522.54)	(616.88	
Sale of fixed assets	191.14	8.8	
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	4000.0	
Net cash generated from financing activities (C)	(4263.51)	1195.0	
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

Particulars		(Rs. in crores Year ended		
		31.03.2025		
Cash and Cash equivale	ents at the beginning of the	e year		011001202
Cash in hand (including fo	reign currency notes)		1304.15	1242.4
Balances with Reserve Ba	nk of India			
(a) in current accounts			31134.61	26670.1
(b) in other deposit acco	ounts		264.00	4780.0
Balances with Banks				1700.0
(a) in current accounts			4.20	18.1
(b) in other deposit acco			1573.60	1573.6
Money at Call and short no	otice with Banks		1997.07	5007.0
Balances with Banks outsi	de India			
(a) in current accounts			743.35	693.4
(b) in other deposit acco	ounts		5084.58	10144.9
Money at call and short no	tice		3.57	2.7
			42109.13	50132.5
Cash & Cash equivalents	s at the end of the period			
Cash in hand (including for	reign currency notes)		1312.61	1304.1
Balances with Reserve Ban	ik of India			
(a) in current accounts			24768.04	31134.6
(b) in other deposit acco Balances with Banks	unts		5867.00	264.0
(a) in current accounts			133.40	4.2
(b) in other deposit acco Money at Call and short no	unts		1249.05	1573.6
Balances with Banks outsic	tice with Banks		0.00	1997.0
	le India			
(a) in current accounts (b) in other deposit acco			1638.14	743.3
Money at call and short not	unts		19895.38	5084.5
toney at call and short not	lice		4.26	3.5
)ifference in energing an	d alaaling oo laad		54867.88	42109.13
ofference in opening an	d closing cash and cash ec	quivalents	12758.75	(8023.45
lotes: 1 Figures of previou	us parioda have hear mener			
	is periods have been regroup	ed/ reclassified wherever co	nsidered necessar	ry to
conform to currer	at pariod classification			
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conform to curren	nt period classification. Atement for year ended 31st N	1arch 2025 has been prepare	ed by Indirect Met	
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2. The Cash flow sta 2. The Cash flow sta Saket Saurav Asst. General Manager Brajesh Kumat Singh	Paramita Basu Asst. General Manager Shiv Bajrang Singh Executive Director	K Anbumani Asst. General Manager A. A. A	Sunil Ja General Mana Mahesh Kum	thod. ain ager - CFO
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2. The Cash flow sta Saket Saurav Asst. General Manager Brajesh Kumar Singh	Paramita Basu Asst. General Manager Shiv Bajrang Singh Executive Director Binde	K Anbumani Asst. General Manager A. A. A	Sunil Ja General Mana Mahesh Kum	ain ager - CFO





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

	(Rs in crores) Year Ended		
Particulars	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

Deutieniene		Year Ended		
Particulars		31.03.2025	31.03.2024	
ash and cash equivalents at the	e beginning of the perio	od		
ash in hand (including foreign curr			1304.15	1242.58
alances with Reserve Bank of India				
(a) in current accounts			31134.61	26670.15
(b) in other deposit accounts			264.00	4780.00
alances with Banks				70.0
(a) in current accounts			25.64	70.37
(b) in other deposit accounts			1619.95	1605.5
loney at Call and short notice with	Banks		1997.06	5007.04
alances with Banks outside India			742.25	602 4
(a) in current accounts			743.35	693.49
(b) in other deposit accounts			5084.58	10144.9
ioney at call and short notice			3.57	2.7
			42176.91	50216.83
	I of the monite d			
ash & Cash equivalents at the			1312.61	1304.1
ash in hand (including foreign curr	rency notes)		1512.01	1304.1
alances with Reserve Bank of Indi	a		24768.04	31134.6
(a) in current accounts			5867.00	264.0
(b) in other deposit accounts			5007.00	20110
alances with Banks			139.29	25.6
(a) in current accounts			1336.69	1619.9
(b) in other deposit accounts loney at Call and short notice with	Banks		0.00	1997.0
Balances with Banks outside India	Daliks		0.00	
(a) in current accounts			1638.14	743.3
(b) in other deposit accounts			19895.37	5084.5
Ioney at call and short notice			4.26	3.5
toney at call and short notice			54961.40	42176.9
Difference in opening and closin	g cash and cash equival	lents	12784.49	(8039.9)
Notes: 1. Figures of previous period conform to current period 2. The Cash flow statement Method	classification			
Stammen.	Brusu	1chob	my g	Sunil Jain
Saket Saurav Asst. General Manager	Paramita Basu Asst. General Manager	K An Asst. Gener	bumani al Manager Gener	al Manager - CF
Curry.	12/2	A.C	andly y	- and
Brajesh Kumar Singh Executive Director	Shiv Bajrang Singh Executive Director	Ashutosh Executiv		sh Kumar Bajaj cutive Director
		N	4	
3 g		Kumar rector & CEO		

