

Consolidated Cash Flow statement for the Half Year ended 30th September 2025

(Rs in crores)

Particulars	Half Year Ended	
	30.09.2025	30.09.2024
Net Profit as per Profit and Loss Account before minority Interest	5385.71	5372.18
Adjustments for :		
Provision for NPA	769.45	1733.05
Provision for Investment	13.39	(136.29)
Provision for Standard Assets	606.80	615.98
Provision for Tax	2198.72	1779.59
Other Provisions and Contingencies	59.32	31.51
Depreciation on Fixed Assets	306.07	253.02
Interest on Capital Instrument	230.78	324.46
Loss/(profit) on sale of land and buildings	0.16	(0.35)
Income taxes paid	(7.24)	(12.28)
Profit before working Capital Changes	9563.16	9960.87
(Increase)/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(10260.30)	(3840.53)
(Increase) / Decrease in Advances	(34867.57)	(19785.58)
(Increase) / Decrease in Other Assets	(109.96)	345.91
	(45237.83)	(23280.20)
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Deposits	39778.78	5114.36
Increase/(Decrease) in Borrowings (other than Capital Instruments)	729.66	10273.41
Increase/(Decrease) in Other liabilities	779.22	(2052.27)
	41287.66	13335.50
Net cash generated from Operations (A)	5612.99	16.17
Cash flow from Investing activities		
Dividend income from Subsidiaries and Joint Ventures	0.00	0.00
Purchase of fixed assets	(214.13)	(272.75)
Sale of fixed assets	14.85	10.87
Net cash generated from Investing Activities (B)	(199.28)	(261.88)
Cash flow from Financing activities		
Payment of dividend	(2188.82)	(1616.36)
Issue of AT-1 Bonds	0.00	0.00
Issue of Tier -2 Bonds	0.00	0.00
Net cash generated from Financing activities (C)	(2188.82)	(1616.36)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	3224.89	(1862.07)





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(Rs in crores)

Particulars	Half Year Ended	
	30.09.2025	30.09.2024
Cash and cash equivalents at the beginning 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
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	1713.03	1620.47
Balances with Reserve Bank of India		
(a) in current accounts	29399.87	32609.78
(b) in other deposit accounts	799.00	1132.00
Balances with Banks		
(a) in current accounts	617.59	48.93
(b) in other deposit accounts	3454.43	1648.49
Money at Call and short notice with Banks	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	961.98	1098.14
(b) in other deposit accounts	21235.83	2154.65
Money at call and short notice	4.56	2.38
	58186.29	40314.84
Difference in opening and closing cash and cash equivalents	3224.89	(1862.07)

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 Half Year year ended 30th September 2025 has been prepared by Indirect Method

Saket Saurav

Saket Saurav
Asst. General Manager

K Anbumani

K Anbumani
Asst. General Manager

Santanu Bal

Santanu Bal
Dy. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Brajesh Kumar Singh

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury

Ashutosh Choudhury
Executive Director

Binod Kumar

Binod Kumar
Managing Director & CEO

Place : Chennai
Date : 16.10.2025

