

Standalone Cash Flow Statement for the Half Year ended 30th September 2025

| Particulars                                                               | (Rs. in crores)               |                   |
|---------------------------------------------------------------------------|-------------------------------|-------------------|
|                                                                           | Half Year ended<br>30.09.2025 | 30.09.2024        |
| <b>Net Profit as per Profit and Loss Account</b>                          | <b>5991.04</b>                | <b>5109.86</b>    |
| <b>Adjustments for :</b>                                                  |                               |                   |
| Provision for NPA                                                         | 769.45                        | 1733.05           |
| Provision for Investment                                                  | 12.35                         | (135.63)          |
| Provision for Standard Assets                                             | 606.80                        | 615.98            |
| Provision for Tax                                                         | 2186.15                       | 1762.71           |
| Other Provisions and Contingencies                                        | 59.39                         | 28.13             |
| Depreciation on Fixed Assets                                              | 300.10                        | 248.65            |
| Interest on Capital Instrument                                            | 230.78                        | 324.46            |
| Loss/(profit) on sale of land and buildings                               | (0.20)                        | (0.32)            |
| Dividend income from Subsidiaries and Joint Ventures                      | 0.00                          | (2.63)            |
| Income taxes paid                                                         | 0.07                          | 0.00              |
| <b>Profit before working Capital Changes</b>                              | <b>10155.93</b>               | <b>9684.26</b>    |
| <b>(Increase) / Decrease in Operating Assets</b>                          |                               |                   |
| (Increase) / Decrease in Investments                                      | (10833.18)                    | (3563.47)         |
| (Increase) / Decrease in Advances                                         | (34870.61)                    | (19785.57)        |
| (Increase) / Decrease in Other assets                                     | (122.05)                      | 449.28            |
|                                                                           | <b>(45825.84)</b>             | <b>(22899.76)</b> |
| <b>Increase / (Decrease) in Operating Liabilities</b>                     |                               |                   |
| Increase / (Decrease) in Deposits                                         | 39792.21                      | 5115.44           |
| Increase / (Decrease) in Borrowings (other than Capital Instruments)      | 697.65                        | 10236.36          |
| Increase / (Decrease) in Other liabilities                                | 817.42                        | (2165.99)         |
|                                                                           | <b>41307.28</b>               | <b>13185.81</b>   |
| <b>Net cash generated from operations (A)</b>                             | <b>5637.37</b>                | <b>(29.69)</b>    |
| <b>Cash flow from investing activities</b>                                |                               |                   |
| Dividend income from Subsidiaries and Joint Ventures                      | 0.00                          | 2.63              |
| Purchase of fixed assets                                                  | (208.82)                      | (264.53)          |
| Sale of fixed assets                                                      | 14.03                         | 10.50             |
| <b>Net cash generated from Investing Activities (B)</b>                   | <b>(194.79)</b>               | <b>(251.40)</b>   |
| <b>Cash flow from Financing activities</b>                                |                               |                   |
| Payment of dividend                                                       | (2188.82)                     | (1616.36)         |
| <b>Net cash generated from financing activities (C)</b>                   | <b>(2188.82)</b>              | <b>(1616.36)</b>  |
| <b>Net increase/(Decrease) in cash &amp; cash equivalents (A)+(B)+(C)</b> | <b>3253.76</b>                | <b>(1897.45)</b>  |





## Standalone Cash Flow Statement for the Half Year ended 30th September 2025

(Rs. in crores)

| Particulars                                                        | Half Year ended |                  |
|--------------------------------------------------------------------|-----------------|------------------|
|                                                                    | 30.09.2025      | 30.09.2024       |
| <b>Cash and Cash equivalents at the beginning of the year</b>      |                 |                  |
| 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             |
|                                                                    | <b>54867.88</b> | <b>42109.13</b>  |
| <b>Cash &amp; Cash equivalents at the end of the period</b>        |                 |                  |
| Cash in hand (including foreign currency notes)                    | 1712.93         | 1620.42          |
| 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                                            | 605.26          | 20.71            |
| (b) in other deposit accounts                                      | 3402.20         | 1573.60          |
| 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                                      | 21235.84        | 2154.64          |
| Money at call and short notice                                     | 4.56            | 2.39             |
|                                                                    | <b>58121.64</b> | <b>40211.68</b>  |
| <b>Difference in opening and closing cash and cash equivalents</b> | <b>3253.76</b>  | <b>(1897.45)</b> |

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 half year ended 30th September 2025 has been prepared by Indirect Method.

**Saket Saurav**  
Asst. General Manager

**K Anbumani**  
Asst. General Manager

**Santanu Bal**  
Dy. General Manager

**Sunil Jain**  
General Manager - CFO

**Brajesh Kumar Singh**  
Executive Director

**Shiv Bajrang Singh**  
Executive Director

**Ashutosh Choudhury**  
Executive Director

**Binod Kumar**  
Managing Director & CEO

Place : Chennai

Date : 16.10.2025

