

Standalone Cash Flow Statement for the Year ended 31st March 2026

(Rs. in crores)

| Particulars                                                               | Year ended         |                   |
|---------------------------------------------------------------------------|--------------------|-------------------|
|                                                                           | 31.03.2026         | 31.03.2025        |
| <b>Net Profit as per Profit and Loss Account</b>                          | <b>12155.65</b>    | <b>10918.29</b>   |
| <b>Adjustments for :</b>                                                  |                    |                   |
| Provision for NPA                                                         | 1832.61            | 3444.03           |
| Provision for Investment                                                  | 59.99              | (252.65)          |
| Provision for Standard Assets                                             | 1586.92            | 853.44            |
| Provision for Tax                                                         | 4248.07            | 3868.64           |
| Other Provisions and Contingencies                                        | 129.98             | 28.96             |
| Depreciation on Fixed Assets                                              | 596.40             | 532.15            |
| Interest on Capital Instrument                                            | 360.03             | 600.04            |
| Loss/(profit) on Sale of Land, Buildings and Other Assets                 | (0.22)             | (1.69)            |
| Dividend income from Subsidiaries and Joint Ventures                      | (2.63)             | (2.63)            |
| Income taxes paid                                                         | (1502.00)          | 0.00              |
| <b>Profit before working Capital Changes</b>                              | <b>19464.80</b>    | <b>19988.58</b>   |
| <b>(Increase) / Decrease in Operating Assets</b>                          |                    |                   |
| (Increase) / Decrease in Investments                                      | (20360.87)         | (11812.43)        |
| (Increase) / Decrease in Advances                                         | (85649.64)         | (59626.15)        |
| (Increase) / Decrease in Other assets                                     | (820.19)           | 2209.20           |
|                                                                           | <b>(106830.70)</b> | <b>(69229.38)</b> |
| <b>Increase / (Decrease) in Operating Liabilities</b>                     |                    |                   |
| Increase / (Decrease) in Deposits                                         | 90572.74           | 49153.56          |
| Increase / (Decrease) in Borrowings (other than Capital Instruments)      | 10184.57           | 20376.44          |
| Increase / (Decrease) in Other liabilities                                | 5393.60            | (2938.17)         |
|                                                                           | <b>106150.91</b>   | <b>66591.83</b>   |
| <b>Net cash generated from operations (A)</b>                             | <b>18785.01</b>    | <b>17351.03</b>   |
| <b>Cash flow from investing activities</b>                                |                    |                   |
| Dividend income from Subsidiaries and Joint Ventures                      | 2.63               | 2.63              |
| Purchase of fixed assets                                                  | (440.99)           | (522.54)          |
| Sale of fixed assets                                                      | 24.79              | 191.14            |
| <b>Net cash generated from Investing Activities (B)</b>                   | <b>(413.57)</b>    | <b>(328.77)</b>   |
| <b>Cash flow from Financing activities</b>                                |                    |                   |
| Payment of dividend                                                       | (2188.82)          | (1616.36)         |
| Redemption of AT 1 Bonds                                                  | (2000.00)          | 0.00              |
| Redemption of Tier 2 Bonds                                                | (3000.00)          | (2000.00)         |
| Interest on Capital Instrument                                            | (460.30)           | (647.15)          |
| <b>Net cash generated from financing activities (C)</b>                   | <b>(7649.12)</b>   | <b>(4263.51)</b>  |
| <b>Net increase/(Decrease) in cash &amp; cash equivalents (A)+(B)+(C)</b> | <b>10722.32</b>    | <b>12758.75</b>   |





**Standalone Cash Flow Statement for the Year ended 31st March 2026**

(Rs. in crores)

| Particulars                                                        | Year ended      |                 |
|--------------------------------------------------------------------|-----------------|-----------------|
|                                                                    | 31.03.2026      | 31.03.2025      |
| <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                                     |                 |                 |
| (a) with Banks                                                     | 0.00            | 1997.07         |
| (b) with other institutions                                        | 0.00            | 0.00            |
| 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)                    | 1691.68         | 1312.61         |
| Balances with Reserve Bank of India                                |                 |                 |
| (a) in current accounts                                            | 21998.88        | 24768.04        |
| (b) in other deposit accounts                                      | 10364.00        | 5867.00         |
| Balances with Banks                                                |                 |                 |
| (a) in current accounts                                            | 24.81           | 133.40          |
| (b) in other deposit accounts                                      | 2808.90         | 1249.05         |
| Money at Call and short notice                                     |                 |                 |
| (a) with Banks                                                     | 0.00            | 0.00            |
| (b) with other institutions                                        | 0.00            | 0.00            |
| Balances with Banks outside India                                  |                 |                 |
| (a) in current accounts                                            | 3892.44         | 1638.14         |
| (b) in other deposit accounts                                      | 24795.80        | 19895.38        |
| Money at call and short notice                                     | 13.69           | 4.26            |
|                                                                    | <b>65590.20</b> | <b>54867.88</b> |
| <b>Difference in opening and closing cash and cash equivalents</b> | <b>10722.32</b> | <b>12758.75</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 year ended 31st March 2026 has been prepared by Indirect Method.

*Saket Saurav*      *K Anbumani*      *Santanu Bal*      *Sunil Jain*

**Saket Saurav**  
Asst. General Manager

**K Anbumani**  
Asst. General Manager

**Santanu Bal**  
Dy. General Manager

**Sunil Jain**  
General Manager - CFO

*Mini T M*      *Brajesh Kumar Singh*      *Shiv Bajrang Singh*      *Ashutosh Choudhury*

**Mini T M**  
Executive Director

**Brajesh Kumar Singh**  
Executive Director

**Shiv Bajrang Singh**  
Executive Director

**Ashutosh Choudhury**  
Executive Director

**Binod Kumar**  
Managing Director & CEO

Place : Chennai

Date : 29.04.2026



Consolidated Cash Flow statement for Year ended 31st March 2026

(Rs in crores)

| Particulars                                                               | Year Ended         |                   |
|---------------------------------------------------------------------------|--------------------|-------------------|
|                                                                           | 31.03.2026         | 31.03.2025        |
| <b>Net Profit as per Profit and Loss Account before minority Interest</b> | <b>11706.77</b>    | <b>11264.39</b>   |
| <b>Adjustments for :</b>                                                  |                    |                   |
| Provision for NPA                                                         | 1832.61            | 3444.03           |
| Provision for Investment                                                  | 68.39              | (248.10)          |
| Provision for Standard Assets                                             | 1586.92            | 853.44            |
| Provision for Tax                                                         | 4274.55            | 3892.51           |
| Other Provisions and Contingencies                                        | 132.23             | 31.78             |
| Depreciation on Fixed Assets                                              | 608.86             | 542.94            |
| Interest on Capital Instrument                                            | 360.03             | 600.04            |
| Loss/(profit) on sale of Land, Buildings and Other Assets                 | (0.26)             | (1.70)            |
| Income taxes paid                                                         | (1561.09)          | (26.02)           |
| <b>Profit before working Capital Changes</b>                              | <b>19009.01</b>    | <b>20353.31</b>   |
| <b>(Increase)/Decrease in Operating Assets</b>                            |                    |                   |
| (Increase) / Decrease in Investments                                      | (20267.83)         | (12247.37)        |
| (Increase) / Decrease in Advances                                         | (85649.65)         | (59626.14)        |
| (Increase) / Decrease in Other Assets                                     | (878.19)           | 2159.32           |
|                                                                           | <b>(106795.67)</b> | <b>(69714.19)</b> |
| <b>Increase/(Decrease) in Operating Liabilities</b>                       |                    |                   |
| Increase/(Decrease) in Deposits                                           | 90555.69           | 49145.25          |
| Increase/(Decrease) in Borrowings (other than Capital Instruments)        | 10254.27           | 20409.42          |
| Increase/(Decrease) in Other Liabilities                                  | 5792.18            | (2797.39)         |
|                                                                           | <b>106602.14</b>   | <b>66757.28</b>   |
| <b>Net cash generated from Operations (A)</b>                             | <b>18815.48</b>    | <b>17396.40</b>   |
| <b>Cash flow from Investing activities</b>                                |                    |                   |
| Purchase of fixed assets                                                  | (454.12)           | (539.94)          |
| Sale of fixed assets                                                      | 26.05              | 191.54            |
| <b>Net cash generated from Investing Activities (B)</b>                   | <b>(428.07)</b>    | <b>(348.40)</b>   |
| <b>Cash flow from Financing activities</b>                                |                    |                   |
| Payment of dividend                                                       | (2188.82)          | (1616.36)         |
| Redemption of AT-1 Bonds                                                  | (2000.00)          | 0.00              |
| Redemption of Tier-2 Bonds                                                | (3000.00)          | (2000.00)         |
| Interest on Capital Instrument                                            | (460.30)           | (647.15)          |
| <b>Net cash generated from Financing activities (C)</b>                   | <b>(7649.12)</b>   | <b>(4263.51)</b>  |
| <b>Net increase/(Decrease) in cash &amp; cash equivalents (A)+(B)+(C)</b> | <b>10738.29</b>    | <b>12784.49</b>   |



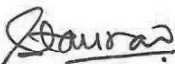
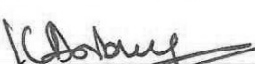
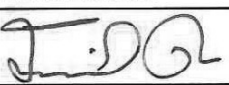
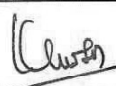
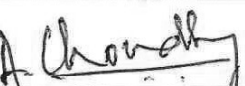
Consolidated Cash Flow statement for Year ended 31st March 2026

(Rs in crores)

| Particulars                                                        | Year Ended      |                 |
|--------------------------------------------------------------------|-----------------|-----------------|
|                                                                    | 31.03.2026      | 31.03.2025      |
| <b>Cash and cash equivalents at the beginning of the period</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                                            | 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            |
|                                                                    | <b>54961.40</b> | <b>42176.91</b> |
| <b>Cash &amp; Cash equivalents at the end of the period</b>        |                 |                 |
| Cash in hand (including foreign currency notes)                    | 1692.04         | 1312.61         |
| Balances with Reserve Bank of India                                |                 |                 |
| (a) in current accounts                                            | 21998.88        | 24768.04        |
| (b) in other deposit accounts                                      | 10364.00        | 5867.00         |
| Balances with Banks                                                |                 |                 |
| (a) in current accounts                                            | 49.62           | 139.29          |
| (b) in other deposit accounts                                      | 2893.23         | 1336.69         |
| Money at Call and short notice with Banks                          | 0.00            | 0.00            |
| Balances with Banks outside India                                  |                 |                 |
| (a) in current accounts                                            | 3892.44         | 1638.14         |
| (b) in other deposit accounts                                      | 24795.80        | 19895.37        |
| Money at call and short notice                                     | 13.68           | 4.26            |
|                                                                    | <b>65699.69</b> | <b>54961.40</b> |
| <b>Difference in opening and closing cash and cash equivalents</b> | <b>10738.29</b> | <b>12784.49</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 the Year ended 31st March 2026 has been prepared by Indirect Method

|                                                                                     |                                                                                     |                                                                                      |                                                                                       |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|  |  |  |  |
| <b>Saket Saurav</b><br>Asst. General Manager                                        | <b>K Anbumani</b><br>Asst. General Manager                                          | <b>Santanu Bal</b><br>Dy. General Manager                                            | <b>Sunil Jain</b><br>General Manager - CFO                                            |
|  |  |  |  |
| <b>Mini T M</b><br>Executive Director                                               | <b>Brajesh Kumar Singh</b><br>Executive Director                                    | <b>Shiv Bajrang Singh</b><br>Executive Director                                      | <b>Ashutosh Choudhury</b><br>Executive Director                                       |
|  |                                                                                     |                                                                                      |                                                                                       |
| <b>Binod Kumar</b><br>Managing Director & CEO                                       |                                                                                     |                                                                                      |                                                                                       |

Place : Chennai

Date : 29.04.2026

