STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2026

(Amount in ₹)

		31.03.2026		31.03.2025	
CASH FLOW FROM OPERATING ACTIVITIES					
Net Profit as per Profit and Loss Account			77,00,59,400		36,04,52,216
Add: Adjustments for:					
Depreciation and Amortisation		23,98,82,254		21,39,67,746	
Provision for BDDR		23,15,00,000		21,00,00,000	
Provision for Standard Assets		2,00,00,000		1,00,00,000	
Dividend Equalisation Fund		-		-	
Contingent Provision for ARC		13,67,53,626		84,66,00,000	
Provision for Restructured Assets		-		-	
Provision for Fraud		-		-	
Provision for Contigencies		-		30,00,000	
Amortisation of Investment		6,51,64,985		7,93,67,014	
Loss on Sale of Securities		-		-	
Depreciation on shifting of Investments		-		-	
Provision for Taxes		22,58,15,256	91,91,16,121	25,01,03,880	161,30,38,640
			168,91,75,521		197,34,90,856
Less: Adjustments for:					
Provison for Bad & Doubtful Debts written back		17,95,08,603		13,39,382	
Reserves/Excess Provision no longer required written back		14,47,53,626		2,00,00,000	
Profit on Sale of Securities		11,86,65,279		6,86,47,728	
Profit/(Loss) on sale of assets		3,79,249		19,24,812	
Contribution to NCUI		36,04,522		11,78,003	
Deferred Tax		-6,09,45,000	38,59,66,279	5,12,76,000	14,43,65,925
			130,32,09,242		182,91,24,931
Adjustments for:					
(Increase)/Decrease in Investments		-4,61,13,380		168,18,84,932	
(Increase)/Decrease in Advances		-504,40,32,070		-251,97,66,629	
(Increase)/Decrease in Other Assets		19,83,31,249		5,26,08,949	
Increase/(Decrease) in Funds		26,86,072		2,47,422	
Increase/(Decrease) in Deposits		849,36,06,376		-586,75,42,136	
Increase/(Decrease) in Other Liabilities		20,06,96,425	380,51,74,672	4,85,13,092	-660,40,54,370
Net Cash generated from operating activities before tax			510,83,83,914		-477,49,29,439
Income Tax Paid/(Refunds) (Net)			19,02,30,341		31,68,00,122
Net Cash generated from operating activities after tax	A		491,81,53,573		-509,17,29,561
CASH FLOW FROM INVESTING ACTIVITIES					
Purchase of Fixed Assets		-16,75,85,101		-10,35,98,213	
Sale Proceeds of Fixed Assets		51,44,710	-16,24,40,391	7,00,74,267	-3,35,23,946
Net Cash generated from investing activities	B		-16,24,40,391		-3,35,23,946
CASH FLOW FROM FINANCING ACTIVITIES					
Increase /(Decrease) in Share Capital		-3,72,31,390		-15,73,87,090	
Increase /(Decrease) in Borrowing		-225,45,70,818		146,16,10,818	
Dividend Paid		-12,79,04,446	-241,97,06,654	-	130,42,23,728
Net Cash generated from financing activities	C		-241,97,06,654		130,42,23,728
Net increase in Cash and Cash Equivalents (A+B+C)			233,60,06,528		-382,10,29,779
Cash and Cash Equivalents at the beginning of the year			690,04,50,849		1072,14,80,628
Cash and Cash Equivalents at the end of the year			923,64,57,377		690,04,50,849
Cash and Cash Equivalents- comprises of					
Cash			509,43,96,218		599,23,67,216
Balance with other banks (excluding fixed deposits)			124,23,05,149		65,80,83,633
Money at Call and Short Notice			289,97,56,010		25,00,00,000
			923,64,57,377		690,04,50,849

Note: Cash flow is prepared according to the indirect method prescribed in AS-3