

RESTATED CONSOLIDATED CASH FLOW STATEMENT

(₹ in million, unless otherwise stated)

		For the year ended			For the nine months ended	
Particulars		March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
A	Cash flow from operating activities					
	Profit before tax	4,325.1	5,673.6	6,958.2	5,162.6	7,009.8
	Adjustments for:					
	Depreciation and amortisation expense	111.9	132.5	164.9	120.8	152.2
	(Profit) / Loss on sale of fixed assets (net)	2.6	1.7	(2.9)	(0.6)	2.3
	Interest on lease liabilities	21.1	29.5	35.0	26.1	30.8
	Gain on modification in lease	(0.2)	-	-	-	-
	Impairment on financial instruments & loss on sale of asset held for sale	550.6	487.1	492.1	552.8	453.7
	Profit on sale of investment in mutual fund and other investments	(87.8)	(234.6)	(317.9)	(244.0)	(149.3)
	Provision for employee share based payments	61.2	76.7	56.3	42.2	33.6
	Operating profit before working capital changes	4,984.5	6,166.5	7,385.7	5,659.9	7,533.1
	Adjustments for:					
	Increase /(decrease) in other financial and non-financial liabilities and provisions	1,838.4	106.9	2,106.8	588.7	(1,129.8)
	Decrease / (increase) in trade receivables	13.6	(24.7)	(27.8)	9.8	(178.8)
	Decrease / /(increase) in other financial and non-financial assets	(318.7)	(1,237.0)	(325.8)	(374.2)	(479.9)
	Cash generated from operations during the period	6,517.8	5,011.7	9,138.9	5,884.2	5,744.6
	Tax paid	(998.7)	(1,153.9)	(1,417.1)	(1,039.6)	(1,558.0)
	Net cash flow generated from operations before movement in housing and other loans	5,519.1	3,857.8	7,721.8	4,844.6	4,186.6
	Housing and other property loans disbursed	(35,447.1)	(39,919.3)	(59,026.1)	(39,453.6)	(49,040.6)
	Proceeds from assignment of portfolio	5,778.7	7,721.2	12,624	8,166.9	11,307.0
	Housing and other property loans repayments	12,126.4	19,272.8	27,123.4	16,376.4	16,964.8
	Net cash used in operating activities [A]	(12,022.9)	(9,067.5)	(11,556.9)	(10,065.7)	(16,582.2)
B	Cash flow from investing activities					
	Proceeds received on sale / redemption of investments	20,537.4	67,056.3	83,079.9	68,932.5	37,792.4
	Payment towards purchase of investments	(25,180.0)	(65,231.0)	(83,975.8)	(69,482.3)	(37,668.8)
	Investment in fixed deposits (net of maturities)	(111.4)	6,517.9	(3,768.7)	388.3	4,795.8
	Payment towards purchase of fixed assets	(51.2)	(118.1)	(104.4)	(67.4)	(113.7)
	Proceeds received on sale of fixed assets	0.4	0.6	3.7	0.9	-
	Net cash generated from / (used in) investing activities [B]	(4,804.8)	8,225.7	(4,765.3)	(228.0)	4,805.7
C	Cash flow from financing activities					
	Proceeds on issue of equity shares	0.2	-	-	-	-
	Expenses related to allotment of equity shares	(170.5)	(37.8)	(58.7)	(50.2)	(4.8)
	Proceeds from loans from banks/institutions/NHB	27,859.7	34,150.0	29,850	18,640.0	28,215.3
	Proceeds from non-convertible debentures	8,150.0	4,190.0	9,170.0	7,020.0	8,750.0
	Repayment of loans to banks/institutions/NHB	(24,621.1)	(27,130.3)	(22,637.1)	(13,977.6)	(16,418.6)
	Repayment of non-convertible debentures	(3,858.3)	(8,001.9)	(1,530.0)	(1,205.0)	(10,822.7)
	Repayment of deposits	(280.9)	(336.9)	(56.5)	(51.1)	(13.5)
	Payment of lease liabilities	(65.2)	(84.6)	(105.8)	(77.4)	(95.9)
	Net cash generated from financing activities [C]	7,013.9	2,748.5	14,631.9	10,298.7	9,609.8
	Net (decrease) / increase in cash and cash equivalents [A+B+C]	(9,813.8)	1,906.7	(1,690.3)	5.0	(2,166.7)
	Cash and cash equivalents at the beginning of the period	13,648.8	3,835.0	5,741.7	5,741.7	4,051.4
	Cash and cash equivalents at the end of the period	3,835.0	5,741.7	4,051.4	5,746.7	1,884.7