

ANNEXURE - I

Columnar representation of the audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis as on HY 1 FY 23, FY 22, FY 21, FY20

Fig in Rs cr

Parameters Upto latest	H1 FY 23	FY2021-22	FY2020-21	FY 2019-20
For Financial Entities				
Networth - Consol (net of Non-controlling interest)	184,669.32	179,853.14	156,712.63	126,479.16
Networth - Standalone	123,440.59	120,251.00	108,782.65	86,158.06
Total Debt	782,067.92	746,773.78	642,255.54	573,797.59
i) Debt Securities	221,122.37	197,783.56	183,710.48	179,524.80
ii) Borrowings (Other than Debt Securities)	150,931.33	144,667.14	107,991.95	107,914.67
iii) Deposits	162,746.46	160,783.83	150,077.19	132,304.79
iv) Subordinated Liabilities	5,019.70	4,225.00	5,233.65	5,623.28
(v) Liabilities pertaining to Life Insurance Business	218,922.85	217,377.86	175,406.15	131,006.74
(vi) Liabilities pertaining to Non Life Insurance Business	23,325.21	21,936.39	19,836.12	17,423.31
Total Fixed Assets	4,546.40	4,707.29	2,821.83	2,952.62
i) Property, plant and equipment	1877.32	1882.39	1,738.69	1,744.27
ii) Other intangible assets	2621.23	2785.61	1,035.84	1,149.45
iii) Capital work in Progress	4.01	1.35	9.76	20.38
iv) Intangible assets under development	43.84	37.94	37.54	38.52
Goodwill on consolidation	5289.44	5289.44	1,600.73	1,600.73
Total Assets	1,013,742.18	966,349.20	829,354.90	729,814.93
Cash and Cash Equivalents	2254.19	2255.08	2,628.68	5,198.46
Investments in Associates	65856.32	63207.49	55,395.12	48,883.74
Assets Under Management			Separately given below	
Off Balance Sheet Assets				
Interest Income	26,171.74	45,124.54	44,461.55	45,253.26
Interest Expense	16,449.73	27,105.40	28,842.04	31,901.06
Impairment on financial instruments (Expected Credit Loss)	975.74	2043.14	3,030.76	5,951.12
Profit attributable to Owners of the Corporation	11,862.08	22,594.69	18,740.06	21,434.57
Profit attributable to Non-Controlling Interest	754.82	1,447.44	1,747.49	1,391.90
Total Comprehensive Income attributable to Owners of the Corporation	10,569.39	22,054.76	20,305.28	15,060.33
Total Comprehensive Income attributable to Non-Controlling Interest	457.24	1,256.16	1,764.09	1,552.72
Other Information				
Gross NPA (%) of HDFC Limited - standalone	1.59%	1.91%	1.98%	1.99%
Net NPA (%) HDFC Limited - standalone	0.73%	0.92%	1.35%	1.49%
Tier I Capital Adequacy Ratio (%) HDFC Limited - standalone	21.9%	22.2%	21.50%	16.60%
Tier II Capital Adequacy Ratio (%) HDFC Limited - standalone	0.6%	0.6%	0.70%	1.10%
Gross Debt:Equity Ratio of the Company (Standalone)				
Before the issue of debt securities	4.28:1	4.15:1	4.05:1	4.83:1
After the issue of debt securities			Will be given in the issue details	
Assets Under Management	H1 FY 23	FY 2021-22	FY 2020-21	FY 2019-20
Balance sheet total assets	1,013,742.18	966,349.20	829,354.90	729,814.93
Securitized assets	93,565.81	83,880.24	76,365.51	71,420.87
Total assets under management	1,107,307.99	1,050,229.44	905,720.41	801,235.80

The figures of previous years have been regrouped wherever necessary.

Consolidated Statement of Profit and Loss

Fig In Rs cr

CONSOLIDATED STATEMENT OF PROFIT AND LOSS	Half Year ended September 30, 2022	Year ended March 31, 2022	Year ended March 31, 2021	Year ended March 31, 2020
1. Revenue from Operations				
Interest Income	26171.74	45124.54	44461.55	45253.26
Surplus from deployment in Cash Management Schemes of Mutual Funds	95.43	561.40	812.78	1118.90
Dividend Income	29.29	58.64	38.45	89.21
Rental Income	30.46	60.63	55.60	47.13
Fees and commission Income	1149.51	2280.76	1967.72	2138.82
Fair Value gain consequent to merger of GRUH, an associate, with Bandhan Bank				
Realised gain	-	-	-	1,473.75
Gain on fair valuation	-	-	-	8,325.35
Net gain on fair value changes	226.59	1,565.24	1,971.68	(179.67)
Profit on Sale of Investments and Investment Properties	0.64	70.60	(2.20)	35.11
Income on derecognised / assigned loans	481.06	985.06	1,102.95	967.87
Premium and other operating income from Life Insurance Business - Policyholder's funds		56,006.25	45,241.74	38,328.46
Net Gain / (Loss) on Investments in Life Insurance business - Policyholder's funds	28783.68	9,878.01	25,333.44	(10,286.99)
Income from General Insurance Business - Policyholder's funds	9985.77	19,334.63	18,050.28	14,414.51
Total Revenue from Operations	67,100.40	135,925.76	139,033.99	101,725.71
2. Other Income	20.21	42.32	37.25	70.19
3 Total Income (1 + 2)	67,120.61	135,968.08	139,071.24	101,795.90
4. Expenses:				
Finance costs	16449.73	27,230.35	29,081.26	32,109.45
Impairment on financial Instruments (Expected Credit Loss)	975.74	2,043.14	3,030.76	5,951.12
Employee benefit expenses	1093.93	2,082.11	1,700.67	1,356.66
Depreciation, amortisation and impairment	299.25	418.92	355.35	256.11
Establishment Expenses			44.83	56.78
Claims and other operating expenses of Life Insurance Operations - Policyholder's funds	23900.58	41,192.71	28,625.91	24,449.40
Changes in Life Insurance contract liabilities and surplus pending transfer	4430.67	23,768.18	40,761.64	2,168.61
Expense of General Insurance Business - Policyholder's funds	9630.93	18,760.97	17,196.87	13,934.50
Other Expenses			958.12	1,066.12
Establishment & Other Expenses	713.9	1,189.67		
Total expenses	57,494.73	116,686.05	121,755.41	81,348.75
5. Share of profit of Associates (Equity Method)	5,139.31	8,969.79	6,921.47	5,746.10
6. Profit before tax (3-4+5)	14,765.19	28,251.82	24,237.30	26,193.25
7. Tax expense				
- Current tax	2,371.06	4,308.93	3,937.98	3415.75
- Deferred tax	(222.77)	(99.24)	(188.23)	(48.97)
Total tax expense	2,148.29	4,209.69	3,749.75	3,366.78
8. Net Profit (before adjustment for minority Interest) (6-7)	12,616.90	24,042.13	20,487.55	22,826.47
9. Other Comprehensive Income	(1,590.27)	(731.21)	1,581.82	(6,213.42)
10. Total comprehensive Income (8+9)	11,026.63	23,310.92	22,069.37	16,613.05
11. Profit attributable to:				
Owners of the Corporation	11,862.08	22,594.69	18,740.06	21,434.57
Non-Controlling Interest	754.82	1,447.44	1,747.49	1391.9
12. Other Comprehensive Income attributable to:				
Owners of the Corporation	(1,292.69)	(539.93)	1,565.22	(6,374.24)
Non-Controlling Interest	(297.58)	(191.28)	16.60	160.82
13. Total Comprehensive Income attributable to:				
Owners of the Corporation	10,569.39	22,054.76	20,305.28	15,060.33
Non-Controlling Interest	457.24	1256.16	1764.09	1552.72
Earnings per equity share				
Basic (₹)	65.32	124.97	105.59	124.14
Diluted (₹)	64.99	123.65	104.70	123.19

Consolidated Balance Sheet

CONSOLIDATED BALANCE SHEET	As at	As at	As at	As at
	30-Sep-22	March 31, 2022	March 31, 2021	March 31, 2020
ASSETS				
Financial assets				
i) Cash and cash equivalents	2254.19	2,255.08	2,628.68	5,198.46
ii) Bank Balances other than (i) above	585.05	374.37	406.79	303.07
iii) Trade and Other receivables	361.27	368.76	242.35	342.89
iv) Derivative financial instruments	1972.75	1,353.28	2,192.30	5,758.06
v) Loans	594207.35	563,920.32	490,947.80	445,496.16
vi) Investments in Associates	65856.32	63,207.49	55,395.12	48,883.74
vii) Other Investments	60853.39	56,249.16	55,399.30	51,027.29
viii) Assets of Life Insurance Business	231252.29	227,039.75	183,616.54	137,326.99
ix) Assets of Non - Life Insurance Business	27392.16	26,167.03	23,522.44	19,868.24
x) Other financial assets	9291.83	6,042.11	3,851.70	3,983.72
xi) Non - Current assets held for sale	-	-	141.00	-
Total Financial Assets	994,026.60	946,977.35	818,344.02	718,188.62
Non-Financial assets				
i) Current Tax Assets (Net)	3385.29	3,261.67	2,920.28	3,696.51
ii) Deferred tax assets (Net)	1778.3	1,566.15	1,853.76	1,699.68
iii) Investment property	2926.34	2,787.22	936.77	981.52
iv) Property, plant and equipment	1877.32	1,882.39	1,738.69	1,744.27
v) Other intangible assets	2621.23	2,785.61	1,035.84	1,149.45
vi) Capital work in Progress	4.01	1.35	9.76	20.38
vii) Intangible assets under development	43.84	37.94	37.54	38.52
viii) Other non-financial assets	1690.04	1,715.87	742.72	695.25
ix) Goodwill on consolidation	5289.44	5,289.44	1,600.73	1,600.73
x) Non - Current assets held for sale	99.77	44.21	134.79	-
Total Non-Financial Assets	19,715.58	19,371.85	11,010.88	11,626.31
Total Assets	1,013,742.18	966,349.20	829,354.90	729,814.93
LIABILITIES AND EQUITY				
LIABILITIES				
Financial Liabilities				
i) Derivative financial instruments	9122.97	4,280.93	1,716.79	354.84
ii) Trade & Other Payables	4545.16	4,561.34	3,376.15	2,404.14
iii) Debt Securities	221122.37	197,783.56	183,710.48	179,524.80
iv) Borrowings (Other than Debt Securities)	150931.33	144,667.14	107,991.95	107,914.67
v) Deposits	162746.46	160,783.83	150,077.19	132,304.79
vi) Subordinated Liabilities	5019.7	4,225.00	5,233.65	5,623.28
vii) Liabilities pertaining to Life Insurance Business	218922.85	217,377.86	175,406.15	131,006.74
viii) Liabilities pertaining to Non Life Insurance Business	23325.21	21,936.39	19,836.12	17,423.31
ix) Other financial liabilities	17054.06	15,079.10	13,387.82	16,536.97
Total Financial Liabilities	812,790.11	770,695.15	660,736.30	593,093.54
Non-Financial Liabilities				
i) Current tax liabilities (Net)	504.74	482.08	469.64	259.84
ii) Deferred tax liabilities (Net)	339	119.25	124.80	32.46
iii) Provisions	450.4	416.56	371.17	372.09
iv) Other non-financial liabilities	1440.75	2,005.83	2,035.52	2,220.52
Total Non-Financial Liabilities	2,734.89	3,023.72	3,001.13	2,884.91
Total Liabilities	815,525.00	773,718.87	663,737.43	595,978.45
EQUITY				
i) Equity Share capital	363.47	362.60	360.79	346.41
ii) Other equity	184,305.85	179,490.54	156,351.84	126,132.75
iii) Non-controlling interest	13,547.86	12,777.19	8,904.84	7,357.32
Total equity	198,217.18	192,630.33	165,617.47	133,836.48
Total liabilities and equity	1,013,742.18	966,349.20	829,354.90	729,814.93

Cashflow Statement (Consolidated basis)

Consolidated cash flow Statement

CONSOLIDATED CASH FLOW STATEMENT	Half Year ended September 30, 2022	Year ended March 31, 2022	Year ended March 31, 2021	Year ended March 31, 2020
A CASH FLOW FROM OPERATING ACTIVITIES				
Profit before tax	14,765.19	28,251.82	24,237.30	26,193.25
Adjustments for:				
Share of Profit of the Associates	(5,139.31)	(8,969.79)	(6,921.47)	(5,746.10)
Depreciation, Amortisation and Impairment	299.25	418.92	355.35	256.11
Impairment on Financial Instruments (Expected Credit Loss)	975.74	2,043.14	3,030.76	5,951.12
Expense on Employee Stock Option Scheme	168.56	454.77	355.27	15.96
Profit on loss of control in Subsidiary	0.00	0.00	0.00	(9,799.10)
Net gain on fair value changes	(226.59)	(1,565.24)	(1,971.68)	182.12
Interest Expense	16,311.20	26,968.52	28,842.04	31,901.06
Interest Income	(26,267.17)	(45,685.94)	(44,461.55)	(45,253.26)
Dividend Income	0.00	0.00	0.00	0.00
Profit on Sale of investments	(0.64)	(70.60)	0.00	(2.45)
(Profit) / Loss on Sale of investment Properties and Fixed Assets (Net)	2.56	0.23	2.25	(35.11)
Surplus from deployment in cash management Schemes of Mutual Funds		0.00	(812.78)	(1,118.90)
Net gain on derecognition of assigned loans		0.00	0.00	0.00
Utilisation of Shelter Assistance Reserve		(0.04)	(0.03)	(3.17)
Utilisation of CSR		0.00	0.00	0.00
MTM on Derivative Financial Assets and Liabilities		0.00	0.00	0.00
Upfront gain on derecognised (assigned) loans	(372.39)	(606.50)	(706.72)	
Operating Profit before Working Capital changes	516.40	1,239.29	1,948.74	2,541.53
Adjustments for:				
Investments in schemes of Mutual Fund (Net)				
Decrease/(Increase) in Financial Assets and Non Financial Assets	(3,674.16)	(1,721.42)	3,369.75	(3,535.38)
(Decrease)/Increase in Financial and Non Financial Liabilities	3,122.60	5,392.11	(240.20)	3,354.60
Decrease/(Increase) in Assets pertaining to Insurance Business	(5,437.67)	(46,067.80)	(49,943.75)	(54,194.94)
(Decrease)/Increase in Liabilities pertaining to Insurance Business	2,933.81	44,071.98	46,812.22	13,545.65
Cash from / (used) for Operations	(2,539.02)	2,914.16	1,946.76	1,711.46
Interest Received	25,338.62	46,019.59	43,624.43	45,253.26
Interest Paid	(13,235.89)	(26,934.20)	(30,186.40)	(31,775.66)
Surplus from deployment in Cash Management Schemes of Mutual Funds Received	0.00	0.00	869.26	1,118.90
Dividend Received	0.00	0.00	0.00	0.00
Taxes Paid	(2,571.11)	(4,300.68)	(3,176.53)	(3,967.98)
Net cash from Operations	6,992.60	17,698.87	13,077.52	12,339.98
Loans disbursed (net)	(30,464.39)	(75,869.07)	(47,590.31)	(29,859.40)
Investment in Schemes of Mutual Fund (Net)	(1,486.97)	14,142.29	6,528.05	(10,312.48)
Corporate Deposits (net)		0.00	1.59	1,070.88
Net cash used in operating activities A	(24,958.76)	(44,027.91)	(27,983.15)	(26,801.02)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(34.45)	(2,133.75)	(158.68)	(356.14)
Sale of Fixed Assets	4.76	3.82	5.83	3.82
Net Cash used for Fixed Assets	(29.69)	(2,129.93)	(152.85)	(352.32)
Purchase of Investment Properties	(231.30)	(1,598.13)	(91.96)	(296.25)
Sale of Investment Properties	29.72	124.80	57.14	65.43
Net Cash flow from / used for Investment Properties	(201.58)	(1,473.33)	(34.82)	(230.82)
Investments				
- In Subsidiary Companies	0.00	0.00	0.00	(1,495.81)
- In Associates Companies	0.00	(0.25)	0.00	(86.71)
Other Investments (Net)	230.52	(16,494.21)	(6,770.66)	(9,347.13)
Sale proceeds of Investments in Associates	0.00	210.62		
Sale proceeds of Investments in Subsidiary Companies	-	-	-	1,639.14
Net cash used for investing activities B	(0.75)	(19,887.10)	(6,958.33)	(9,873.65)
C CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital - Equity	0.86	1.81	14.38	2.12
Money Received Against Warrants	0.00	0.00	307.03	
Securities Premium (Net)	719.94	4,347.70	11,901.83	1,587.69
Sale proceeds of Investments in Subsidiary Companies	209.05	236.45	1,484.25	1,903.27
Borrowings (other than debt securities and subordinated liabilities) (net)	6,324.63	36,691.01	126.55	42,883.65
Deposits (Net)	1,992.49	10,789.44	18,142.87	
Proceeds from Debt Securities and Subordinated Liabilities	90,031.82	105,493.08	106,429.03	105,072.64
Repayment of Debt Securities and Subordinated Liabilities	(65,902.38)	(92,433.56)	(102,625.23)	(110,139.61)
Payment for Principal portion of lease liability	(75.77)	(69.72)	(45.36)	(83.99)
Dividend paid - Equity Shares	(5,442.70)	(4,153.26)	(3,642.68)	(3,023.49)
Tax paid on Dividend		0.00	0.00	(581.35)
Change in Non-Controlling Interest	(2,899.32)	2,638.47	(427.69)	1,068.89
Net cash from financing activities C	24,958.62	63,541.42	31,664.98	38,689.82
Net Increase / (Decrease) in cash and cash equivalents [A+B+C]	(0.89)	(373.59)	(3,276.50)	2,015.15
Add : Cash and cash equivalents as at the beginning of the period/ year	2,255.08	2,628.68	5,198.46	3,183.31
Cash and cash equivalents as at the end of the period	2,254.19	2,255.09	1,921.96	5,198.46

1) During the half year ended, the Group has received dividend Income of ₹ 27.73 crore (Previous year ₹ 39.83 crore).

2) Net movement in Borrowings (including Debt Securities), Deposits and Subordinated Liabilities amounting to ₹ 32,446.55 crore (Previous year ₹ 22,590.50 crore) includes fresh issuance, repayments and effect of changes in foreign exchange rates.

Stand Alone Statement of Profit and Loss

Fig in Rs cr

STATEMENT OF PROFIT AND LOSS	Half Year ended September 30, 2022	Year ended March 31, 2022	Year ended March 31, 2021	Year ended March 31, 2020
STANDALONE				
Revenue from Operations				
(i) Interest Income	25106.52	43297.21	42,771.96	42,647.13
(ii) Surplus from deployment in Cash Management Schemes of Mutual Funds	95.43	561.4	812.78	1,102.21
(iii) Dividend Income	2046.15	1510.99	733.97	1,080.68
(iv) Rental Income	38.99	81.08	77.16	70.36
(v) Fees and Commission Income	131.18	252.63	211.65	192.78
(vi) Net Gain on Fair Value Changes	150.68	938.47	956.48	99.23
(vi) Fair Value gain consequent to merger of GRUH, an associate, with Bandhan Bank			-	9,019.81
(vii) Profit on Sale of Investments			1,397.69	3,523.75
(viii) Profit on Sale of Investments Properties			(2.20)	35.11
(ix) Income on Derecognised (assigned) Loans	514.11	1056	1,190.25	967.87
(x) Profit/ (loss) on Sale of Investments / Investments Properties	184.46	259.29		
(I) Total Revenue from Operations	28,267.52	47,957.07	48,149.74	58,738.92
(II) Other Income	17.20	33.13	26.12	24.42
Total Income (I + II)	28,284.72	47,990.20	48,175.86	58,763.35
Expenses				
(i) Finance Cost	16115.81	26739.21	28,614.76	31,001.36
(ii) Impairment on Financial Instruments (Expected Credit Loss)	987	1932	2,948.00	5,913.10
(iii) Employee Benefit Expenses	550.22	1060.79	914.11	592.92
(iv) Depreciation, Amortisation and Impairment	111.64	172.29	158.78	147.74
(v) Establishment Expenses			32.52	40.37
(vi) Other Expenses			692.60	716.93
(vii) Establishment & Other Expenses	516.17	839.6		
(IV) Total Expenses (IV)	18,280.84	30,743.89	33,360.77	38,412.41
(V) Profit Before Tax (III - IV)	10,003.88	17,246.31	14,815.09	20,350.92
Tax expense				
- Current tax	1,998.79	3,514.25	3,040.65	2,571.68
- Deferred tax	(117.97)	(10.12)	(252.86)	9.59
(VI) Total Tax Expense	1,880.82	3,504.13	2,787.79	2,581.27
(VII) Net Profit After Tax (V - VI)	8,123.06	13,742.18	12,027.30	17,769.65
(VIII) Other Comprehensive Income				
(A) (i) Items that will not be reclassified to profit or (loss)	(153.25)	(44.25)	1,815.61	(7,398.61)
(ii) Income tax relating to items that will not be reclassified to profit or (loss)	(226.12)	(10.89)	(138.09)	683.03
Sub Total (A)	(379.37)	(55.14)	1,677.52	(6,715.59)
(B) (i) Items that will be reclassified to profit or (loss)	48.65	118.93	75.77	84.56
(ii) Income tax relating to items that will be reclassified to profit or (loss)	(12.25)	(29.93)	(19.07)	(21.28)
Sub Total (B)	36.40	89.00	56.70	63.28
Other Comprehensive Income (A + B)	(342.97)	33.86	1,734.22	(6,652.31)
(IX) Total Comprehensive Income (VII + VIII)	7,780.09	13,776.04	13,761.52	11,117.34
(X) Earnings per Equity Share (Face value ₹ 2)*				
Basic (₹)	44.73	76.01	67.77	102.91
Diluted (₹)	44.51	75.2	67.20	102.12

* Not annualised for the half year ended

Stand Alone Balance Sheet

BALANCE SHEET	Half Year ended September 30, 2022	As at March 31, 2022	As at March 31, 2021	As at March 31, 2020
ASSETS				
(1) Financial Assets				
(a) Cash and Cash Equivalents	1,284.96	565.49	769.97	3,141.88
(b) Bank Balances other than (a) above	500.86	227.44	374.78	283.81
(c) Derivative Financial Instruments	1,881.50	1,322.80	2,154.48	5,709.28
Receivables				
(i) Trade Receivables	188.15	178.65	155.38	230.06
(ii) Other Receivables				-
(e) Loans	582,127.61	554,862.51	485,294.26	439,943.28
(f) Investments	75,048.10	68,592.22	68,636.77	64,944.37
(g) Other Financial Assets	9,063.24	5,573.54	3,381.42	2,742.01
(h) Non - Current Asset held for Sale	-	-	156.46	
Total Financial Assets	670,094.42	631,322.65	560,923.52	516,994.69
(2) Non-Financial Assets				
(a) Current Tax Assets (Net)	2,671.34	2,617.55	2,356.88	3,101.78
(b) Deferred Tax Assets (Net)	1,412.06	1,549.88	1,655.30	1,567.94
(c) Investment Property	2,814.92	2,685.74	840.57	890.43
(d) Property, Plant and Equipment	1,087.78	1,073.94	986.42	986.10
(e) Other Intangible Assets	363.34	369.91	369.46	362.85
(f) Other Non-Financial Assets	1,239.26	1,198.58	331.64	189.77
(g) Non-Current Assets held for sale	99.77	44.21	134.79	-
Total Non-Financial Assets	9,688.47	9,539.81	6,675.06	7,098.87
Total Assets	679,782.89	640,862.46	567,598.58	524,093.56
LIABILITIES AND EQUITY				
LIABILITIES				
(1) Financial Liabilities				
(a) Derivative Financial Instruments	8,637.28	3,824.36	1,660.86	320.67
(b) Payables				
(A) Trade Payables				
(i) total outstanding dues of micro enterprises and small	5.59	9.52	7.48	3.90
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	320.58	334.65	331.67	192.90
(B) Other Payables				
(i) total outstanding dues of micro enterprises and small				-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises				-
(c) Debt Securities	219,199.16	195,929.63	182,054.73	176,868.71
(d) Borrowings (Other than Debt Securities)	143,950.98	139,851.75	105,179.18	104,908.64
(e) Deposits	162,883.46	160,899.76	150,131.13	132,324.29
(f) Subordinated Liabilities	3,000.00	3,000.00	4,000.00	5,000.00
(g) Other Financial Liabilities	16,537.18	14,527.69	12,991.70	15,896.48
Total Financial Liabilities	554,534.23	518,377.36	456,356.75	435,515.59
(2) Non-Financial Liabilities				
(a) Current Tax Liabilities (Net)	441.20	441.30	441.29	192.90
(b) Provisions	302.05	270.02	251.29	260.54
(c) Other Non-Financial Liabilities	1,064.82	1,522.78	1,766.60	1,966.47
(2) Total Non-Financial Liabilities	1,808.07	2,234.10	2,459.18	2,419.91
Total Liabilities	556,342.30	520,611.46	458,815.93	437,935.50
(3) EQUITY				
(a) Equity Share Capital	363.47	362.61	360.79	346.41
(b) Other Equity	123,077.12	119,888.39	108,421.86	85,811.65
Total Equity	123,440.59	120,251.00	108,782.65	86,158.06
Total Liabilities and Equity	679,782.89	640,862.46	567,598.58	524,093.56

Cashflow Statement (Standalone Basis)
Cash flow Statement

CASH FLOW STATEMENT	Half Year ended September 30, 2022	Year ended March 31, 2022	Year ended March 31, 2021	Year ended March 31, 2020
A CASH FLOW FROM OPERATING ACTIVITIES				
Profit before tax	10,003.88	17,246.31	14,815.09	20,350.92
Adjustments for:				
Depreciation, Amortisation and Impairment	111.64	172.29	158.78	147.74
Impairment on Financial Instruments (Expected Credit Loss)	987.00	1,932.00	2,948.00	5,913.10
Expense on Employee Stock Option Scheme	145.13	390.24	338.42	13.64
Net gain on fair value changes	(150.68)	(938.47)	(956.48)	(9,119.04)
Interest Expense	15,972.65	26,476.16	28,383.48	30,797.57
Interest Income	(25,201.96)	(43,858.61)	(43,584.74)	(43,942.11)
Dividend Income				
Profit on Sale of Investments	(184.46)	(259.29)	(1,397.69)	(3,523.75)
(Profit) / Loss on Sale of Investment Properties and Fixed Assets (Net)	(2.36)	(0.24)	2.14	(35.11)
Net gain on derecognition of assigned loans				
Utilisation of Shelter Assistance Reserve		(0.04)	(0.03)	(3.11)
Upfront gain on derecognised (assigned loans)	(405.44)	(606.50)	(706.72)	
MTM on Derivative Financial Assets and liabilities				
Operating Profit before Working Capital changes and adjustment for interest received and paid	1,275.40	553.85	0.25	599.85
Adjustments for:				
Investment in Cash Management Schemes of Mutual Funds (Net)				
(Increase) / Decrease in Financial Assets and Non Financial Assets	(3,921.92)	(1,363.08)	3,540.07	(3,217.84)
Increase / (Decrease) in Financial and Non Financial Liabilities	(1,545.39)	719.14	(3,014.87)	1,680.14
Cash from Operations before adjustments for interest received and paid	(4,191.91)	(90.09)	525.45	(937.85)
Interest Received	24,273.41	44,192.26	43,703.69	43,505.61
Interest Paid	(12,796.06)	(26,450.14)	(29,335.32)	(30,564.30)
Dividend Received				
Taxes Paid	(2,035.26)	(3,700.19)	(2,039.03)	(2,961.68)
Net cash from Operations	5,250.18	13,951.84	12,854.79	9,041.78
Loans disbursed (net)	(27,440.98)	(72,477.05)	(48,813.18)	(45,344.63)
Corporate Deposits (net)				1,010.50
Investment in Cash Management Schemes of Mutual Funds (Net)	(2,016.72)	14,115.44	7,521.10	(8,524.44)
Net cash used in operating activities A	(24,207.52)	(44,409.77)	(28,437.29)	(43,816.79)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(56.68)	(115.28)	(63.00)	(78.06)
Sale of Fixed Assets	2.61	0.62	0.53	0.89
Net Cash used for Fixed Assets	(54.07)	(114.66)	(62.47)	(77.17)
Purchase of Investment Properties	(220.36)	(1,559.54)	(91.27)	(278.73)
Sale of Investment Properties	29.72	180.72	57.14	65.43
Net Cash flow from / used for Investment Properties	(190.64)	(1,378.82)	(34.13)	(213.30)
Investments				
- in Subsidiary Companies	(2,020.10)	(46.44)	(55.00)	(2,156.72)
- in Associates Companies	-	(0.25)	(0.50)	(86.71)
Other Investments :				
- Purchase of Investments	(5,671.50)	(19,532.68)	(9,572.69)	(5,571.92)
- Sale of Investments	3,340.87	6,290.35	1,225.01	612.45
Sale of Investments in subsidiaries			-	1,639.14
Sale of Investments in Associate	-	210.62		
Net cash used for investing activities B	(4,595.44)	(14,571.88)	(8,499.78)	(5,854.23)
C CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital - Equity	0.86	1.82	14.38	2.12
Money Received Against Warrants	-	-	307.03	
Securities Premium (Net)	706.20	1,452.94	11,845.95	
Securities Premium received				1,280.66
Securities Premium utilised				-
Sale proceeds of Investments in Subsidiary Companies	209.06	236.45	1,484.25	1,903.27
Borrowings and Deposits (Net)				54,078.02
Borrowings (other than debt securities) and subordinated liabilities (net)	4,159.67	34,686.09	233.79	
Deposits (Net)	2,013.56	10,851.42	17,837.24	
Proceeds from Debt Securities and Subordinated Liabilities	88,373.53	103,707.00	105,660.00	102,820.65
Repayment of Debt Securities and Subordinated Liabilities	(60,459.20)	(87,935.90)	(99,111.04)	(104,018.86)
Payments for principal portion of lease liability	(38.55)	(70.00)	(63.76)	(10.81)
Dividend paid - Equity Shares	(5,442.70)	(4,152.65)	(3,642.68)	(3,021.60)
Tax paid on Dividend			-	(581.35)
Net cash from financing activities C	29,522.43	58,777.17	34,565.16	52,452.10
Net Decrease in cash and cash equivalents [A+B+C]	719.47	(204.48)	(2,371.91)	2,781.08
Add : Cash and cash equivalents as at the beginning of the year	565.49	769.97	3,141.88	360.80
Cash and cash equivalents as at the end of the period	1,284.96	565.49	769.97	3,141.88

1) During the half year ended, the Corporation has received Dividend Income of ₹ 2,044.59 Crore (Previous period ₹ 1,187.58 Crore)

2) Net movement in Borrowings (including Debt Securities), Deposits and Subordinated Liabilities amounting to ₹ 34,087.56 Crore (Previous year ₹ 21,525.72 Crore) Includes fresh issuance, repayments and effect of changes in foreign exchange rates.