

ANNEXURE - I

Key Operational and Financial Parameters - Consolidated basis for the year ended March 31, 2021 along with for the last 3 audited years

Fig in Rs cr

Parameters Upto latest	FY2020-21	H1 FY21	FY 2019-20	FY 2018-19
For Financial Entities				
Networth - Consol (net of Non-controlling interest)	156,712.63	143,968.33	126,479.16	111,733.14
Networth - Standalone	108,782.65	100,133.45	86,158.06	77,355.47
Total Debt	642,255.54	598,827.67	573,797.59	524,222.65
i) Debt Securities	183,710.48	181,868.36	179,524.80	184,639.73
ii) Borrowings (Other than Debt Securities)	107,991.95	90,804.38	107,914.67	90,256.39
iii) Deposits	150,077.19	148,277.40	132,304.79	107,071.99
iv) Subordinated Liabilities	5,233.65	5,955.80	5,623.28	5,735.70
(v) Liabilities pertaining to Life Insurance Business	175,406.15	153,650.97	131,006.74	125,344.52
(vi) Liabilities pertaining to Non Life Insurance Business	19,836.12	18,270.76	17,423.31	11,174.31
Total Fixed Assets	2,821.83	2,861.61	2,952.62	1,313.44
i) Property, plant and equipment	1,738.69	1,710.78	1,744.27	1,188.02
ii) Other intangible assets	1,035.84	1,097.50	1,149.45	101.20
iii) Capital work in Progress	9.76	15.05	20.38	20.41
iv) Intangible assets under development	37.54	38.28	38.52	3.81
Goodwill on consolidation	1,600.73	1,600.73	1,600.73	625.46
Total Assets	829,354.90	774,447.33	729,814.93	660,875.12
Cash and Cash Equivalents	2,628.68	859.34	5,198.46	3,183.31
Investments in Associates	55,395.12	52,012.44	48,883.74	43,874.69
Assets Under Management	Separately given below			
Off Balance Sheet Assets	-	-	-	-
Interest Income	44,461.55	22,399.61	45,253.26	41,045.30
Interest Expense	28,842.04	15,341.40	31,901.06	29,012.79
Impairment on financial instruments (Expected Credit Loss)	3,030.76	1,683.47	5,951.12	991.19
Profit attributable to Owners of the Corporation	18,740.06	8,213.28	21,434.57	16,231.76
Profit attributable to Non-Controlling Interest	1,747.49	880.66	1,391.90	1,348.75
Total Comprehensive Income attributable to Owners of the Corporation	20,305.28	8,868.99	15,060.33	16,351.24
Total Comprehensive Income attributable to Non-Controlling Interest	1,764.09	984.65	1,552.72	1,310.98
Other Information				
Gross NPA (%) of HDFC Limited - standalone	1.98%	1.81%	1.99%	1.18%
Net NPA (%) HDFC Limited - standalone	1.35%	1.29%	1.49%	0.84%
Tier I Capital Adequacy Ratio (%) HDFC Limited - standalone	21.50%	19.50%	16.60%	17.54%
Tier II Capital Adequacy Ratio (%) HDFC Limited - standalone	0.70%	1.20%	1.10%	1.54%
Gross Debt:Equity Ratio of the Company (Standalone)				
Before the issue of debt securities	4.05:1	4.2:1	4.83:1	4.72:1
After the issue of debt securities	Will be given in the issue details			
Assets Under Management				
Balance sheet total assets	829,354.90	774,447.33	729,814.93	660,875.12
Securitized assets	71,422.60	64,973.99	65,694.53	54601.22
Total assets under management	900,777.50	839,421.32	795,509.46	715,476.34
The figures of previous years have been regrouped wherever necessary.				

Consolidated Statement of Profit and Loss for the year ended March 31, 2021

Fig In Rs cr

CONSOLIDATED STATEMENT OF PROFIT AND LOSS	Year ended March 31, 2021	Half Year ended September 30,	Year ended March 31, 2020	Year ended March 31, 2019
1. Revenue from Operations				
Interest Income	44,462	22,399.61	45,253.26	41,045.30
Funds	812.78	539.07	1,118.90	997.71
Dividend Income	38.45	23.00	89.21	29.47
Rental Income	55.60	24.40	47.13	68.05
Fees and commission Income	1,967.72	927.30	2,138.82	2,475.11
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	1,971.68	701.06	(179.67)	711.34
Profit on Sale of Investments and Investment Properties	(2.20)	-	35.11	21.63
Income on derecognised / assigned loans	1,102.95	342.46	967.87	859.99
Premium and other operating income from Life Insurance Business - Policyholder's funds	45,241.74	19,348.60	38,328.46	34,144.27
Net Gain / (Loss) on Investments in Life Insurance business - Policyholder's funds	25,333.44	11,261.35	(10,286.99)	3,633.22
Income from General Insurance Business -Policyholder's funds	18,050.28	8,469.69	14,414.51	11,929.22
Total Revenue from Operations	139,033.99	64,036.54	101,725.71	95,915.31
2. Other Income	37.25	13.25	70.19	279.56
3 Total Income (1 + 2)	139,071.24	64,049.79	101,795.90	96,194.87
4. Expenses:				
Finance costs	29,081.26	15,460.79	32,109.45	29,525.78
Impairment on financial instruments (Expected Credit Loss)	3,030.76	1,683.47	5,951.12	991.19
Employee benefit expenses	1,700.67	692.58	1,356.66	1,448.37
Depreciation, amortisation and impairment	355.35	175.66	256.11	96.00
Establishment Expenses	44.83	25.62	56.78	239.71
Claims and other operating expenses of Life Insurance Operations - Policyholder's funds	28,625.91	9,901.57	24,449.40	18,053.07
Changes in Life Insurance contract liabilities and surplus pending transfer	40,761.64	20,030.50	2,168.61	18,379.00
Expense of General Insurance Business - Policyholder's funds	17,196.87	8,149.56	13,934.50	11,632.86
Other Expenses	958.12	451.05	1,066.12	1,119.75
Total expenses	121,755.41	56,570.80	81,348.75	81,485.73
5. Share of profit of Associates (Equity Method)	6,921.47	3,243.24	5,746.10	7,389.82
6. Profit before tax (3-4+5)	24,237.30	10,722.23	26,193.25	22,098.96
7. Tax expense				
- Current tax	3,937.98	1,797.02	3415.75	4370.02
- Deferred tax	(188.23)	(168.73)	(48.97)	148.43
Total tax expense	3,749.75	1,628.29	3,366.78	4,518.45
8. Net Profit (before adjustment for minority interest) (6-7)	20,487.55	9,093.94	22,826.47	17,580.51
9. Other Comprehensive Income	1,581.82	759.70	(6,213.42)	81.72
10. Total comprehensive income (8+9)	22,069.37	9,853.64	16,613.05	17,662.22
11. Profit attributable to:				
Owners of the Corporation	18,740.06	8,213.28	21,434.57	16,231.76
Non-Controlling Interest	1,747.49	880.66	1391.9	1348.75
12. Other Comprehensive Income attributable to:				
Owners of the Corporation	1,565.22	655.71	(6,374.24)	119.49
Non-Controlling Interest	16.60	103.99	160.82	(37.77)
13. Total Comprehensive Income attributable to:				
Owners of the Corporation	20,305.28	8,868.99	15,060.33	16,351.24
Non-Controlling Interest	1,764.09	984.65	1552.72	1310.98
Earnings per equity share				
Basic (₹)	105.59	46.94	124.14	95.40
Diluted (₹)	104.70	46.85	123.19	94.66

Consolidated Balance Sheet as at March 31, 2021

CONSOLIDATED BALANCE SHEET	As at March 31, 2021	As at September 30, 2020	As at March 31, 2020	As at March 31, 2019
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ASSETS				
Financial assets				
i) Cash and cash equivalents	2,628.68	859.34	5,198.46	3,183.31
ii) Bank Balances other than (i) above	406.79	345.60	303.07	1,353.23
iii) Trade and Other receivables	242.35	304.01	342.89	640.59
iv) Derivative financial instruments	2,192.30	3,486.59	5,758.06	1,403.36
v) Loans	490,947.80	468,363.57	445,496.16	422,363.83
vi) Investments in Associates	55,395.12	52,012.44	48,883.74	43,874.69
vii) Other Investments	55,399.30	46,781.14	51,027.29	32,837.20
viii) Assets of Life Insurance Business	183,616.54	161,724.43	137,326.99	129,869.28
ix) Assets of Non - Life Insurance Business	23,522.44	21,938.21	19,868.24	13,417.20
x) Other financial assets	3,851.70	7,546.10	3,983.72	4,436.32
xi) Non - Current assets held for sale	141.00		-	-
Total Financial Assets	818,344.02	763,361.43	718,188.62	653,379.01
Non-Financial assets				
i) Current Tax Assets (Net)	2,920.28	3,093.10	3,696.51	3,279.98
ii) Deferred tax assets (Net)	1,853.76	1,891.00	1,699.68	919.07
iii) Investment property	936.77	1,061.79	981.52	395.64
iv) Property, plant and equipment	1,738.69	1,710.78	1,744.27	1,188.02
v) Other intangible assets	1,035.84	1,097.50	1,149.45	101.20
vi) Capital work in Progress	9.76	15.05	20.38	20.41
vii) Intangible assets under development	37.54	38.28	38.52	3.81
viii) Other non-financial assets	742.72	577.67	695.25	962.52
ix) Goodwill on consolidation	1,600.73	1,600.73	1,600.73	625.46
x) Non - Current assets held for sale	134.79			
Total Non-Financial Assets	11,010.88	11,085.90	11,626.31	7,496.11
Total Assets	829,354.90	774,447.33	729,814.93	660,875.12
LIABILITIES AND EQUITY				
LIABILITIES				
Financial Liabilities				
i) Derivative financial instruments	1,716.79	496.45	354.84	164.75
ii) Trade & Other Payables	3,376.15	2,466.20	2,404.14	2,460.39
(iii) Debt Securities	183,710.48	181,868.36	179,524.80	184,639.73
(iv) Borrowings (Other than Debt Securities)	107,991.95	90,804.38	107,914.67	90,256.39
(v) Deposits	150,077.19	148,277.40	132,304.79	107,071.99
(vi) Subordinated Liabilities	5,233.65	5,955.80	5,623.28	5,735.70
(vii) Liabilities pertaining to Life Insurance Business	175,406.15	153,650.97	131,006.74	125,344.52
(viii) Liabilities pertaining to Non Life Insurance Business	19,836.12	18,270.76	17,423.31	11,174.31
(ix) Other financial liabilities	13,387.82	17,616.27	16,536.97	14,460.04
Total Financial Liabilities	660,736.30	619,406.59	593,093.54	541,307.82
Non-Financial Liabilities				
(i) Current tax liabilities (Net)	469.64	330.23	259.84	170.53
(ii) Deferred tax liabilities (Net)	124.80	134.39	32.46	65.43
(iii) Provisions	371.17	370.79	372.09	369.42
(iv) Other non-financial liabilities	2,035.52	1,981.16	2,220.52	983.40
Total Non-Financial Liabilities	3,001.13	2,816.57	2,884.91	1,588.78
Total liabilities	663,737.43	622,223.16	595,978.45	542,896.60
EQUITY				
(i) Equity Share capital	360.79	359.16	346.41	344.29
(ii) Other equity	156,351.84	143,609.17	126,132.75	111,388.85
(iii) Non-controlling interest	8,904.84	8,255.84	7,357.32	6,245.38
Total equity	165,617.47	152,224.17	133,836.48	117,978.52
Total liabilities and equity	829,354.90	774,447.33	729,814.93	660,875.12

Cashflow Statement (Consolidated basis)

Consolidated cash flow Statement for the year ended March 31, 2021

CONSOLIDATED CASH FLOW STATEMENT	Year ended March 31, 2021	Year ended ended September 30, 2020	Year ended March 31, 2020	Year ended March 31, 2019
A CASH FLOW FROM OPERATING ACTIVITIES				
Profit before tax	24,237.30	10,722.23	26,193.25	22,098.96
Adjustments for:				
Share of Profit of the Associates	(6,921.47)	(3,243.24)	(5,746.10)	(7,389.82)
Depreciation, Amortisation and Impairment	355.35	175.66	256.11	175.20

Impairment on Financial Instruments (Expected Credit Loss)	3,030.76	1,683.47	5,951.12	1,165.70
Expense on Employee Stock Option Scheme	355.27	55.06	15.96	245.98
Profit on loss of control in Subsidiary	0.00	0.00	(9,799.10)	
Net gain on fair value changes	(1,971.68)	(701.06)	182.12	(750.59)
Interest Expense	28,842.04	15,341.40	31,901.06	29,012.79
Interest Income	(44,461.55)	(22,399.61)	(45,253.26)	(45,827.48)
Dividend Income	0.00	0.00	0.00	0.00
Profit on Sale of Investments	0.00	0.00	(2.45)	(21.63)
(Profit) / Loss on Sale of Investment Properties and Fixed Assets (Net)	2.25	0.29	(35.11)	(66.83)
Surplus from deployment in ash management Schemes of Mutual Funds	(812.78)	(539.07)	(1,118.90)	(997.71)
Net gain on derecognition of assigned loans	0.00	0.00	0.00	0.00
Utilisation of Shelter Assistance Reserve	(0.03)	0.00	(3.17)	(14.94)
Utilisation of CSR	0.00	0.00	0.00	0.00
MTM on Derivative Financial Assets and Liabilities	0.00	0.00	0.00	0.00
Operating Profit before Working Capital changes	2,655.46	1,095.13	2,541.53	(2,370.37)
Adjustments for:				
Investments in schemes of Mutual Fund (Net)				
Decrease/(Increase) in Financial Assets and Non Financial Assets	3,369.75	2,624.60	(3,535.38)	(2,481.80)
(Decrease)/Increase in Financial and Non Financial Liabilities	(240.20)	(974.33)	3,354.60	1,680.78
Decrease/(Increase) in Assets pertaining to Insurance Business	(49,943.75)	(26,462.51)	(14,194.94)	(22,377.06)
(Decrease)/Increase in Liabilities pertaining to Insurance Business	46,812.22	23,491.68	13,545.65	20,172.92
Cash from / (used) for Operations	2,653.48	(225.43)	1,711.46	(5,375.53)
Interest Received	43,624.43	22,608.15	45,253.26	46,513.71
Interest Paid	(30,186.40)	(13,567.94)	(31,775.66)	(28,101.80)
Surplus from deployment in Cash Management Schemes of Mutual Funds	869.26	596.54	1,118.90	
Dividend Received	0.00	0.00	0.00	0.00
Taxes Paid	(3,176.53)	(1,292.98)	(3,967.98)	(3,485.40)
Net cash from Operations	13,784.24	8,118.34	12,339.98	9,550.98
Loans disbursed (net)	(47,590.31)	(24,810.51)	(29,899.40)	(47,354.55)
Investment in Schemes of Mutual Fund (Net)	6,528.05	5,017.73	(10,312.48)	(6,091.39)
Corporate Deposits (net)	1.59	(6.50)	1,070.88	(406.45)
Net cash used in operating activities A	(27,276.43)	(11,680.94)	(26,801.02)	(44,301.41)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(158.68)	(45.71)	(356.14)	(211.78)
Sale of Fixed Assets	5.83	0.95	3.82	31.60
Net Cash used for Fixed Assets	(152.85)	(44.76)	(352.32)	(180.18)
Purchase of Investment Properties	(91.96)	(87.28)	(296.25)	(17.28)
Sale of Investment Properties	57.14	0.00	65.43	127.45
Net Cash flow from / used for Investment Properties	(34.82)	(87.28)	(230.82)	110.17
Investments				
- in Subsidiary Companies	0.00	0.00	(1,495.81)	(121.24)
- in Associates Companies	0.00	0.00	(86.71)	(8,569.75)
Other Investments (Net)	(6,770.66)	(2,868.31)	(9,347.13)	(1,554.61)
Sale proceeds of Investments in Subsidiary Companies	-	-	1,639.14	-
Net cash used for investing activities B	(6,958.33)	(3,000.35)	(9,873.65)	(10,315.61)
C CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital - Equity	14.38	12.75	2.12	9.11
Money Received Against Warrants	307.03	307.03		
Securities Premium (Net)	11,901.83	10,736.48	1,587.69	6,571.74
Sale proceeds of Investments in Subsidiary Companies	1,484.25	1,274.42	1,903.27	1,248.87
Borrowings and Deposits (Net)	18,269.42	(1,137.68)	42,883.65	48,745.70
Proceeds from Debt Securities and Subordinated Liabilities	106,429.03	55,118.00	105,072.64	174,755.46
Repayment of Debt Securities and Subordinated Liabilities	(102,625.23)	(52,441.92)	(110,139.61)	(173,104.37)
Payment for Principal portion of lease liability	(45.36)		(83.99)	
Dividend paid - Equity Shares	(3,642.68)	(3,642.42)	(3,023.49)	(3,407.28)
Tax paid on Dividend	0.00	0.00	(581.35)	(695.25)
Change in Non-Controlling Interest	(427.69)	115.51	1,068.89	861.65
Net cash from financing activities C	31,664.98	10,342.17	38,689.82	54,985.63
Net Increase / (Decrease) in cash and cash equivalents [A+B+C]	(2,569.78)	(4,339.12)	2,015.15	368.61
Add : Cash and cash equivalents as at the beginning of the period/ year	5,198.46	5,198.46	3,183.31	2,814.70
Cash and cash equivalents as at the end of the period	2,628.68	859.34	5,198.46	3,183.31

1) During the year, the Group has received dividend income of ₹ 38.45 Crore (Previous year ₹ 89.21 Crore).

2) Net movement in Borrowings (including Debt Securities), Deposits and Subordinated Liabilities amounting to ₹ 21,645.73 Crore (Previous year ₹ 37,663.73 Crore) includes fresh issuance, repayments and effect of changes in foreign exchange rates.

Stand Alone Statement of Profit and Loss for the year ended March 31, 2021

Fig in Rs cr				
STATEMENT OF PROFIT AND LOSS	Year ended March 31, 2021	Half Year ended September 30, 2020	Year ended March 31, 2020	Year ended March 31, 2019
STANDALONE				
Revenue from Operations				
(i) Interest Income	42,771.96	21,615.77	42,647.13	38,335.19
(ii) Surplus from deployment in Cash Management Schemes of Mutual Funds	812.78	538.57	1,102.21	943.79
(iii) Dividend Income	733.97	621.20	1,080.68	1,130.64
(iv) Rental Income	77.16	35.96	70.36	65.07
(v) Fees and Commission Income	211.65	91.07	192.78	182.41
(vi) Net Gain on Fair Value Changes	956.48	260.02	99.23	552.11
(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	1,240.59	3,523.75	1,212.35
(viii) Profit on Sale of Investments Properties	(2.20)	-	35.11	66.50
(ix) Income on Derecognised (assigned) Loans	1,190.25	342.46	967.87	859.99
(I) Total Revenue from Operations	48,149.74	24,745.64	58,738.92	43,348.04
(II) Other Income	26.12	6.35	24.42	29.97
Total Income (I + II)	48,175.86	24,751.99	58,763.35	43,378.01
Expenses				
(i) Finance Cost	28,614.76	15,216.16	31,001.36	27,837.67
(ii) Impairment on Financial Instruments (Expected Credit Loss)	2,948.00	1,635.00	5,913.10	935.00
(iii) Employee Benefit Expenses	914.11	341.54	592.92	716.53
(iv) Depreciation, Amortisation and Impairment	158.78	70.58	147.74	66.53
(v) Establishment Expenses	32.52	20.88	40.37	107.57
(vi) Other Expenses	692.60	329.22	716.93	595.94
(IV) Total Expenses (IV)	33,360.77	17,613.38	38,412.42	30,259.24
(V) Profit Before Tax (III - IV)	14,815.09	7,138.61	20,350.92	13,118.77
Tax expense				
- Current tax	3,040.65	1,431.83	2,571.68	3,307.11
- Deferred tax	(252.86)	(214.86)	9.59	179.20
(VI) Total Tax Expense	2,787.79	1,216.97	2,581.27	3,486.31
(VII) Net Profit After Tax (V - VI)	12,027.30	5,921.64	17,769.65	9,632.46
(VIII) Other Comprehensive Income				
(A) (i) Items that will not be reclassified to profit or (loss)	1,815.61	685.42	(7,398.61)	(186.41)
(ii) Income tax relating to items that will not be reclassified to profit or (loss)	(138.09)	(25.78)	683.03	47.41
Sub Total (A)	1,677.52	659.64	(6,715.59)	(139.00)
(B) (i) Items that will be reclassified to profit or (loss)	75.77	(61.20)	84.56	11.48
(ii) Income tax relating to items that will be reclassified to profit or (loss)	(19.07)	15.40	(21.28)	(4.01)
Sub Total (B)	56.70	(45.80)	63.28	7.47
Other Comprehensive Income (A + B)	1,734.22	613.84	(6,652.31)	(131.53)
(IX) Total Comprehensive Income (VII + VIII)	13,761.52	6,535.48	11,117.34	9,500.93
(X) Earnings per Equity Share (Face value ₹ 2)*				
Basic (₹)	67.77	33.84	102.91	56.53
Diluted (₹)	67.20	33.78	102.12	56.08

* Not annualised for the half year ended

Stand Alone Balance Sheet as at March 31, 2021

BALANCE SHEET	As at March 31, 2021	As at September 30, 2020	As at March 31, 2020	As at March 31, 2019
ASSETS				
(1) Financial Assets				
(a) Cash and Cash Equivalents	769.97	83.39	3,141.88	360.80
(b) Bank Balances other than (a) above	374.78	299.91	283.81	1,235.46
(c) Derivative Financial Instruments	2,154.48	3,459.03	5,709.28	1,403.35
Receivables				
(i) Trade Receivables	155.38	149.07	230.06	186.86
(ii) Other Receivables	-	-	-	-
(e) Loans	485,294.26	462,845.01	439,943.28	400,759.63
(f) Investments	68,636.77	61,178.37	64,944.37	46,240.35

(g) Other Financial Assets	3,381.42	6,634.75	2,742.01	3,894.34
(h) Non - Current Asset held for Sale	156.46			
Total Financial Assets	560,923.52	534,649.53	516,994.69	454,080.79
(2) Non-Financial Assets				
(a) Current Tax Assets (Net)	2,356.88	2,445.94	3,101.78	2,750.18
(b) Deferred Tax Assets (Net)	1,655.30	1,749.43	1,567.94	830.91
(c) Investment Property	840.57	967.13	890.43	321.32
(d) Property, Plant and Equipment	986.42	960.35	986.10	644.23
(e) Other Intangible Assets	369.46	363.24	362.85	7.10
(f) Other Non-Financial Assets	331.64	176.47	189.77	143.02
(g) Non-Current Assets held for sale	134.79	-	-	-
Total Non-Financial Assets	6,675.06	6,662.56	7,098.87	4,696.76
Total Assets	567,598.58	541,312.09	524,093.56	458,777.55
LIABILITIES AND EQUITY				
LIABILITIES				
(1) Financial Liabilities				
(a) Derivative Financial Instruments	1,660.86	462.28	320.67	164.75
(b) Payables				
(A) Trade Payables				
(i) total outstanding dues of micro enterprises and small enterprises	7.48	0.47	3.90	1.47
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	331.67	316.10	192.90	188.70
(B) Other Payables				
(i) total outstanding dues of micro enterprises and small enterprises			-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises			-	-
(c) Debt Securities	182,054.73	179,382.30	176,868.71	177,566.91
(d) Borrowings (Other than Debt Securities)	105,179.18	88,187.07	104,908.64	77,548.54
(e) Deposits	150,131.13	148,329.70	132,324.29	105,598.94
(f) Subordinated Liabilities	4,000.00	5,000.00	5,000.00	5,500.00
(g) Other Financial Liabilities	12,991.70	17,250.77	15,896.48	13,720.49
Total Financial Liabilities	456,356.75	438,928.69	435,515.59	380,289.80
(2) Non-Financial Liabilities				
(a) Current Tax Liabilities (Net)	441.29	249.92	192.90	146.43
(b) Provisions	251.29	240.08	260.54	209.55
(c) Other Non-Financial Liabilities	1,766.60	1,759.95	1,966.47	776.30
(2) Total Non-Financial Liabilities	2,459.18	2,249.95	2,419.91	1,132.28
Total Liabilities	458,815.93	441,178.64	437,935.50	381,422.08
(3) EQUITY				
(a) Equity Share Capital	360.79	359.16	346.41	344.29
(b) Other Equity	108,421.86	99,774.29	85,811.65	77,011.18
Total Equity	108,782.65	100,133.45	86,158.06	77,355.47
Total Liabilities and Equity	567,598.58	541,312.09	524,093.56	458,777.55

Cashflow Statement (Standalone Basis)				
Cash flow Statement for the year ended March 31, 2021				
CASH FLOW STATEMENT	Year ended March 31, 2021	Half Year ended September 30, 2020	Year ended March 31, 2020	Year ended March 31, 2019
A CASH FLOW FROM OPERATING ACTIVITIES				
Profit before tax	14,815.09	7,138.61	20,350.92	13,118.77
Adjustments for:				
Depreciation, Amortisation and Impairment	158.78	70.58	147.74	66.53
Impairment on Financial Instruments (Expected Credit Loss)	2,948.00	1,635.00	5,913.10	935.00
Expense on Employee Stock Option Scheme	338.42	47.03	13.64	211.09
Net gain on fair value changes	(956.48)	(260.02)	(9,119.04)	(552.11)
Interest Expense	28,383.48	15,103.36	30,797.57	27,672.04
Interest Income	(43,584.74)	(22,154.34)	(43,942.11)	(39,240.24)

Dividend Income				
Profit on Sale of Investments	(1,397.69)	(1,240.59)	(3,523.75)	(1,212.35)
(Profit) / Loss on Sale of Investment Properties and Fixed Assets (Net)	2.14	(0.02)	(35.11)	(66.97)
Net gain on derecognition of assigned loans				
Utilisation of Shelter Assistance Reserve	(0.03)		(3.11)	(14.94)
MTM on Derivative Financial Assets and liabilities				
Operating Profit before Working Capital changes and adjustment for interest received and paid	706.97	339.61	599.85	916.82
Adjustments for:				
Investment in Cash Management Schemes of Mutual Funds (Net)				
(Increase) / Decrease in Financial Assets and Non Financial Assets	2,825.09	2,173.07	(3,217.84)	(2,569.73)
Increase / (Decrease) in Financial and Non Financial Liabilities	(3,050.77)	(373.06)	1,680.14	160.31
Cash from Operations before adjustments for interest received and paid	481.29	2,139.62	(937.85)	(1,492.60)
Interest Received	43,703.69	22,420.34	43,505.61	38,880.79
Interest Paid	(29,335.32)	(13,351.65)	(30,564.30)	(26,731.53)
Dividend Received				
Taxes Paid	(2,039.03)	(695.99)	(2,961.68)	(2,313.05)
Net cash from Operations	12,810.63	10,512.32	9,041.78	8,343.61
Loans disbursed (net)	(48,813.18)	(25,042.92)	(45,344.63)	(43,919.93)
Corporate Deposits (net)	8.26	0.16	1,010.50	(412.08)
Investment in Cash Management Schemes of Mutual Funds (Net)	7,521.10	4,723.99	(8,524.44)	(5,177.10)
Net cash used in operating activities A	(28,473.19)	(9,806.45)	(43,816.79)	(41,165.50)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(63.00)	(17.38)	(78.06)	(47.54)
Sale of Fixed Assets	0.53	0.13	0.89	0.89
Net Cash used for Fixed Assets	(62.47)	(17.25)	(77.17)	(46.65)
Purchase of Investment Properties	(91.27)	(83.34)	(278.73)	(7.97)
Sale of Investment Properties	57.14	0.00	65.43	122.04
Net Cash flow from / used for Investment Properties	(34.13)	(83.34)	(213.30)	114.07
Investments				
- in Subsidiary Companies	(55.00)	(55.00)	(2,156.72)	(121.24)
- in Associates Companies	(0.50)		(86.71)	(8,569.75)
Other Investments :				
- Purchase of Investments	(9,572.69)	(4,074.10)	(5,571.92)	(2,066.98)
- Sale of Investments	1,225.01	512.66	612.45	738.75
Sale of Investments in subsidiaries	-	-	1,639.14	0.00
Net cash used for investing activities B	(8,499.78)	(3,717.03)	(5,854.23)	(9,951.80)
C CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital - Equity	14.38	12.75	2.12	9.11
Money Received Against Warrants	307.03	307.03		
Securities Premium (Net)	11,845.95	10,715.78		
Securities Premium received			1,280.66	6,290.74
Securities Premium utilised			-	0.00
Sale proceeds of Investments in Subsidiary Companies	1,484.25	1,274.42	1,903.27	1,248.87
Borrowings and Deposits (Net)	18,071.03	(716.16)	54,078.02	45,181.50
Proceeds from Debt Securities and Subordinated Liabilities	105,660.00	54,793.00	102,820.65	152,226.75
Repayment of Debt Securities and Subordinated Liabilities	(99,111.04)	(52,279.41)	(104,018.86)	(150,730.34)
Payments for principal portion of lease liability	(27.86)		(10.81)	
Dividend paid - Equity Shares	(3,642.68)	(3,642.42)	(3,021.60)	(3,407.56)
Tax paid on Dividend	-	0.00	(581.35)	(573.10)
Net cash from financing activities C	34,601.06	10,464.99	52,452.10	50,245.97
Net Decrease in cash and cash equivalents [A+B+C]	(2,371.91)	(3,058.49)	2,781.08	(871.33)
Add : Cash and cash equivalents as at the beginning of the year	3,141.88	3,141.88	360.80	1,232.13
Cash and cash equivalents as at the end of the period	769.97	83.39	3,141.88	360.80

1) During the year, the Corporation has received Dividend of ₹ 733.97 Crore (Previous year ₹ 1,080.68 Crore)

2) Net movement in Borrowings (including Debt Securities), Deposits and Subordinated Liabilities amounting to ₹ 22,263.40 Crore (Previous year ₹ 52,887.25 Crore) includes fresh issuance, repayments and effect of changes in foreign exchange rates.