

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2017

(`in lac)

Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		107277.46 7.27 16731.91		
Interest received during the year Recovery from Debts written off Other Income Less: Interest paid during the year on deposits, borrowings etc., Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow From Financing Activities		7.27 16731.91		
Less: Interest paid during the year on deposits, borrowings etc., Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		7.27 16731.91		100428.50
Other Income Less: Interest paid during the year on deposits, borrowings etc., Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow From Financing Activities Total Cash Flow From Financing Activities CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				3.92
Interest paid during the year on deposits, borrowings etc., Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				8180.93
Interest paid during the year on deposits, borrowings etc., Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		124016.64		108613.35
Operating expenses Profit on Sale of Assets (Net) Provisions & Contingencies Add : Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less : Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	70010 70		7001071	
Profit on Sale of Assets (Net) Provisions & Contingencies Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	78618.70		70012.51	
Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	24346.21 9.08		18156.35 1.35	
Add: Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	5563.28	108537.27	3640.19	91810.40
Depreciation/Amortisation on Fixed Assets Provisions & Contingencies Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	0000.20	15479.37	0040.10	16802.95
Provisions & Contingencies Less: Taxes Paid (Net) CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets 3. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				
Less: Taxes Paid (Net) I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	2596.88		2185.29	
II. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities) III. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.	5563.28	8160.16	3640.19	5825.48
(Prior to changes in Operating Assets & Liabilities) II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		6278.44		6049.00
II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		17361.09		16579.43
Increase / (Decrease) in Liabilities Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				
Deposits Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				
Other Liabilities & Provisions (Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				
(Increase) / Decrease in Assets Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		126730.63		135980.57
Advances Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(1856.11)		(878.52)
Investments Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(00700.00)		(70700 55)
Other Assets Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(69766.08) 16214.77		(78766.55) (55540.07)
Total of II A. Net Cash Flow From Operating Activities CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		4680.23		2470.06
CASH FLOW FROM INVESTING ACTIVITIES Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		76003.44		3265.49
Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		93364.53		19844.92
Sale / Disposal of Fixed Assets Purchase of Fixed Assets B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				
B. Net Cash Flow From Investing Activities CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		11.45		9.06
CASH FLOW FROM FINANCING ACTIVITIES Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(4066.29)		(6010.44)
Share Capital Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(4054.84)		(6001.38)
Dividends Paid Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.				
Borrowings C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		4708.93		5696.04
C. Net Cash Flow From Financing Activities Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(1887.03)		(1566.35)
Total Cash Flow During The Year (A+B+C) Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		(1,257.46)		(1,356.95)
Increase / (Decrease) in Cash Flow CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		1564.44		2772.74
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR a) Cash and Balances with R.B.I.		90874.13		16616.28
a) Cash and Balances with R.B.I.				
		50403.19		43477.71
b) Balances with Banks and Money at Call & Short Notice		48828.22		39137.42
Total - I		99231.41		82615.13
CASH & CASH EQUIVALENTS AT THE END OF THE VEAD				
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR a) Cash and Balances with R.B.I.		64627.37		50403.19
b) Balances with Banks and Money at Call & Short Notice		125478.17		48828.22
Total - II		190105.54		99231.41
TOTAL NET CASH FLOW DURING THE YEAR				
Increase / (Decrease) in Cash Flow-I-II		90874.13		16616.28