



STATEMENT OF CASH FLOW

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2018 (Amount in ₹)

	31.03.2018		31.03.2017	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit and Loss Account		93,37,89,339.17		98,73,28,259.58
Add: Adjustments for:				
Depreciation and Amortisation	21,38,14,878.32		25,96,88,449.64	
Provision for BDDR	15,00,00,000.00		12,00,00,000.00	
Provision for Depreciation on Investments	23,78,76,887.00		39,81,78,443.00	
Dividend Equalisation Fund	10,00,000.00		10,00,000.00	
Contingent Provision for Standard Assets	5,30,00,000.00		2,50,00,000.00	
Provision for Restructured Assets	4,70,00,000.00		1,21,50,000.00	
Amortisation of Investments	6,27,74,352.55		4,67,22,700.99	
Depreciation on shifting of Investments	24,18,71,340.00		-	
Provision for Taxes	53,80,54,064.00	154,53,91,521.87	56,13,04,240.88	142,40,43,834.51
		247,91,80,861.04		241,13,72,094.09
Less: Adjustments for:				
Reserves no longer required written back	1,18,50,000.00		60,00,000.00	
Profit on Sale of Securities	17,06,51,014.70		100,51,72,370.05	
(Profit)/Loss on Sale of Assets	57,734.00		9,08,699.00	
Contribution to NCUI	1,19,08,283.00		1,17,48,315.00	
Deferred Tax	3,74,73,000.00	23,19,40,031.70	3,26,90,000.00	105,65,19,384.05
		224,72,40,829.34		135,48,52,710.04
Adjustments for:				
(Increase)/Decrease in Investments	-147,02,51,582.57		73,09,78,070.09	
(Increase)/Decrease in Advances	-1039,43,79,703.01		-697,66,08,074.27	
(Increase)/Decrease in Other Assets	-14,03,44,227.26		-52,60,653.91	
Increase/(Decrease) in Funds	33,33,982.50		39,28,337.92	
Increase/(Decrease) in Deposits	409,18,06,858.48		1267,30,62,942.30	
Increase/(Decrease) in Other Liabilities	-31,20,93,920.24	-822,19,28,592.10	28,76,74,857.25	671,37,75,479.38
Net Cash generated from operating activities before tax		-597,46,87,762.76		806,86,28,189.42
Income Tax Paid (Net)		43,74,73,110.50		62,78,45,490.16
Net Cash generated from operating activities after tax	A	-641,21,60,873.26		744,07,82,699.26
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	-7,27,33,303.73		-40,66,29,045.41	
Sale Proceeds of Fixed Assets	3,23,858.00	-7,24,09,445.73	11,45,464.00	-40,54,83,581.41
Net Cash generated from investing activities	B	-7,24,09,445.73		-40,54,83,581.41
CASH FLOW FROM FINANCING ACTIVITIES				
Increase/(Decrease) in Share Capital	30,76,51,070.00		47,08,93,130.00	
Increase/(Decrease) in Borrowing	97,60,80,428.50		-12,57,46,494.00	
Dividend Paid	-27,70,72,160.00	100,66,59,338.50	-18,87,03,617.00	15,64,43,019.00
Net Cash generated from financing activities	C	100,66,59,338.50		15,64,43,019.00
Net increase in Cash and Cash Equivalents (A+B+C)		-547,79,10,980.49		719,17,42,136.85
Cash and Cash Equivalents at the beginning of the year		1575,84,00,443.88		856,66,58,307.03
Cash and Cash Equivalents at the end of the year		1028,04,89,463.39		1575,84,00,443.88
Cash and Cash Equivalents-comprises of				
Cash		614,66,09,554.06		646,27,37,196.86
Balance with other banks (excluding fixed deposits)		138,65,81,951.68		79,91,90,584.05
Money at Call and Short Notice		274,72,97,957.65		849,64,72,662.97
		1028,04,89,463.39		1575,84,00,443.88

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