



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2020 (Amount in ₹)

	31.03.2020		31.03.2019	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit and Loss Account		58,86,82,385.48		97,16,39,699.85
Add: Adjustments for:				
Depreciation and Amortisation	20,66,36,167.82		21,04,71,735.48	
Provision for BDDR	77,50,00,000.00		39,00,00,000.00	
Provision for Depreciation on Investments	-		-	
Dividend Equalisation Fund	10,00,000.00		10,00,000.00	
Contingent Provision for standard assets	-		1,93,00,000.00	
Provision for Restructured Assets	2,46,50,000.00		6,86,00,000.00	
Provision for Fraud	50,00,000.00		-	
Provision for Standstill Accounts	8,72,00,000.00		-	
Amortisation of Investments	6,86,56,776.17		6,44,88,834.91	
Loss on Sale of Securities	-		12,08,74,033.26	
Depreciation on shifting of Investments	14,13,88,353.00		17,53,70,952.37	
Provision for Taxes	42,24,87,030.00	173,20,18,326.99	64,00,00,000.00	169,01,05,556.02
		232,07,00,712.47		266,17,45,255.87
Less: Adjustments for:				
Provison for Bad & Doubtful Debts written back	113,09,14,107.40		3,35,98,323.40	
Reserves/Excess Provision no longer required written back	48,02,71,611.80		26,07,29,486.00	
Profit on Sale of Securities	22,44,37,187.54		-	
Profit/(Loss) on sale of assets	-23,66,366.06		2,59,581.00	
Contribution to NCUI	97,16,397.00		93,37,893.00	
Deferred Tax	23,29,47,000.00	207,59,19,937.68	12,30,71,000.00	42,69,96,283.40
		24,47,80,774.79		223,47,48,972.47
Adjustments for:				
(Increase)/Decrease in Investments	-279,04,38,651.57		-383,53,43,813.26	
(Increase)/Decrease in Advances	721,60,62,209.94		-804,21,07,625.11	
(Increase)/Decrease in Other Assets	-21,19,74,821.74		-14,73,58,416.19	
Increase/(Decrease) in Funds	46,62,596.00		39,41,516.00	
Increase/(Decrease) in Deposits	-353,47,14,707.93		1088,53,60,370.39	
Increase/(Decrease) in Other Liabilities	-65,36,96,126.39	2,99,00,498.31	6,52,47,453.20	-107,02,60,514.97
Net Cash generated from operating activities before tax		27,46,81,273.10		116,44,88,457.50
Income Tax Paid (Net)		57,50,66,833.80		58,25,42,415.36
Net Cash generated from operating activities after tax	A	-30,03,85,560.70		58,19,46,042.14
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	-17,57,82,947.11		-20,45,52,417.96	
Sale Proceeds of Fixed Assets	5,69,725.00	-17,52,13,222.11	4,40,828.29	-20,41,11,589.67
Net Cash generated from investing activities	B	-17,52,13,222.11		-20,41,11,589.67
CASH FLOW FROM FINANCING ACTIVITIES				
Increase/(Decrease) in Share Capital	-5,05,69,020.00		44,60,03,380.00	
Increase/(Decrease) in Borrowing	38,86,75,972.50		60,75,05,093.00	
Dividend Paid	-39,05,80,599.00	-5,24,73,646.50	-34,47,37,302.00	70,87,71,171.00
Net Cash generated from financing activities	C	-5,24,73,646.50		70,87,71,171.00
Net increase in Cash and Cash Equivalents (A+B+C)		-52,80,72,429.31		108,66,05,623.47
Cash and Cash Equivalents at the beginning of the year		1136,70,95,086.86		1028,04,89,463.39
Cash and Cash Equivalents at the end of the year		1083,90,22,657.55		1136,70,95,086.86
Cash and Cash Equivalents-comprises of				
Cash		494,70,32,672.01		688,20,82,694.46
Balance with other banks (excluding fixed deposits)		94,19,89,985.54		98,74,12,377.25
Money at Call and Short Notice		495,00,00,000.00		349,76,00,015.15
		1083,90,22,657.55		1136,70,95,086.86

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