

# STATEMENT OF CASH FLOW

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2021 (Amount in ₹)

	31.03.2021		31.03.2020	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit as per Profit and Loss Account		32,79,51,975		58,86,82,385
<b>Add: Adjustments for:</b>				
Depreciation and Amortisation	18,59,38,042		20,66,36,168	
Provision for BDDR	58,00,00,000		77,50,00,000	
Provision for Depreciation on Investments	-		-	
Dividend Equalisation Fund	10,00,000		10,00,000	
Contingent Provision for standard assets	-		-	
Provision for Restructured Assets	15,57,00,000		2,46,50,000	
Provision for Fraud	50,00,000		50,00,000	
Provision for Standstill Accounts	8,72,00,000		8,72,00,000	
Amortisation of Investments	8,85,05,005		6,86,56,776	
Loss on Sale of Securities	-		-	
Depreciation on shifting of Investments	10,06,25,297		14,13,88,353	
Provision for Taxes	-	120,39,68,344	42,24,87,030	173,20,18,327
		153,19,20,319		232,07,00,712
<b>Less: Adjustments for:</b>				
Provison for Bad & Doubtful Debts written back	190,24,70,286		113,09,14,107	
Reserves/Excess Provision no longer required written back	26,35,45,853		48,02,71,612	
Profit on Sale of Securities	24,20,62,583		22,44,37,188	
Profit/(Loss) on sale of assets	-16,31,697		-23,66,366	
Contribution to NCUI	58,86,824		97,16,397	
Deferred Tax	-6,14,00,000	235,09,33,849	23,29,47,000	207,59,19,938
		-81,90,13,530		24,47,80,775
<b>Adjustments for:</b>				
(Increase)/Decrease in Investments	-866,52,43,467		-279,04,38,652	
(Increase)/Decrease in Advances	584,51,45,196		721,60,62,210	
(Increase)/Decrease in Other Assets	-11,11,93,102		-21,19,74,822	
Increase/(Decrease) in Funds	49,64,066		46,62,596	
Increase/(Decrease) in Deposits	147,44,01,940		-353,47,14,708	
Increase/(Decrease) in Other Liabilities	-7,45,57,687	-152,64,83,052	-65,36,96,126	2,99,00,498
<b>Net Cash generated from operating activities before tax</b>		-234,54,96,582		27,46,81,273
Income Tax Paid/(Refunds) (Net)		17,12,09,310		57,50,66,834
<b>Net Cash generated from operating activities after tax</b>	A	-251,67,05,892		-30,03,85,561
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Purchase of Fixed Assets	-2,77,40,054		-17,57,82,947	
Sale Proceeds of Fixed Assets	1,12,215	-2,76,27,839	5,69,725	-17,52,13,222
<b>Net Cash generated from investing activities</b>	B	-2,76,27,839		-17,52,13,222
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Increase/(Decrease) in Share Capital	-21,39,47,390		-5,05,69,020	
Increase/(Decrease) in Borrowing	14,62,20,000		38,86,75,973	
Dividend Paid	-	-6,77,27,390	-39,05,80,599	-5,24,73,647
<b>Net Cash generated from financing activities</b>	C	-6,77,27,390		-5,24,73,647
<b>Net increase in Cash and Cash Equivalents (A+B+C)</b>		-261,20,61,121		-52,80,72,429
Cash and Cash Equivalents at the beginning of the year		1083,90,22,658		1136,70,95,087
<b>Cash and Cash Equivalents at the end of the year</b>		822,69,61,537		1083,90,22,658
<b>Cash and Cash Equivalents-comprises of</b>				
Cash		527,38,87,998		494,70,32,672
Balance with other banks (excluding fixed deposits)		107,30,73,539		94,19,89,986
Money at Call and Short Notice		188,00,00,000		495,00,00,000
		822,69,61,537		1083,90,22,658

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