



STATEMENT OF CASH FLOW

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2023 (Amount in ₹)

	31.03.2023		31.03.2022	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit and Loss Account		-149,38,88,818		37,49,35,727
Add: Adjustments for:				
Depreciation and Amortisation	17,24,23,963		17,62,55,164	
Provision for BDDR	60,00,00,000		77,00,00,000	
Provision for Standard Assets	2,00,00,000		-	
Dividend Equalisation Fund	10,00,000		10,00,000	
Contingent Provision for ARC	300,00,00,000		14,89,35,086	
Provision for Restructured Assets	-		12,49,00,000	
Provision for Fraud	-		-	
Provision for Standstill Accounts	-		-	
Amortisation of Investments	7,76,60,278		7,58,70,067	
Loss on Sale of Securities	-		-	
Depreciation on shifting of Investments	-		2,25,46,919	
Provision for Taxes	21,93,12,906	409,03,97,147	6,10,29,458	138,05,36,694
		259,65,08,329		175,54,72,421
Less: Adjustments for:				
Provison for Bad & Doubtful Debts written back	-		20,41,98,702	
Reserves/Excess Provision no longer required written back	11,81,00,000		3,81,27,411	
Profit on Sale of Securities	11,32,66,432		15,45,94,285	
Profit/(Loss) on sale of assets	7,27,152		5,92,823	
Contribution to NCUI	37,49,357		32,79,520	
Deferred Tax	71,36,78,000	94,95,20,941	22,90,63,000	62,98,55,741
		164,69,87,388		112,56,16,680
Adjustments for:				
(Increase)/Decrease in Investments	17,40,77,402		4,35,07,927	
(Increase)/Decrease in Advances	-115,04,11,899		369,14,71,145	
(Increase)/Decrease in Other Assets	-25,52,39,326		17,83,42,435	
Increase/(Decrease) in Funds	55,66,409		50,50,561	
Increase/(Decrease) in Deposits	-83,40,19,625		-316,61,46,819	
Increase/(Decrease) in Other Liabilities	59,08,26,877	-146,92,00,161	11,88,11,118	87,10,36,367
Net Cash generated from operating activities before tax		17,77,87,227		199,66,53,047
Income Tax Paid/(Refunds) (Net)		4,40,10,851		7,26,53,845
Net Cash generated from operating activities after tax	A	13,37,76,376		192,39,99,202
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	-8,34,44,440		-17,89,88,785	
Sale Proceeds of Fixed Assets	10,88,470	-8,23,55,970	22,13,631	-17,67,75,154
Net Cash generated from investing activities	B	-8,23,55,970		-17,67,75,154
CASH FLOW FROM FINANCING ACTIVITIES				
Increase /(Decrease) in Share Capital	-19,74,93,590		-22,26,44,340	
Increase /(Decrease) in Borrowing	41,59,50,000		67,58,20,000	
Dividend Paid	-13,81,15,249	8,03,41,161	-	45,31,75,660
Net Cash generated from financing activities	C	8,03,41,161		45,31,75,660
Net increase in Cash and Cash Equivalents (A+B+C)		13,17,61,568		220,03,99,708
Cash and Cash Equivalents at the beginning of the year		1042,73,61,245		822,69,61,537
Cash and Cash Equivalents at the end of the year		1055,91,22,813		1042,73,61,245
Cash and Cash Equivalents- comprises of				
Cash		546,74,86,191		598,55,49,050
Balance with other banks (excluding fixed deposits)		112,24,68,352		110,18,99,609
Money at Call and Short Notice		396,91,68,270		333,99,12,586
		1055,91,22,813		1042,73,61,245

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