

STATEMENT OF CASH FLOW

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2024 (Amount in ₹)

		31.03.2024	31.03.2023
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit as per Profit and Loss Account		11,78,00,335	-149,38,88,817
Add: Adjustments for:			
Depreciation and Amortisation	19,77,26,636		17,24,23,963
Provision for BDDR	17,30,00,000		60,00,00,000
Provision for Standard Assets	-		2,00,00,000
Dividend Equalisation Fund	10,00,000		10,00,000
Contingent Provision for ARC	103,33,93,365		300,00,00,000
Provision for Contingencies	1,16,50,000		-
Amortisation of Investments	8,32,66,893		7,76,60,278
Provision for Taxes	32,08,89,683	182,09,26,577	21,93,12,905
		193,87,26,912	409,03,97,146
Less: Adjustments for:			
Provison for Bad & Doubtful Debts written back	1,20,77,783		-
Reserves/Excess Provision no longer required written back	2,00,00,000		11,81,00,000
Profit on Sale of Securities	7,18,96,002		11,32,66,432
Profit/(Loss) on sale of assets	7,40,247		7,27,152
Contribution to NCUI	-		37,49,357
Deferred Tax	25,09,65,000	35,56,79,032	71,36,78,000
		158,30,47,880	94,95,20,941
Adjustments for:			
(Increase)/Decrease in Investments	-119,67,63,191		17,40,77,402
(Increase)/Decrease in Advances	-229,58,16,753		-115,04,11,899
(Increase)/Decrease in Other Assets	-13,32,63,793		-25,52,39,326
Increase/(Decrease) in Funds	1,90,083		55,66,409
Increase/(Decrease) in Deposits	305,73,73,195		-83,40,19,625
Increase/(Decrease) in Other Liabilities	-65,11,03,695	-121,93,84,154	59,08,26,879
			-146,92,00,160
Net Cash generated from operating activities before tax		36,36,63,726	17,77,87,228
Income Tax Paid/(Refunds) (Net)		25,42,23,872	4,40,10,851
Net Cash generated from operating activities after tax	A	10,94,39,854	13,37,76,377
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Fixed Assets	-12,58,37,353		-8,34,44,440
Sale Proceeds of Fixed Assets	9,38,094	-12,48,99,259	10,88,470
Net Cash generated from investing activities	B	-12,48,99,259	-8,23,55,970
CASH FLOW FROM FINANCING ACTIVITIES			
Increase /(Decrease) in Share Capital	-32,21,82,780		-19,74,93,590
Increase /(Decrease) in Borrowing	50,00,00,000		41,59,50,000
Dividend Paid	-	17,78,17,220	-13,81,15,249
Net Cash generated from financing activities	C	17,78,17,220	8,03,41,161
Net increase in Cash and Cash Equivalents (A+B+C)		16,23,57,815	13,17,61,568
Cash and Cash Equivalents at the beginning of the year		1055,91,22,813	1042,73,61,245
Cash and Cash Equivalents at the end of the year		1072,14,80,628	1055,91,22,813
Cash and Cash Equivalents- comprises of			
Cash		764,07,57,959	546,74,86,191
Balance with other banks (excluding fixed deposits)		83,22,65,507	112,24,68,352
Money at Call and Short Notice		224,84,57,162	396,91,68,270
		1072,14,80,628	1055,91,22,813

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