

## STATEMENT OF CASH FLOW

### STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2025 (Amount in ₹)

	31.03.2025		31.03.2024	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit as per Profit and Loss Account		36,04,52,216		11,78,00,335
<b>Add: Adjustments for:</b>				
Depreciation and Amortisation	213,967,746		19,77,26,636	
Provision for BDDR	21,00,00,000		17,30,00,000	
Provision for Standard Assets	1,00,00,000		-	
Dividend Equalisation Fund	-		10,00,000	
Contingent Provision for ARC	84,66,00,000		103,33,93,365	
Provision for Restructured Assets	-		-	
Provision for Fraud	-		-	
Provision for Contingencies	30,00,000		1,16,50,000	
Amortisation of Investment	7,93,67,014		8,32,66,893	
Loss on Sale of Securities	-		-	
Depreciation on shifting of Investments	-		-	
Provision for Taxes	25,01,03,880	161,30,38,640	32,08,89,683	182,09,26,577
		197,34,90,856		193,87,26,912
<b>Less: Adjustments for:</b>				
Provision for Bad & Doubtful Debts written back	13,39,382		1,20,77,783	
Reserves/Excess Provision no longer required written back	2,00,00,000		2,00,00,000	
Profit on Sale of Securities	6,86,47,728		7,18,96,002	
Profit/(Loss) on sale of assets	19,24,812		7,40,247	
Contribution to NCUI	11,78,003		-	
Deferred Tax	5,12,76,000	14,43,65,925	25,09,65,000	35,56,79,032
		182,91,24,931		158,30,47,880
<b>Adjustments for:</b>				
(Increase)/Decrease in Investments	168,18,84,932		-119,67,63,191	
(Increase)/Decrease in Advances	-251,97,66,629		-229,58,16,753	
(Increase)/Decrease in Other Assets	5,26,08,949		-13,32,63,793	
Increase/(Decrease) in Funds	2,47,422		1,90,083	
Increase/(Decrease) in Deposits	-586,75,42,136		305,73,73,195	
Increase/(Decrease) in Other Liabilities	4,85,13,092	-660,40,54,370	-65,11,03,695	-121,93,84,154
<b>Net Cash generated from operating activities before tax</b>		-477,49,29,439		36,36,63,726
Income Tax Paid/(Refunds) (Net)		31,68,00,122		25,42,23,872
<b>Net Cash generated from operating activities after tax</b>	<b>A</b>	-509,17,29,561		10,94,39,854
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Purchase of Fixed Assets	-1,035,98,213		-12,58,37,353	
Sale Proceeds of Fixed Assets	7,00,74,267	-3,35,23,946	9,38,094	-12,48,99,259
<b>Net Cash generated from investing activities</b>	<b>B</b>	-3,35,23,946		-12,48,99,259
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Increase/(Decrease) in Share Capital	-15,73,87,090		-32,21,82,780	
Increase/(Decrease) in Borrowing	14,616,10,818		50,00,00,000	
Dividend Paid	-	130,42,23,728	-	17,78,17,220
<b>Net Cash generated from financing activities</b>	<b>C</b>	130,42,23,728		17,78,17,220
<b>Net increase in Cash and Cash Equivalents (A+B+C)</b>		-382,10,29,779		16,23,57,815
Cash and Cash Equivalents at the beginning of the year		1072,14,80,628		1055,91,22,813
<b>Cash and Cash Equivalents at the end of the year</b>		690,04,50,849		1072,14,80,628
<b>Cash and Cash Equivalents- comprises of</b>				
Cash		599,23,67,216		764,07,57,959
Balance with other banks (excluding fixed deposits)		65,80,83,633		83,22,65,507
Money at Call and Short Notice		25,00,00,000		224,84,57,162
		690,04,50,849		1072,14,80,628

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