

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2017

(` in lac)

	31.03.2017		31.03.2016	
CASH FLOW FROM OPERATING ACTIVITIES				
Interest received during the year		107277.46		100428.50
Recovery from Debts written off		7.27		3.92
Other Income		16731.91		8180.93
		124016.64		108613.35
Less:				
Interest paid during the year on deposits, borrowings etc.,	78618.70		70012.51	
Operating expenses	24346.21		18156.35	
Profit on Sale of Assets (Net)	9.08		1.35	
Provisions & Contingencies	5563.28	108537.27	3640.19	91810.40
		15479.37		16802.95
Add :				
Depreciation/Amortisation on Fixed Assets	2596.88		2185.29	
Provisions & Contingencies	5563.28	8160.16	3640.19	5825.48
Less : Taxes Paid (Net)		6278.44		6049.00
I. CASH PROFIT GENERATED FROM OPERATIONS (Prior to changes in Operating Assets & Liabilities)		17361.09		16579.43
II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES				
Increase / (Decrease) in Liabilities				
Deposits		126730.63		135980.57
Other Liabilities & Provisions		(1856.11)		(878.52)
(Increase) / Decrease in Assets				
Advances		(69766.08)		(78766.55)
Investments		16214.77		(55540.07)
Other Assets		4680.23		2470.06
Total of II		76003.44		3265.49
A. Net Cash Flow From Operating Activities		93364.53		19844.92
CASH FLOW FROM INVESTING ACTIVITIES				
Sale / Disposal of Fixed Assets		11.45		9.06
Purchase of Fixed Assets		(4066.29)		(6010.44)
B. Net Cash Flow From Investing Activities		(4054.84)		(6001.38)
CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital		4708.93		5696.04
Dividends Paid		(1887.03)		(1566.35)
Borrowings		(1,257.46)		(1,356.95)
C. Net Cash Flow From Financing Activities		1564.44		2772.74
Total Cash Flow During The Year (A+B+C)		90874.13		16616.28
Increase / (Decrease) in Cash Flow				
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR				
a) Cash and Balances with R.B.I.		50403.19		43477.71
b) Balances with Banks and Money at Call & Short Notice		48828.22		39137.42
Total - I		99231.41		82615.13
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR				
a) Cash and Balances with R.B.I.		64627.37		50403.19
b) Balances with Banks and Money at Call & Short Notice		125478.17		48828.22
Total - II		190105.54		99231.41
TOTAL NET CASH FLOW DURING THE YEAR				
Increase / (Decrease) in Cash Flow-I-II		90874.13		16616.28