


STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31st MARCH, 2019 (Amount in ₹)

	31.03.2019		31.03.2018	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit and Loss Account		97,16,39,699.85		93,37,89,339.17
Add: Adjustments for:				
Depreciation and Amortisation	21,04,71,735.48		21,38,14,878.32	
Provision for BDDR	39,00,00,000.00		15,00,00,000.00	
Provision for Depreciation on Investments	-		23,78,76,887.00	
Dividend Equalisation Fund	10,00,000.00		10,00,000.00	
Contingent Provision for standard assets	1,93,00,000.00		5,30,00,000.00	
Provision for Restructured Assets	6,86,00,000.00		4,70,00,000.00	
Amortisation of Investments	6,44,88,834.91		6,27,74,352.55	
Loss on Sale of Securities	12,08,74,033.26		-	
Depreciation on shifting of Investments	17,53,70,952.37		24,18,71,340.00	
Provision for Taxes	64,00,00,000.00	169,01,05,556.02	53,80,54,064.00	154,53,91,521.87
		266,17,45,255.87		247,91,80,861.04
Less: Adjustments for:				
Provison for Bad & Doubtful Debts written back	3,35,98,323.40		-	
Reserves/Excess Provision no longer required written back	26,07,29,486.00		1,18,50,000.00	
Profit on Sale of Securities	-		17,06,51,014.70	
Profit/(Loss) on sale of assets	2,59,581.00		57,734.00	
Contribution to NCUI	93,37,893.00		1,19,08,283.00	
Deferred Tax	12,30,71,000.00	42,69,96,283.40	3,74,73,000.00	23,19,40,031.70
		223,47,48,972.47		224,72,40,829.34
Adjustments for:				
(Increase)/Decrease in Investments	-383,53,43,813.26		-147,02,51,582.57	
(Increase)/Decrease in Advances	-804,21,07,625.11		-1039,45,90,798.47	
(Increase)/Decrease in Other Assets	-14,73,58,416.19		-14,03,44,227.26	
Increase/(Decrease) in Funds	39,41,516.00		33,33,982.50	
Increase/(Decrease) in Deposits	1088,53,60,370.39		409,20,17,953.94	
Increase/(Decrease) in Other Liabilities	6,52,47,453.20	-107,02,60,514.97	-31,20,93,920.24	-822,19,28,592.10
Net Cash generated from operating activities before tax		116,44,88,457.50		-597,46,87,762.76
Income Tax Paid (Net)		58,25,42,415.36		43,74,73,110.50
Net Cash generated from operating activities after tax	A	58,19,46,042.14		-641,21,60,873.26
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	-20,45,52,417.96		-7,27,33,303.73	
Sale Proceeds of Fixed Assets	4,40,828.29	-20,41,11,589.67	3,23,858.00	-7,24,09,445.73
Net Cash generated from investing activities	B	-20,41,11,589.67		-7,24,09,445.73
CASH FLOW FROM FINANCING ACTIVITIES				
Increase/(Decrease) in Share Capital	44,60,03,380.00		30,76,51,070.00	
Increase/(Decrease) in Borrowing	60,75,05,093.00		97,60,80,428.50	
Dividend Paid	-34,47,37,302.00	70,87,71,171.00	-27,70,72,160.00	100,66,59,338.50
Net Cash generated from financing activities	C	70,87,71,171.00		100,66,59,338.50
Net increase in Cash and Cash Equivalents (A+B+C)		108,66,05,623.47		-547,79,10,980.49
Cash and Cash Equivalents at the beginning of the year		1028,04,89,463.39		1575,84,00,443.88
Cash and Cash Equivalents at the end of the year		1136,70,95,086.86		1028,04,89,463.39
Cash and Cash Equivalents-comprises of				
Cash		688,20,82,694.46		614,66,09,554.06
Balance with other banks (excluding fixed deposits)		98,74,12,377.25		138,65,81,951.68
Money at Call and Short Notice		349,76,00,015.15		274,72,97,957.65
		1136,70,95,086.86		1028,04,89,463.39

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