

# STATEMENT OF CASH FLOW

## STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2022 (Amount in ₹)

	31.03.2022		31.03.2021	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit as per Profit and Loss Account		37,49,35,727		32,79,51,975
<b>Add: Adjustments for:</b>				
Depreciation and Amortisation	17,62,55,164		18,59,38,042	
Provision for BDDR	77,00,00,000		58,00,00,000	
Provision for Depreciation on Investments	-		-	
Dividend Equalisation Fund	10,00,000		10,00,000	
Contingent Provision for ARC	14,89,35,086		-	
Provision for Restructured Assets	12,49,00,000		15,57,00,000	
Provision for Fraud	-		50,00,000	
Provision for Standstill Accounts	-		8,72,00,000	
Amortisation of Investments	7,58,70,067		8,85,05,005	
Loss on Sale of Securities	-		-	
Depreciation on shifting of Investments	2,25,46,919		10,06,25,297	
Provision for Taxes	6,10,29,458	138,05,36,694	-	120,39,68,344
		175,54,72,421		153,19,20,319
<b>Less: Adjustments for:</b>				
Provision for Bad & Doubtful Debts written back	20,41,98,702		190,24,70,286	
Reserves/Excess Provision no longer required written back	3,81,27,411		26,35,45,853	
Profit on Sale of Securities	15,45,94,285		24,20,62,583	
Profit/(Loss) on sale of assets	5,92,823		-16,31,697	
Contribution to NCUI	32,79,520		58,86,824	
Deferred Tax	22,90,63,000	62,98,55,741	-6,14,00,000	235,09,33,849
		112,56,16,680		-81,90,13,530
<b>Adjustments for:</b>				
(Increase)/Decrease in Investments	4,35,07,927		-866,52,43,467	
(Increase)/Decrease in Advances	369,14,71,145		584,51,45,196	
(Increase)/Decrease in Other Assets	17,83,42,435		-11,11,93,102	
Increase/(Decrease) in Funds	50,50,561		49,64,066	
Increase/(Decrease) in Deposits	-316,61,46,819		147,44,01,940	
Increase/(Decrease) in Other Liabilities	11,88,11,116	87,10,36,366	-7,45,57,685	-152,64,83,052
<b>Net Cash generated from operating activities before tax</b>		199,66,53,046		-234,54,96,582
Income Tax Paid/(Refunds) (Net)		7,26,53,845		17,12,09,310
<b>Net Cash generated from operating activities after tax</b>	A	192,39,99,201		-251,67,05,892
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Purchase of Fixed Assets	-17,89,88,785		-2,77,40,054	
Sale Proceeds of Fixed Assets	22,13,631	-17,67,75,154	1,12,215	-2,76,27,839
<b>Net Cash generated from investing activities</b>	B	-17,67,75,154		-2,76,27,839
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Increase/(Decrease) in Share Capital	-22,26,44,340		-21,39,47,390	
Increase/(Decrease) in Borrowing	67,58,20,000		14,62,20,000	
Dividend Paid	-	45,31,75,660	-	-6,77,27,390
<b>Net Cash generated from financing activities</b>	C	45,31,75,660		-6,77,27,390
<b>Net increase in Cash and Cash Equivalents (A+B+C)</b>		220,03,99,708		-261,20,61,121
Cash and Cash Equivalents at the beginning of the year		822,69,61,537		1083,90,22,658
<b>Cash and Cash Equivalents at the end of the year</b>		1042,73,61,245		822,69,61,537
<b>Cash and Cash Equivalents-comprises of</b>				
Cash		598,55,49,050		527,38,87,998
Balance with other banks (excluding fixed deposits)		110,18,99,609		107,30,73,539
Money at Call and Short Notice		333,99,12,586		188,00,00,000
		1042,73,61,245		822,69,61,537

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