



## STATEMENT OF CASH FLOW

### STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2016

( ₹ in Lac)

	31.03.2016	31.03.2015
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Interest received during the year	100428.50	86324.61
Recovery from Debts written off	3.92	12.94
Other Income	8180.93	9027.04
	<b>108613.35</b>	<b>95364.59</b>
<b>Less:</b>		
Interest paid during the year on deposits,borrowings etc.,	70012.51	61672.93
Operating expenses	18156.35	15926.46
Profit On Sale Of Assets (net)	1.35	(15.69)
Provisions & Contingencies	3640.19	2490.00
	<b>91810.40</b>	<b>80073.70</b>
<b>Add :</b>		
Depreciation/Amortisation On Fixed Assets	2185.29	1814.62
Provisions & Contingencies	3640.19	2490.00
Less : Taxes Paid (Net)	5825.48	4304.62
	<b>6049.00</b>	<b>6086.30</b>
<b>I. CASH PROFIT GENERATED FROM OPERATIONS</b>	<b>16579.43</b>	<b>13509.21</b>
(Prior To Changes In Operating Assets & Liabilities)		
<b>II. CASH FLOW FROM OPERATING ASSETS &amp; LIABILITIES</b>		
<b>Increase / (Decrease) In Liabilities</b>		
Deposits	135980.57	127422.52
Other Liabilities & Provisions	(878.52)	(612.84)
<b>(Increase) / Decrease In Assets</b>		
Advances	(78766.55)	(70431.63)
Investments	(55540.07)	(36604.12)
Other Assets	2470.06	2676.90
<b>Total Of II</b>	<b>3265.49</b>	<b>22450.83</b>
<b>A. Net Cash Flow From Operating Activities</b>	<b>19844.92</b>	<b>35960.04</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Sale / Disposal Of Fixed Assets	9.06	8.48
Purchase Of Fixed Assets	(6010.44)	(7052.53)
<b>B. Net Cash Flow From Investing Activities</b>	<b>(6001.38)</b>	<b>(7044.05)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Share Capital	5696.04	2386.93
Dividends Paid	(1566.35)	(1288.92)
Borrowings	(1356.95)	(445.40)
<b>C. Net Cash Flow From Financing Activities</b>	<b>2772.74</b>	<b>652.61</b>
<b>Total Cash Flow During The Year (A+B+C)</b>	<b>16616.28</b>	<b>29568.60</b>
<b>Increase / (Decrease) in Cash Flow</b>		
<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>		
a) Cash And Balances With R.B.I.	43477.71	34098.74
b) Balances With Banks And Money At Call & Short Notice	39137.42	18947.79
<b>Total - I</b>	<b>82615.13</b>	<b>53046.53</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE YEAR</b>		
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
<b>Total - II</b>	<b>99231.41</b>	<b>82615.13</b>
<b>TOTAL NET CASH FLOW DURING THE YEAR</b>		
<b>Increase / (Decrease) In Cash Flow-I-II</b>	<b>16616.28</b>	<b>29568.60</b>