

STATEMENT OF CASH FLOW

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2016

(₹ in Lac)

	31.03.2016		31.03.2015	
CASH FLOW FROM OPERATING ACTIVITIES				
Interest received during the year		100428.50		86324.61
Recovery from Debts written off		3.92		12.94
Other Income		8180.93		9027.04
		108613.35		95364.59
Less:				
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	91810.40	2490.00	80073.70
		16802.95		15290.89
Add :				
Depreciation/Amortisation On Fixed Assets	2185.29		1814.62	
Provisions & Contingencies	3640.19	5825.48	2490.00	4304.62
Less : Taxes Paid (Net)		6049.00		6086.30
I. CASH PROFIT GENERATED FROM OPERATIONS (Prior To Changes In Operating Assets & Liabilities)		16579.43		13509.21
II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES				
Increase / (Decrease) In Liabilities				
Deposits		135980.57		127422.52
Other Liabilities & Provisions		(878.52)		(612.84)
(Increase) / Decrease In Assets				
Advances		(78766.55)		(70431.63)
Investments		(55540.07)		(36604.12)
Other Assets		2470.06		2676.90
Total Of II		3265.49		22450.83
A. Net Cash Flow From Operating Activities		19844.92		35960.04
CASH FLOW FROM INVESTING ACTIVITIES				
Sale / Disposal Of Fixed Assets		9.06		8.48
Purchase Of Fixed Assets		(6010.44)		(7052.53)
B. Net Cash Flow From Investing Activities		(6001.38)		(7044.05)
CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital		5696.04		2386.93
Dividends Paid		(1566.35)		(1288.92)
Borrowings		(1356.95)		(445.40)
C. Net Cash Flow From Financing Activities		2772.74		652.61
Total Cash Flow During The Year (A+B+C)		16616.28		29568.60
Increase / (Decrease) in Cash Flow				
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR				
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
Total - I		82615.13		53046.53
CASH & CASH EQUIVALENTS AT THE END 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 - II		99231.41		82615.13
TOTAL NET CASH FLOW DURING THE YEAR				
Increase / (Decrease) In Cash Flow-I-II		16616.28		29568.60