

The Vishweshwar Sahakari Bank Ltd.; Pune
(Multi-State Bank)

Cash Flow Statement for the year 2021-22

(Rs. In Lakh)

Particulars	31/03/2021	31/03/2021	31/03/2022	31/03/2022
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit & Loss Account		1,085.69		1,473.44
Adjustments for:				
Depreciation on Fixed Assets	291.09		328.44	
Investments Written off	0.00		135.69	
Amortisation on Investment	80.37		74.24	
Loss on Sale of Securities	17.13		66.56	
Loss on Sale of Banking and Non-Banking Asset	0.93		0.49	
Provision for Bad & Doubtful Debts Reserve	602.00		630.00	
Provision for BDDR-Others	300.00		0.00	
Provision for Standard Assets	235.00		525.00	
Provision for Special Reserve	13.75		13.75	
Provision for Income Tax	400.00		500.00	
Investment Depreciation Reserve	160.00		600.00	
PROV FOR arc Trustee Sec Dep reserve	477.00		103.00	
		2,577.26		2,977.18
Excess Provision Writeback- BDDR Investment NPA	0.00		(600.00)	
Excess Provision Writeback- Contingency reserve	(300.00)		0.00	
Excess Provision Writeback- Income Tax Prov	(195.81)		0.00	
Excess Provision Writeback- IFR	(200.00)		0.00	
Excess Provision Writeback-ARC EXPS RESERVE	(253.00)		0.00	
Profit on Sale of Securities	(847.89)		(468.23)	
Profit on sale of banking/Non-Banking asset	(4.41)		(5.06)	
Deferred Tax	(117.35)		(311.77)	
Sub Total		(1,918.46)		(1,385.06)
Cashflow from Operative Activities before adjustments for Working Capital		1,744.50		3,065.56
Adjustments for:				
Increase/(Decrease) in Deposit	7,427.58		4,268.52	
Increase/(Decrease) in other liabilities & Provision	1,050.94		(257.47)	
(Increase)/ Decrease in Advances	(7,777.31)		(2,028.53)	
(Increase)/ Decrease in Investment	(10,526.37)		(4,222.58)	
(Increase)/ Decrease in Other Assets	(387.06)		(2,265.25)	
Increase/(Decrease) in Reserves	324.13		6.72	
Education Fund Paid	(13.96)		(10.86)	
Exgratia Paid	0.00		(133.00)	
Income Tax Paid	(69.19)		(126.44)	
		(9,971.24)		(4,768.89)
Cashflow from Operative Activities		(8,226.74)		(1,703.33)



**The Vishweshwar Sahakari Bank Ltd.; Pune
(Multi-State Bank)**


Cash Flow Statement for the year 2021-22

(Rs. In Lakh)

NET CASH FLOW FROM INVESTING ACTIVITIES				
(Increase)/ Decrease in Fixed Assets	(289.16)		(331.35)	
Sale of Fixed Assets	6.02		1.14	
Net cash from/(used in) Investing Activity		(283.14)		(330.21)
CASH FLOW FROM FINANCING ACTIVITIES				
Increase in Share Capital	(89.91)		97.60	
Dividend Paid	(1.84)		(314.99)	
Net cash from/(used in) Financing Activity		(91.75)		(217.39)
Net Increase/(Decrease) in Cash & Cash Equivalents		(8,601.63)		(2,250.93)
Cash & Cash Equivalents as at Beginning of the Year		37,077.08		28,475.45
Cash In Hand	2,140.00		1,960.10	
Cash at Bank	8,698.43		7,830.71	
FD's with Bank	25,538.65		18,684.64	
Call Money	700.00		0.00	
Cash & Cash Equivalents as at End of the Year		28,475.45		26,224.52
Cash In Hand	1,960.10		2,289.44	
Cash at Bank	7,830.71		11,372.94	
FD's with Bank	18,684.64		12,562.14	
Call Money	0.00		0.00	

For M/s Gogate and Company
Chartered Accountants
FRN 124144W




CA U V Gogate
Partner
M.No.-109574
UDIN No.
22109574AKRHZW9410
Date: - 10/06/2022
Place: - Pune

For The Vishweshwar Sahakari Bank Ltd.,
(Multi-State Bank)


Shriram V Apte

Chief Executive Officer

