

JANASEVA SAHAKARI BANK (BORIVLI) LTD.
CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2022.

Particulars	31.03.2022		31.03.2021	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit/(Loss) as per Profit & Loss Account		-58,708,828.53		-92,816,492.48
ADD: Adjustments for:				
a) Depreciation	12,840,581.46		11,261,814.32	
b) Provision for Taxes/ Deferred Tax	20,516,200.00		-29,124,225.00	
c) Transfer to Bad & Doubtful Debt Reserve	5,000,000.00		57,400,000.00	
d) Transfer to Bad & Doubtful Debt Reserve (Investment)	1,000,000.00		9,953,000.00	
e) Unamortised Premium Written Off	44,579.22		30,391.47	
f) Loss on Sale of Fixed Asset	395,409.50		1,442,841.56	
g) Provision for Restruture Advances	3,070,000.00		15,200,000.00	
h) Contingent provision against depreciation in Investments	26,000,000.00		5,500,000.00	
i) Gen Prov for Covid-19 Package	0.00		3,280,000.00	
j) Transfer to Investment Fluctuation Reserves	10,000,000.00		0.00	
k) Provision for contingency	0.00	78,866,770.18	0.00	74,943,822.35
LESS: Adjustments for:				
a) Profit on Sale of Government Securities	11,798,732.91		29,051,345.19	
b) Provisions Written Back	90,948,440.72		6,464,215.00	
c) Profit on Sale of Fixed Assets	76,700.00		8,671.00	
d) Profit on Sale of Non SLR bonds	0.00		110,000.00	
e) Loss on Shifting of Securities	0.00		-453,681.08	
f) Profit on Sale of Mutual Fund	4,507,776.65	-107,331,650.28	11,316,062.20	-46,496,612.31
Adjustments for:				
(Increase) / Decrease in Investments	-202,217,077.35		296,820,433.20	
Increase / (Decrease) in Deposits	-234,469,847.75		-301,553,657.00	
(Increase) / Decrease in Loans and Advances	309,628,807.63		170,134,704.60	
Increase / (Decrease) in Interest Payable	-305,098.00		-8,476,797.00	
(Increase) / Decrease in Interest Receivable	6,366,880.55		17,343,349.72	
(Increase) / Decrease in Reserves	-301,521.00		4,072,942.75	
Increase / (Decrease) in Other Liabilities	16,481,405.30		1,131,856.85	
(Increase) / Decrease in Other Assets	168,140.41		-18,824,094.85	
Increase / (Decrease) in Branch Adjustment	0.00	-104,648,310.21	0.00	160,648,738.27
Net Cash Generated from Operating activity before tax		-191,822,018.84		96,279,455.83
Less: Income Tax Paid (Net)		-81,217.24		-572,849.96
Net Cash Generated from Operating activity after tax	A	-191,903,236.08		95,706,605.87
CASH FLOW FROM INVESTING ACTIVITIES				
(Increase) / Decrease in Fixed Assets	-5,627,718.22		-27,299,966.58	
Profit on Sale of Assets	76,700.00		8,671.00	
Loss on Sale of Assets	-395,409.50	-5,946,427.72	-1,442,841.56	-28,734,137.14
Net Cash generated from Investing Activities	B	-5,946,427.72		-28,734,137.14
CASH FROM FINANCING ACTIVITY				
Increase/(Decrease) in Share Capital	3,106,000.00		191,150.00	
Dividend Paid	0.00	3,106,000.00	-88,695.00	102,455.00
Net Cash generated from Financing Activities	C	3,106,000.00		102,455.00
Net Increase in Cash and Cash Equivalents (A+B+C)		-194,743,663.80		67,074,923.73
Cash and Cash Equivalents at the beginning of the year		727,419,514.86		660,344,591.13
Cash and Cash Equivalents at the end of the year		532,675,851.06		727,419,514.86
Cash and Cash Equivalents Comprises of :				
Cash		39,952,836.00		49,720,807.00
Balance With RBI and Other Banks (excluding fixed deposits)		312,723,015.06		321,498,707.86
Money At Call and Short Notice		180,000,000.00		356,200,000.00
		532,675,851.06		727,419,514.86

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

For Sanjay Rane & Associates
Chartered Accountants
Firm Regn. No.121089W

For Janaseva Sahakari Bank (Borivli) Ltd.,

Abhijeet Deshmukh
Partner
Membership No.129145.
Place:- Borivli, Mumbai.
Dated : 28th June 2022

D. D. Joshi
General Manager
