



BANGIYA GRAMIN VIKASH BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL
Cash Flow Statement for the year ended 31st March, 2024

(Figure in Rs. Thousand)

Particulars	For the year ended 31st March, 2024	For the year ended 31st March, 2023
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit for the Year	12,01,674	1,36,161
Adjustment for -		
Depreciation	35,248	70,267
Capital Reserve arising from sale of Investment under HTM category	-	-
Operating Profit/ (Loss) Before Working Capital Changes	12,36,922	2,06,428
[Increase / (Decrease) in Liabilities]	88,44,602	1,00,90,096
Deposits	85,54,373	71,30,371
Borrowings	(8,00,003)	35,50,753
Other Liabilities & Provisions	10,90,232	(5,91,028)
[Decrease/ (Increase) in Assets]	(95,54,846)	(1,63,67,536)
Investments	8,60,495	(1,03,98,805)
Advance	(93,99,769)	(50,61,926)
Other Assets	(10,15,572)	(9,06,804)
Cash Flow from Operating Activities before tax	5,26,679	(60,71,012)
Less: Income Tax	-	-
Net Cash from Operating Activities	5,26,679	(60,71,012)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets	(62,556)	(23,119)
Fixed Assets disposed off	-	-
Net Cash Flow from Investing Activities	(62,556)	(23,119)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds of Share Capital Deposits	1,73,705	22,69,781
Net Change in Cash or Cash Equivalent	6,37,827	(38,24,350)
D. CASH OR CASH EQUIVALENT AT THE BEGINNING OF THE YEAR		
Cash and Bank Balance with RBI	93,56,548	84,83,613
Balance with Bank and Money at Call or Short Notice	39,85,368	86,82,652
	1,33,41,916	1,71,66,265
E. CASH OR CASH EQUIVALENT AT THE END OF THE YEAR		
Cash and Bank Balance with RBI	1,00,97,791	93,56,548
Balance with Bank and Money at Call or Short Notice	38,81,952	39,85,368
	1,39,79,743	1,33,41,916

SIGNIFICANT ACCOUNTING POLICIES

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NOTES ON ACCOUNTS

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As per our separate report of even date annexed

(Alok K Goel)
CHAIRMAN

(DR. Sudip Kumar Sinha)
DIRECTOR

(Manas Dhar)
DIRECTOR

(Deepmala Ghosh)
DIRECTOR

(SnehadEEP Ray)
DIRECTOR

(Sumant Kumar)
DIRECTOR

(Sharwan Kumar)
DIRECTOR

For KGRS & Co
Chartered Accountants
Firm Registration No. 319014E

(D Debnath)
Partner

Membership No 309841

UDIN: 24309841 BKL NGF 8437



Place: KOLKATA

Date: 03 MAY 2024