



BANGIYA GRAMIN VIKASH BANK
HEAD OFFICE, BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2014
(₹ in thousands)

	2012-13	2013-14
A. CASH FLOW FROM OPERATING ACTIVITIES	376618	398062
Profit for the Year	316869	322777
Adjustment for Depreciation	59749	75285
[Increase / (Decrease) in Liabilities]	12869622	12365889
Deposits	9621339	11931966
Borrowings	2973743	275228
Other Liabilities	274540	158695
[Decrease/ (Increase) in Assets]	-13262367	-14334670
Investments	-8254302	-8375091
Advance	-4399836	-5730877.1
Other Assets	-608229	-228702.3
Net Cash from Operating Activities	-16127	-1570719.4
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets	-86321	-84661
Fixed Assets disposed off	21348	1297
Net Cash Flow from Investing Activities	-64973	-83364
C. CASH FLOW FROM FINANCING ACTIVITIES		0
Proceeds of Share Capital Deposits	2650000	0
Net Cash Flow from Financing Activities	2650000	0
Net Change in Cash or Cash Equivalent	2568900	
D. CASH OR CASH EQUIVALENT AT THE BEGINING OF THE YEAR		10663781
Cash and Bank Balance with RBI	3939022	3821590
Balance with Bank and Money at Call or Short Notice	4155859	6842191
E. CASH OR CASH EQUIVALENT AT THE END OF THE YEAR		9009698
Cash and Bank Balance with RBI	3821590	4244448
Balance with Bank and Money at Call or Short Notice	6842191	4765250

GENERAL MANAGER

CHAIRMAN