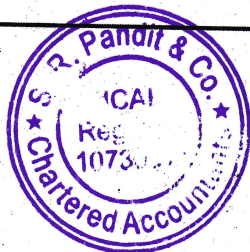


Janakalyan Nagari Sahakari Patsanstha Maryadit, Karad.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2023

PARTICULARS	31.03.2023 Rs. In lacs	31.03.2022 Rs. In lacs
<u>A) CASH FLOW FROM OPERATING ACTIVITIES</u>		
NET PROFIT AS PER PROFIT AND LOSS ACCOUNT	703.69	921.30
<u>ADD: ADJUSTMENTS FOR -</u>		
DEPRECIATION ON ASSETS	113.96	128.38
PROVISION FOR NPA	0.00	0.00
PROVISION FOR INCOME TAX	0.00	0.00
AMORTISATION OF PREMIA ON INVESTMENTS	0.00	0.00
PROVISION FOR STANDARD ASSETS	6.00	0.00
PROVISION FOR LEAVE SALARY	0.00	0.00
EXCESS PROVISION REVERSAL	0.00	-85.98
LOSS ON SALE OF PROPERTY	0.00	0.10
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	823.65	963.80
<u>ADJUSTMENTS FOR</u>		
INCREASE/ (DECREASE) IN INVESTMENTS	-1373.16	-3498.78
INCREASE/ (DECREASE) IN ADVANCES	-4050.16	-29.91
INCREASE/ (DECREASE) IN DEPOSITS	1929.29	1841.63
CHANGE IN BORROWINGS	2261.47	1749.96
CHANGE IN INVESTMENTS	0	0.00
INCREASE/ (DECREASE) IN FUNDS	963.86	141.05
INCREASE/ (DECREASE) IN OTHER ASSETS	428.03	-110.62
INCREASE/(DECREASE) IN INTEREST RECEIVABLE	-810.00	890.82
INCREASE/(DECREASE) IN INTEREST PAYABLE	-247.70	0.00
INCREASE/(DECREASE) IN BILLS RECEIVABLE	-510.20	0.00
INCREASE/ (DECREASE) IN OTHER LIABILITIES	18.42	-832.01
<u>CHANGE IN DEPOSIT PLACEMENTS</u>		0.00
INCREASE/ (DECREASE) IN INTEREST PAYABLE	0.00	-152.45
CASH GENERATED FROM OPERATIONS	-566.50	963.49
INCOME TAX PAID NET OF REFUND	0.00	0.00
NET CASH GENERATED FROM OPERATING ACTIVITIES (A)	-566.50	963.49
<u>B) CASH FLOW FROM INVESTING ACTIVITIES</u>		
PURCHASE OF FIXED ASSETS AND CAPITAL WIP	-18.79	-992.90
SALE OF FIXED ASSETS	81.94	95.70
NET CASH USED IN INVESTING ACTIVITIES (B)	63.15	-897.20
<u>C) CASH FLOW FROM FINANCING ACTIVITIES</u>		
(INCREASE)/ (DECREASE) IN SHARE CAPITAL	-3.29	-3.64
DIVIDEND PAID DURING THE YEAR	-140.73	-140.88
NET CASH USED IN FINANCING ACTIVITIES [C]	-144.02	-144.52
D) NET INCREASE/ DECREASE IN CASH & CASH EQUIVALENTS (A+ B + C)	-647.37	-78.24
CASH AND CASH EQUIVALENT AT THE BEGINNING OF THE YEAR	2307.56	2385.80
CASH AND CASH EQUIVALENT AT THE END OF THE YEAR	1660.19	2307.56



उप महाव्यवस्थापक
जनकल्याण नागरी सह. पतसंस्था मर्यादित, कराड

