

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2024

JANASEVA SAHAKARI BANK ( BORIVLI ) LTD.					
CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2024.					
Particulars	Sch No.	31.03.2024		31.03.2023	
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>					
Net Profit/(Loss) as per Profit & Loss Account			83,22,834.77		-66,65,564.27
<b>ADD: Adjustments for:</b>					
a) Depreciation		1,51,79,604.22		1,18,98,037.52	
b) Provision for Taxes/ Deferred Tax		13,88,561.70		-15,99,900.00	
c) Transfer to Bad & Doubtful Debt Reserve (Investment)		0.00		90,00,000.00	
d) Unamortised Premium Written Off		46,272.72		46,272.72	
e) Loss on Sale of Fixed Asset		94,042.50	1,67,08,481.14	8,503.00	1,93,52,913.24
g) Contingent Provision against Standard Assets				0.00	
<b>LESS: Adjustments for:</b>					
a) Provisions Written Back		42,50,000.00		2,34,70,000.00	
b) Profit on Sale of Fixed Assets		19,535.14	-42,69,535.14	41,673.99	-2,35,11,673.99
<b>Adjustments for:</b>					
(Increase) / Decrease in Investments	1	-3,47,96,529.91		-4,34,98,149.78	
Increase / (Decrease) in Deposits		-15,58,54,453.43		-7,55,44,949.90	
(Increase) / Decrease in Loans and Advances		17,16,86,208.58		10,15,03,127.00	
Increase / (Decrease) in Interest Payable		7,51,126.00		2,00,536.00	
(Increase) / Decrease in Interest Receivable		-1,86,66,029.77		-48,12,888.32	
(Increase) / Decrease in Reserves	2	-1,33,502.00		-27,30,554.00	
Increase / (Decrease) in Other Liabilities	3	-25,61,568.81		59,79,843.41	
(Increase) / Decrease in Other Assets	4	18,50,188.95		12,95,323.43	
Increase / (Decrease) in Branch Adjustment		0.00	-3,77,24,560.39	0.00	-1,76,07,712.16
Net Cash Generated from Operating activity before tax			-1,69,62,779.62		-2,84,32,037.18
Less: Income Tax Paid (Net)			-2,78,797.82		20,06,748.89
<b>Net Cash Generated from Operating activity after tax</b>	A		<b>-1,72,41,577.44</b>		<b>-2,64,25,288.29</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>					
(Increase) / Decrease in Fixed Assets	6	1,09,264.36		-11,46,587.09	
Profit on Sale of Assets		19,535.14		41,673.99	
Loss on Sale of Assets		-94,042.50	34,757.00	-8,503.00	-11,13,416.10
<b>Net Cash generated from Investing Activities</b>	B		<b>34,757.00</b>		<b>-11,13,416.10</b>
<b>CASH FROM FINANCING ACTIVITY</b>					
Increase/(Decrease) in Share Capital		-34,78,125.00		64,95,950.00	
Dividend Paid	7	0.00	-34,78,125.00	0.00	64,95,950.00
<b>Net Cash generated from Financing Activities</b>	C		<b>-34,78,125.00</b>		<b>64,95,950.00</b>
<b>Net Increase in Cash and Cash Equivalents (A+B+C)</b>			<b>-2,06,84,945.44</b>		<b>-2,10,42,754.39</b>
Cash and Cash Equivalents at the beginning of the year			51,16,33,096.67		53,26,75,851.06
<b>Cash and Cash Equivalents at the end of the year</b>			<b>49,09,48,151.23</b>		<b>51,16,33,096.67</b>
<b>Cash and Cash Equivalents Comprises of :</b>					
Cash			2,93,31,492.00		4,60,48,771.00
Balance With RBI and Other Banks (excluding fixed deposits)			36,16,16,659.23		32,55,84,325.67
Money At Call and Short Notice			10,00,00,000.00		14,00,00,000.00
			<b>49,09,48,151.23</b>		<b>51,16,33,096.67</b>

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

For, Sanjay Rane & Associates LLP.  
Chartered Accountants  
Firm Regn. No.121089W/ W100878

For Janaseva Sahakari Bank (Borivli) Ltd.,

Abhijeet Deshmukh  
Partner  
Membership No.129145  
Place:- Borivli, Mumbai  
Dated : 26.06.2024.  
UDIN: 24129145BKAKBT7386

D. S. Sant.  
General Manager