

Your ref :

CASH FLOW STATEMENT

	Our ref :		Rs.000'	
	BANK		GROUP	
	For the 09 months ended 30th September		For the 09 months ended 30th September	
	2012	2011	2012	2011
Cash Flows From Operating Activities				
Interest Receipts	13,473,129	11,808,455	13,469,565	11,785,568
Fees and Commission Receipts	1,246,589	1,098,825	1,296,043	1,216,629
Interest Payments	(7,991,472)	(6,255,928)	(7,975,850)	(6,289,848)
Exchange Income	490,275	428,742	490,275	428,742
Receipts from Other Operating Activities	588,285	505,009	588,285	505,009
Cash Payments to Employees and Suppliers	(4,605,494)	(4,765,323)	(4,576,621)	(4,752,826)
Payments on Other Operating Activities	(48,465)	(44,349)	(48,465)	(44,349)
Operating Profit before Changes in Operating Assets & Liabilities	3,152,847	2,775,431	3,243,232	2,848,925
(Increase)/Decrease in Operating Assets :				
Funds (Advanced to) / Repaid by Customers	(13,510,374)	(10,153,543)	(13,557,970)	(10,528,662)
Deposits Held for Regulatory or Monetary Control Purposes	(1,077,304)	(1,273,702)	(1,077,304)	(1,273,702)
Increase/(Decrease) in Operating Liabilities :				
Deposits from / (Withdrawals by) Customers	13,547,499	5,801,891	13,547,499	5,801,891
Negotiable Certificates of Deposit	540,470	246,186	540,470	246,186
Cash (Used In) / Generated from Operations	2,653,138	(2,603,737)	2,695,927	(2,905,362)
Income Taxes Paid	(62,310)	(90,000)	(62,310)	(90,517)
Contribution Paid into Staff Retirement Benefit Plan	(105,744)	(84,650)	(105,847)	(84,650)
Net Cash (Used in) / Generated from Operating Activities	2,485,084	(2,778,387)	2,527,770	(3,080,529)
Cash Flows from Investing Activities				
Investment In Subsidiary & Associate Company Shares / Debentures	-	(434,338)	-	-
Dividends Received	21,365	9,769	14,463	9,769
Treasury Bills/Bonds Maturing after 03 Months	1,024,309	998,661	1,024,309	998,661
Purchase of Dealing Securities	-	(1,153,884)	(10,000)	(1,153,884)
Proceeds from Sale of Dealing Securities	203,848	942,856	203,848	942,856
Purchase of Non Dealing Securities	-	-	-	(28)
Proceeds from Sale of Non Dealing Securities	-	215,000	-	217,623
Purchase of Property, Plant & Equipment	(216,351)	(337,796)	(218,555)	(337,819)
Proceeds from Sale of Property, Plant & Equipment	56,347	39,783	56,347	44,152
Purchase of Investment Property	-	-	(1,409)	(578)
Proceeds from sale of Investment property	-	210,300	-	210,300
Net Cash (Used in) / Generated from Investing Activities	1,089,518	490,351	1,069,003	931,052
Cash Flows from Financing Activities				
Proceeds from Issue of New Shares	-	4,691,533	-	4,691,533
Repayments on Redemption of Debentures	(849,400)	(1,257,315)	(849,400)	(1,257,315)
Repayment on Redemption of Preference Shares	(42,376)	-	(42,376)	-
Securities Sold under Repurchase Agreements	(3,898,883)	(463,278)	(3,898,883)	(463,278)
Net Increase / (Decrease) in Other Borrowings	832,026	(648,388)	817,302	(784,913)
Dividends Paid	(334,797)	(241,253)	(342,694)	(241,253)
Net Cash (Used in) / Generated from Financing Activities	(4,293,430)	2,081,299	(4,316,051)	1,944,774
Net Increase/(Decrease) in Cash & Cash Equivalents	(718,828)	(206,737)	(719,278)	(204,703)
Cash & Cash Equivalents at beginning of the Period	9,398,139	6,939,953	9,398,700	6,941,509
Cash & Cash Equivalents at end of the Period	8,679,311	6,733,216	8,679,422	6,736,806
Reconciliation of Cash & Cash Equivalents				
Cash & Cash Equivalents	7,704,633	5,276,596	7,704,744	5,280,186
Treasury Bills / Bonds Maturing within 03 Months	921,880	558,393	921,880	558,393
Securities Purchased under Resale Agreement	52,798	898,227	52,798	898,227
8,679,311	6,733,216	8,679,422	6,736,806	

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