



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

Cash Flow Statement for the year ended 31st March, 2023

(Figure in Rs. Thousand)

Particulars	For the year ended 31st March, 2023	For the year ended 31st March, 2022
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit for the Year	1,36,161	2,11,528
Adjustment for -		
Depreciation	70,267	77,251
Capital Reserve arising from sale of Investment under HTM category	-	74,136
Operating Profit/ (Loss) Before Working Capital Changes	2,06,428	3,62,915
[Increase / (Decrease) in Liabilities]		
Deposits	1,00,90,096	55,21,263
Borrowings	71,30,371	77,78,032
Other Liabilities & Provisions	35,50,753	(17,40,883)
[Decrease/ (Increase) in Assets]		
Investments	(5,91,028)	(5,15,886)
Advances	(1,63,67,535)	(34,25,845)
Other Assets	(1,03,98,805)	(9,93,097)
Cash Flow from Operating Activities before tax	(60,71,011)	24,58,332
Less: Income Tax	-	-
Net Cash from Operating Activities	(60,71,011)	24,58,332
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets	(23,119)	(27,811)
Fixed Assets disposed off	-	-
Net Cash Flow from Investing Activities	(23,119)	(27,811)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds of Share Capital Deposits	22,69,781	50,78,000
Net Change in Cash or Cash Equivalent	(38,24,349)	75,08,521
D. CASH OR CASH EQUIVALENT AT THE BEGINING OF THE YEAR		
Cash and Bank Balance with RBI	84,83,613	73,20,674
Balance with Bank and Money at Call or Short Notice	86,82,652	23,37,070
	1,71,66,265	96,57,744
E. CASH OR CASH EQUIVALENT AT THE END 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
Balance with Bank and Money at Call or Short Notice	1,33,41,916	1,71,66,265
	(38,24,349)	75,08,521

SIGNIFICANT ACCOUNTING POLICIES

17(A)

NOTES ON ACCOUNTS

17(B)

As per our separate report of even date annexed

(JOSEPH L. TOBIAS)
CHAIRMAN

(DR. SUDIP KUMAR SINHA)
DIRECTOR

(MANAS DHAR)
DIRECTOR

(SAMRAT MUKHERJEE)
DIRECTOR

(SUBIR RANJAN MUKHOPADHYAY)
DIRECTOR

(PRABIR KUMAR TAH)
DIRECTOR

For KGRS & Co
Chartered Accountants
Firm Registration No. 310014E

(K Datta)
Partner
Membership No 53790



(ADITYA KUMAR PADHI)
DIRECTOR

Place: KOLKATA

Date: 20 APR 2023