



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर

(मल्टी-स्टेट बँक)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2019

Particulars	31.03.2019	31.03.2019	31.03.2018	31.03.2018
Cash Flow From Operating Activities				
Net Profit as per Profit & Loss A/c		620.84		442.08
Add : Depreciation		122.73		136.88
Loss on Sale of Dead Stock	4.51		1.00	
Profit on Sale of Dead Stock	(1.29)		(1.02)	
		746.79		578.96
Working Capital Adjustments				
(increase)/Decrease in Investments	(4980.24)		(2891.75)	
(increase)/Decrease in Loans and Advances	(9280.47)		(2891.16)	
(increase)/Decrease in interest Recievable	(389.19)		(320.64)	
(increase)/Decrease in Other Assets	(286.12)		(10.73)	
increase/(Decrease) in Deposit From Customer	10312.23		3724.91	
increase/(Decrease) in interest Payable	26.68		(29.72)	
increase/(Decrease) in Other Liabilities	522.1		(429.78)	
increase/(Decrease) in Head Office Balance	00.0		0	
increase/(Decrease) in Overdue Interest Provi.	115.07		97.24	
increase/(Decrease) in Reserve & Other Funds	888.06		901.87	
		(3071.88)		(1849.75)
Cash Generated From operating Activities		(2325.09)		(1270.81)
Cash Flow From Investing Activities				
Purchase of Fixed Assets	(287.43)		(29.69)	
Sale of Fixed Assets	8.41		6.15	
		(279.02)		(23.54)
Cash Generated From Investing Activities				
Cash Flow From Finacing Activites				
Share Capital issued	(8.43)		(13.52)	
Dividend Paid	(195.54)		(200.70)	
		(203.97)		(214.21)
Cash Flow From Finacing Activites				
Net Increase in Cash & Cash equivalents		(2808.08)		(1508.49)
Cash & Cash equivalents at the beginning of year	7302.41		8810.90	
Cash & Cash equivalents at the End of year	4494.33		7302.41	
Cash & Cash equivalents				
Cash On Hand and Bank Balance	1386.67		1368.88	
Balance with other Banks	3107.66		5933.53	

As per our Remarks in Audit Report's Dated 16-08-2019

Vishram Kulkarani & Co.
Chartered Accountants
CA. Vishram V. Kulkarani
Internal Auditor
Ichalkaranji

SUNIL NAGAONKAR & COMPANY
Chartered Accountants
FRN - 118397W
CA Sunil Suhas Nagaonkar
Statutory Auditors, Kolhapur

Shri. Shankar Rau Manglekar
Chief Executive Officer

Shri Arvind Agnu Mane
Vice Chairman

Shri Rajendra Vishvambhar Shete
Chairman

Directors

Shri Nanaso alias Vishvanath Shivpad Nashte
Shri Ganpatrao Appasaheb Patil
Shri Chandrakant Shivrudra Swami
Shri Rajendra Tukaram Lakade
Shri Chandrakant Sadashiv Sangavkar

Shri Babaso Shankarrao Desai
Smt Ratnamala Shivingh Ghali
Shri Dr. Dilip Ramchandra Chougule
Shri Anil Mallayya Swami
Shri Appaso alias Tukaram Dattatray Arve
(Expert Director)

Shri Kalesh Mahadev Mali
Shri Suryakant Baburao Patil Budihalkar
Shri Mahadev Shivrudrappa Sakhare
Sou Ranjana Krishnath Tavate
C.A. Shri Siddharth Mrugendra Majati
(Expert Director)

Shri Rajesh Shankarrao Patil Chandurkar
Sou. Shakuntala Baburao Banchode
Shri Anil Baburao Solapure
Shri Sadanand Rajkumar Hattarki