

SHRI VEERSHAIV CO-OP BANK LTD., KOLHAPUR (MULTI STATE BANK)				
CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2017				
Particulars	31.03.2017	31.03.2017	31.03.2016	31.03.2016
Cash Flow From Operating Activities				
Net Profit as per Profit & Loss A/c		591.17		540.73
Add : Depreciation		119.86		97.22
Loss on Sale of Dead Stock	(0.52)		(0.10)	
Profit on Sale of Dead Stock	0.00		0.010	
		710.51		637.86
Working Capital Adjustments				
(increase)/Decrease in Investments	(1750.36)		(2670.79)	
(increase)/Decrease in Loans and Advances	(4919.67)		(3076.03)	
(increase)/Decrease in interest Recievable	(310.98)		107.15	
(increase)/Decrease in Other Assets	(64.59)		(19.31)	
increase/(Decrease) in Deposit From Customer	9974.67		6544.72	
increase/(Decrease) in interest Payable	57.38		(191.90)	
increase/(Decrease) in Other Liabilities	(207.90)		(153.92)	
increase/(Decrease) in Head Office Balance	0		(3.03)	
increase/(Decrease) in Overdue Interest Provi.	270		30.20	
increase/(Decrease) in Reserve & Other Funds	939.88		569.55	
		3988.43		1136.64
Cash Generated From operating Activities		4698.94		1774.50
Cash Flow From Investing Activities				
Purchase of Fixed Assets	(190.53)		(203.78)	
Sale of Fixed Assets	0		1.09	
		(190.53)		(202.69)
Cash Generated From Investing Activities				
Cash Flow From Finacing Activites				
Share Capital issued	(34.95)		(25.96)	
Dividend Paid	(290.27)		(286.50)	
		(325.22)		(312.46)
Cash Flow From Finacing Activites				
Net Increase in Cash & Cash equivalents		4183.19		1259.35
Cash & Cash equivalents at the beginning of year	4627.71		3368.35	
Cash & Cash equivalents at the End of year	8810.90		4627.70	
Cash & Cash equivalents				
Cash On Hand and Bank Balance	1657.60		1838.38	
Balance with other Banks	7153.30		2789.33	

CHIEF EXECUTIVE OFFICER
SHRI VEERSHAIV CO-OP BANK LTD., KOLHAPUR

VISHRAM KULKARNI & CO
INTERNAL AUDITOR

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