

## F. Condensed Consolidated Statement of Cash Flows

NPR 000

Particulars	Group		Bank	
	Upto This Quarter	Corresponding Previous Year Upto This Quarter	Upto This Quarter	Corresponding Previous Year Upto This Quarter
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>				
Interest Received	16,065,125	15,025,512	16,035,006	14,980,231
Fees and other income received	1,396,270	1,436,221	1,332,526	1,388,153
Dividend received	-	-	-	-
Receipts from other operating activities	823,450	903,780	806,000	891,365
Interest paid	(9,437,786)	(8,082,365)	(9,438,546)	(8,084,612)
Commission and fees paid	(62,751)	(63,961)	(63,251)	(64,461)
Cash payment to employees	(2,299,164)	(1,821,099)	(2,277,716)	(1,799,147)
Other expense paid	(1,070,885)	(811,925)	(1,039,915)	(779,544)
<b>Operating cash flows before changes in operating assets and liabilities</b>	<b>5,414,259</b>	<b>6,586,161</b>	<b>5,354,104</b>	<b>6,531,985</b>
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	742,977	1,180,457	742,977	1,180,457
Placement with bank and financial institutions	848,149	(918,448)	848,149	(918,448)
Other trading assets	(141,285)	25,461	-	-
Loan and advances to bank and financial institutions	224,368	(1,507,781)	224,368	(1,507,781)
Loan and advances to customers	(21,013,155)	(18,634,743)	(21,013,155)	(18,634,743)
Other assets	(2,166,116)	(738,431)	(2,159,216)	(742,188)
Increase/ (Decrease) in operating liabilities				
Due to bank and financial institutions	809,819	250,377	809,819	250,377
Due to Nepal Rastra Bank	(35,189)	55,957	(35,189)	55,957
Deposit from customers	27,877,468	28,331,394	27,852,470	28,143,330
Borrowings	-	-	-	-
Other Liabilities	3,685,078	(528,384)	3,664,637	(223,454)
<b>Net cash flow from operating activities before tax paid</b>	<b>16,246,372</b>	<b>14,102,023</b>	<b>16,288,965</b>	<b>14,135,493</b>
Income taxes paid	(1,680,960)	(1,915,604)	(1,674,399)	(1,907,318)
<b>Net cash flow from operating activities (A)</b>	<b>14,565,412</b>	<b>12,186,419</b>	<b>14,614,566</b>	<b>12,228,175</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>				
Purchase of investment securities	(6,668,569)	(6,717,147)	(6,683,342)	(6,628,147)
Receipts from sale of investment securities	-	-	-	-
Purchase of property and equipment	(363,572)	(229,944)	(363,108)	(229,901)
Receipt from the sale of property and equipment	-	14,613	-	11,463
Purchase of intangible assets	(47,519)	(6,711)	(47,519)	(6,216)
Receipt from the sale of intangible assets	-	-	-	-
Purchase of investment properties	-	-	-	-
Receipt from the sale of investment properties	-	-	-	-

Interest received	-	-	-	-
Dividend received	81,158	76,965	100,918	95,039
<b>Net cash used in investing activities (B)</b>	<b>(6,998,502)</b>	<b>(6,862,224)</b>	<b>(6,993,051)</b>	<b>(6,757,762)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Receipt from issue of debt securities	2,040,548	-	2,040,548	-
Repayment of debt securities	-	(60,000)	-	(60,000)
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	-	-	-
Dividends paid	(2,749,642)	(903,026)	(2,729,402)	(882,786)
Interest paid	(40,548)	(279)	(40,548)	(279)
Other receipt/payment	-	-	-	-
<b>Net cash from financing activities ( C )</b>	<b>(749,642)</b>	<b>(963,306)</b>	<b>(729,402)</b>	<b>(943,066)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>6,817,267</b>	<b>4,360,889</b>	<b>6,892,113</b>	<b>4,527,347</b>
Cash and cash equivalents at Shrawan 01 (beginning of the year)	12,593,161	8,232,272	12,479,698	7,952,350
Effect of exchange rate fluctuations on cash and cash equivalents held				
<b>Cash and cash equivalents at Ashadh end</b>	<b>19,410,428</b>	<b>12,593,161</b>	<b>19,371,810</b>	<b>12,479,698</b>