



# Oriental Bank Of Commerce

## CAO Head Office New Delhi

ORIENTAL BANK OF COMMERCE  
CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2009 (Rs. in thousands)

	31/03/2009	31/03/2008
<b>A. Cash flow from operating activities</b>		
<b>I. Net Profit After Tax</b>	9,05,42,05	8,40,93,76
Provision for tax ( Net of Deferred Tax )	2,54,03,74	4,20,68,09
<b>Total ( I )</b>	11,59,45,79	12,61,61,85
<b>II. Adjustment For</b>		
Depreciation on Fixed Assets (Net of Revaluation Reserves)	80,30,04	75,04,69
Provision against standard Assets	47,00,00	55,00,00
Provision for NPA advances	98,58,26	-1,89,49,77
Other Provisions	3,79,93,63	91,91,50
Interest on subordinate Debts	1,70,20,33	1,77,02,51
Amortisation of Expenses	0	0
Profit / Loss on Sale of Fixed Assets	14,85	-2,65,41
<b>Total ( II )</b>	7,76,17,11	2,06,83,52
<b>Operating Profit Before Changes in Operating Assets &amp; Liabilities</b>	<b>Total (I) + (II)</b> 19,35,62,90	14,68,45,37
<b>III. Changes in Operating Assets &amp; Liabilities</b>		
Decrease / Increase in investment	-45,38,27,12	-41,42,32,17
Decrease / Increase in Advances	-140,33,11,66	-102,37,86,93
Decrease / Increase in Deposit	205,12,15,28	138,60,72,90
Decrease / Increase in Borrowings	-11,17,87,75	12,17,22,10
Decrease / Increase in Other Assets	-7,18,98,18	1,62,68,38
Decrease / Increase in Other Liabilities & Provisions	-91,19,72	8,76,30,98
<b>Total ( III )</b>	12,70,85	17,36,75,26
<b>Cash Generated from Operation</b>		
Tax Paid ( Net of refund)	2,21,27,38	-4,16,33,84
<b>Net Cash From Operating Activities</b>	<b>Total ( A )</b> 21,69,61,13	27,88,86,79
<b>B. Cash flow From Investing Activities</b>		
Purchase of Fixed Assets (net of Sales)	-1,25,74,86	-77,16,92
<b>Total ( B )</b>	-1,25,74,86	-77,16,92
<b>C. Cash Flow From Financing Activities</b>		
Issue of Share Capital	0	0
Share Premium	0	0
Subordinate Bonds issued	2,74,50,00	2,50,00,00
Interest Paid on Subordinate Bonds	-1,70,20,33	-1,77,02,51
Payment of Dividend / Coporate Tax on Dividend	-1,37,76,59	-79,14,21
<b>Total ( C )</b>	-33,46,92	-6,16,72
<b>D. Net Changes in Cash &amp; Cash Equivalentents ( A + B + C )</b>	20,10,39,35	27,05,53,15
Cash & Cash Equivalentents at the beginning of the year	102,14,74,30	75,09,21,15
Cash & Cash Equivalentents at the end of the year	122,25,13,65	102,14,74,30

NOTE: 1. All figures in minus represents " Cash Out Flow"  
2. Direct Taxes paid are treated as arising from Operating activities and are not bifuracted between investing & fianancing activities

(S.K. GUPTA) (C M KHURANA) (S.C.SINHA) (H.RATHNAKARA HEGDE) (ALOK K MISRA)  
Asstt. General Manager (Accounts) General Manager (Accounts) Executive Director Executive Director Chairman & Managing Director

### AUDITORS' CERTIFICATE

We have examined the above cash flow statement of the Oriental Bank of Commerce, New Delhi for the year ended 31st MARCH , 2009  
The statement has been prepared by the Bank in accordance with the requirements of listing agreement clause 32 with stock exchanges and is based on and is in agreement with the corresponding Profit & Loss Account and Balance Sheet of the Bank covered by our report dated 27th April, 2009 to the President of India.

For UMAMAHESWARA RAO & CO. For HINGORANI M & CO. For SURESH CHANDRA & ASSOCIATES For P B VIJAYARAGHAVAN & CO For FARUQUI & COMPANY For V. KRISHNAN & CO.  
CHARTERED ACCOUNTANTS CHARTERED ACCOUNTANTS CHARTERED ACCOUNTANTS CHARTERED ACCOUNTANTS CHARTERED ACCOUNTANTS CHARTERED ACCOUNTANTS

(R.R.DAKSHINA MURTHY) (SANJAY KUMAR NARANG) (MADHUR GUPTA) (P B SANTHANAKRISHNAN) (S M Y QURESHI) (V.KRISHNAN)  
PARTNER PARTNER PARTNER PARTNER PARTNER PARTNER  
M NO 211639 M NO 090943 M NO 090205 M NO 020309 M NO 081750 M NO 010949

PLACE : NEW DELHI  
DATED : 27th April, 2009