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CERTIFICATE

This is to certify that Mr. Shrinivas Satish Kamat bearing USN 1 AY16MBA75 student of Master of Business Administration, "., laryct Institute of Technology, Soldevanahalli, Hesaraghatta Main Road, Bangalore. - 560107 has carried out his project work from 15th January 2018 to 24th March 2018 in our organization under the guidance of Mr Girish R, Chief Finance Officer, BCPL head office and submitted the report on "A Study on Cash Flow Analysis at Bindya Cargo Pvt Ltd, Bangalore."

Bindya Cargo Pvt Ltd.

R.RAVI SHANKAR,
Managing Director






ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, NewDelhi and Accredited byNBA and NAAC)

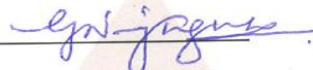
Date: 18/05/2018

CERTIFICATE

This is to certify that **Mr. Shrinivas Satish Kamat** bearing USN **1AY16MBA75** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on "**A Study on Cash Flow Analysis at Bindya Cargo Pvt. Ltd.**" Bangalore is prepared by him under the guidance of **Prof. Mallika B K**, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.



Signature of Internal Guide



Signature of HOD

Head of the Department
Department of MBA
Acharya Institute of Technology
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HEAD OF THE DEPARTMENT
Signature of Principal
ACHARYA INSTITUTE OF TECHNOLOGY
Bangalore


DECLARATION

I, Shrinivas Satish Kamat, hereby declare that the internship report entitled "A Study on Cash Flow Analysis at Bindya Cargo Pvt Ltd, Makali, Bangalore" is prepared by me under the guidance of Prof. Mallika B K, Professor of MBA Department, Acharya Institute of Technology and external guide Girish R, Chief Finance Officer, Bindya Cargo Pvt Ltd.

I also declare that this internship work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Vishvesvaraya Technological University, Belgaum.

I undergone a summer project for a period of 10 weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree / diploma from any other University / Institution.

Place: Bangalore
Date: 27/05/2018


Signature of the student

ACKNOWLEDGEMENT

I acknowledge the keen interest shown in my internship and constant encouragement given by my internal guide **Prof. Mallika B K**, Professor of MBA Department, Acharya Institute of Technology and external guide **Girish R**, Chief Finance Officer, Bindya Cargo Pvt Ltd.

I wish to express my sincere thanks to **Dr. Saravabasava Pillai**, Principal, Acharya Institute of Technology for their kind co-operation in completion of the internship.

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Finally I express my sincere thanks to all staff of MBA department of Acharya Institute of Technology for their valuable suggestions.

Shrinivas Satish Kamat

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Terms used

Short Form	Full Form
II	Interest income
LTB	Long term borrowings
LTLA	Long-term loans and advances
NPBT	Net Profit / (Loss) before tax
OCL	Other Current Liabilities
OP	Operating profit
STB	Short Term Borrowings
STLA	Short-term loans and advances
STP	Short Term Provisions
TP	Trade Payables
TR	Trade receivables

EXECUTIVE SUMMARY

“Logistics is an activity which mainly pertain to the happenings those are happening within limits of an individual organization. Supply chain may be elaborated as a system of firms which opt to carryon their transactions unitedly and opt for organize their activities for the purpose of transportation of the commodity to the target market. Traditional form of logistics process will concentrate its aid on those actions of acquisition, supporting, managing of stocks and dispersion. Logistics can be termed as an creativity and study of carrying on and control of the movement of the stocks, force, message and other resource such as commodities, assistance and person from the beginning of manufacturing to the final target market.

Bindya Cargo Prvt Limited is a firm which satisfies the logistics needs of its customers. Its concentrates of road, air and rail transport by giving quick and efficient services to its customers. This project is mainly done on the studying the cash flow analysis of the firm by collecting the 5 years cash flow statements.

Image 1: BCPL logo



CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION:

This Project work will undertaken in context of partial fulfillment of the MBA. Logistics can be termed as an creativity and study of carrying on and control of the movement of the stocks, force, message and other resource such as commodities, assistance and person from the beginning of manufacturing to the final target market. Without the assistance form the logistics it will be very challenging for any firms for fulfilling its goal related to merchandising and and conversion of raw materials to finished products. It concerns the combination of message, movement of goods, stock management, storehouse management, treatment of tools and packaging

Managing of cash is nothing but it is one of the operative area of working capital directing as a portion from the reality which is most liquid form of current asset. Cash can be termed as a ordinary denomination for which all all the current asset which is to be received and stocks will get finally regenerated into a cash underscore which is the implication of managing the cash. For all the firms whatever may be the size management of cash is one of the captious actions of the firm.

A cash flow statement is one of the major financial statements for the purpose of a planning or for the purpose of the business. The statement can be constructed in different ways. It may be constructed in an easy format of one page synthesis or may including various agendas to make a centralized evidence. A cash flows statement is nothing but maintaining of flow of cash inside the business and out of the business or a plan. We can see that the cash flows statements are not only concentrated with the total sum amount of the flow of cash. Some cash flows are formatted with bigeminal period of time. This statement not only predicts the unexhausted scale of cash at the end of the year but also we can get cash proportion unexhausted for individual month.

Working capital plays a major role for the purpose of cash flows analysis. Working capital may be specified as the total sum of money desired by a firm to help a business in various operations and transaction. It can be computed by subtracting current liabilities from the current assets. The speedy investigation of a liquidity position of a firm for the upcoming accounting periods will be given by the calculation of total amount of working capital. if working capital f a firm is adequate to meet the day to day needs of a firm then constructing of cash plan will become easy.

But if the working capital of a firm seems to be inadequate to meet its needs a cash flows will spotlight liquidity issues that may occur in the upcoming future periods. Few cash flows plans are developed so that we can effortlessly supervise the quality of the future predictions. This plan will help us in predicting the flows of monthly cash for the coming future period and also get into a potential inflow and outflow as we move forward for the period of time. This process will finally helps to examine the predictions to potential cash flow and to make alterations to those prepared projections for the remaining period of the year.

1.2 Brief Company's Profile:

INTRODUCTION OF THE COMPANY:

Transportation system play a major role in any of the industry for the purpose of transferring of the products. Transportation will show its direct effect on the cost and efficiency of the day to day transactions of the business. There has been day to day enhance effort has been made by the firms for the purpose of lowering the raw materials and final finished goods. For the purpose of determining the target market limit the important determination element is cost of dispersion. The speed for the intention of a implicit transfer of goods is very important in total working capacity of any of an industries in those playscript it is very important role for the purpose of choosing a company for transfer of goods which will accomplish the preset objectives of the company.

The speed of the operation of the underlying transportation is very critical in the total working of any industry in such a scenario, it pays to be very selective in choosing a transport company that can fulfil the objectives of the company.

BINDYA CARGO Private Limited initiates itself as a one resolution supplier for all the acquisition and arrangement necessity of the manufacturing units and it is one of the incomparable transit help provider offers its clients with the resource of a multi-national group with the help of individualized assist, speed of doing the work and skillfulness were only a small and independently closely-held firm can serve all over in the country. At the time period of both at the starting point and at the time of the end of the service. The assistance of the firm is framed about the clients prosperity

in supply chains management and they can be called as “Eyes and Ears” of its clients in the chain of supply. BCPL is an ISO 9001-2008 certified company. BINDYA CARGO Prvt Limited is purely multi-model logistic firm with the reach all over India and beyond it. In the year 2010 BCPL has initiated train cargo movement. BCPL is keeping standard of its name high by assisting best quality of services through the modes of railway. The firm is empowered “A” grade registry letting bearer in South West Railway. The slogan of BCPL is “We Find Ways” which clearly defines about the reaching of the firm all over the country and customer relationship management of BCPL. Whole organization is engaged healthily to execute best in most hypercritical of the transactions where status and maintaining times is a leading role and which is must and should in the enterprises. BCPL is always ready to meet any of the challenges in the prevailing scenario of modification in the transportation as a firm is wholly bound up with recent well improved technologies. BCPL consists of well integrated, effective team of attached, devoted and energizing young workers who are very impressive to penalize the absolute dealings of a cargo enterprise independently. BCPL aiming at rendering assistance at the most competitory costs.

BCPL is has become a member for life time in “Karnataka Goods Transport Association”, Bangalore. BCPL has its own leased SLR / AGC in Udyan express, Ahmadabad express, Kachegudda express, Muzaffar pur express and Gorakhpur express each with a 4 tons of SLR space in a above mentioned trains. Apart from all of this BCPL has fastened itself with some other more than 8 letting of VPH / SLR all over the country.

BCPL has shown its superbia in its carrying of work and in the transportation of the goods. BCPL is strongly pledged to provide its best quality of services at a high-grade accomplishable prices to all its prestigious clients. It can be seen in its long listed prestigious clients which form BCPL as a foremost industry in India. Company respects the material possession of a trust shown by it customer and is striving hard to live upto the requirement of the clients

1.3 ORGANIZATION PROFILE

Name	:	Bindya Cargo Prvt Limited
Date of incorporation	:	2010
Founder of company	:	Mr. R. Ravishankar
Legal status of the firm	:	Private Company
Location	:	Makali Alur Main Road
Brand name	:	Bindya
Nature of activity	:	Giving transportation services through Air, Train and Road transporter
Size of the firm	:	Medium Scale Industry
No. Of workers	:	72 (+84 time based labourers)
Office working time	:	10:00 AM to 6:30 PM
Finance	:	HDFC Bank
Starting investment	:	
E-mail	:	bindyacargo@gmail.com
Website	:	www.bindyacargo.com
Membership	:	Karnataka Goods Transport Association, Bangalore

1.3.1 ABOUT PROMOTERS AND DIRECTORS:

Mr. R. Ravishankar: Mr R. Ravishankar is the one who founded BCPL which was started its operations in the year 2005. Currently he is serving as Managing Director of the firm by instructing his unit and inspiring all the individuals who are working in the enterprise.

Mrs. Sushma K N: She is looking after overall governance as a Managing Director of BCPL.

1.3.2 VISION of BCPL

“REACH THE ZENITH” refers to the BCPL is having a long term vision to reach the highest point or state of the sphere.

BCPL has visioned itself as a feature in global level in logistics segment by providing its clients with the high standardized of selective and nonrecreational service. The day to day growth of the firm should be connected with that of the creation on landmarks in the procedure of altering the good quality of life if its clients in the term of their successfulness, luckiness and pleasure. BCPL has build itself as a authentic and streamlined working organization. BCPL is providing thousands of solutions through one mode and the firm is managing overall prospect of the logistics assistance and it is working very effeciently to reach its vision which is to reaching the zenith.

MISSION of BCPL

“We aim to be the leading distributors and supplier of logistics all over India. We are grown for the purpose of becoming one of major logistic establishment for serving overall logistics resolutions”

Quality Policy Of BCPL

“We strongly believe in committed delivery, safe transportation, strong and on-time information for taking caution of overall Logistics needs of the clients improves the effectiveness of the quality management system by involvement of all the employees.”

“We are committed to honour our valuable commitments to our customers by continually informing our work, technology, personal and effectiveness of quality management system.”

Quality Objectives:

1. To minimize the cost and transit time by introducing new technique and methods to help the industries and individuals.
2. To make our customers, vendors, employees and all other related persons to feel proud of to be the part of our organization.
3. To become socially responsible to make difference to the lives of the people around us.

Principles of BCPL:

“Regarding its clients, Co-workers and providers”

“Doing best in all activity”

“Working to particular”

“Impartiality”

“Challenging activity”

“Income orientated”

Purpose of BCPL:

BCPL aims at proactive building a flourishing and furnishing a organization with more profitable in nature for the purpose of healthy existence of its owner, associate and community, the firm is fulfilling its clients by providing services to its clients with the best in classes service. The firm will carryon its day to day activities in the working area immunity of respective, obligations, trustworthy, respect, impartiality and on the basis of hardwork. In the working environment we can see that the firm has created professed, regardful, cultivable and gratifying functioning environment.

The goal of providing customers with outstanding customer services involves the ability of the firm to handle the business’s transportation activity and logistics needs in an efficient manner that enhances the reputation of the logistics firm in the industry. To that extent, the firm can increase its distribution centers to respond to customers needs in different geographical areas. The logistics firm should also maintain customer feedback, such as complaints of damaged goods and correct deficiencies in the processes those used to cause the problem.

1.3.3 Areas Of Service:

BCPL is rendering its services to its clients with the wide range of solutions in the logistics needs and its services can be majorly classified into the following judgements:

“Bidya Cargo Prvt Limited” Air/ Train/ Road Transportation

BCPL provides FTL(Full Truck Load), portion cargo and parceling work has been made to a wide range of industries all over the country. The customers of BCPL includes are major leading brand from the various industries of automoteur, pharmaceutical, heavy drugs, recite, agricultural products, hatching eggs and parasite of the other manufacturing units. The company is offering services in LCV(Logistics Cargo Vehicles) and it also provides full truck load in an combination of varied weights and of various magnitude for the purpose of proceeding all the needs of its clients and it also provides the particularized closed body container. It provides parcelling services on some of the selected routes (of bangalore to hyderabad, chennai, coinbatore, newdelhi, gurgoan, tripur, pune)

As said earlier BCPL is approved as “A’ grade letting bearer in South West Railways- Bangalore and also it is having services in following trains:

Sl. No	Train no/ Name	Destination	Transit Time	Capacity
1	BNG SAMPARK KRANTI	NIJAMUDDIN	3	23 Tonnes
2	BNG HOWRHA EXP	KOLKATTA	3	23 Tonnes
3	BNG GUWHATI EXP	GUWHATI	4 to 5	23 Tonnes
4	UDYAN EXPRESS	PUNE/MUMBAI	2	4 Tonnes
5	PRASHANTHI EXP	BUBANESHWAR	2	4 Tonnes
6	YPR - HWR DURANTO EXP	KOLKATTA	2	5 Tonnes
7	SANGAMITRA EXP	PATNA	3	4 Tonnes

BCPL has its reach all over India through all its following mentioned branch offices in all of the major city and in all the major commercial portals of India.

Branches of BCPL in India are as follows:

State	City
Karnataka	Makali Village Bangalore (HO)
	Bommasandra

Branch Offices

Andhrapradesh	Hyderabad
Tamil Nadu	Chennai
	Coimbatore
Delhi	Delhi NCR
Haryana	Gurgaon/ Rewari/ Manesar
Jharkhand	Ranchi/ Hatia
	Jamshedpur
Assam	Guwahati/ & all North/ East 7 states
Bihar	Patna/ Muzaffarpur
Uttarkhand	Haridwar
Maharashtra	Mumbai
	Pune
	Nagpur
Madhyapradesh	Jabalpur
Orissa	Bhubaneshwar/ Cuttak
Gujarath	Ahmedabad/ Baroda
Uttar Pradesh	Lucknow
West Bengal	Sillguri
	Kolkatta
Chattisgarh	Raipur
Rajasthan	Jaipur

1.3.4 Infrastructure:

The firm BCPL has its dealing transaction all over India and the firm as successfully installed the modern infrastructure and an well equipped communication system with the help of the talented officials. It contains a well particularized instruments in the store room or the warehouse or godown for the purpose of handling of the goods and at the railway station the firm has introduced a battery streetcar. The firm an expert team of professional and the worker and employee with full of faithfulness with UNIFORM. The firm has vast, effective and efficient scheme of merchant for the purpose of an effecient and effective dealings through connectivity of online between all of its branch offices and with whole management on a across-the-board ILTMS system which is totally web controlled materials trackings system at the proper period as ans when the information is needed the concerned party can get.

vendor network for efficient operations through online connectivity between all the branches and entire management on a comprehensive ILTMS system web based real time material tracking system.

Image 2: Company fleet



Company Fleet List:

Vehicle Name	Capacity	Total Vehicles
Maruthi EECO	1 Tonne	1
Ashok Leyland Dost	2 Tonne	6
TATA 407 LPT	3 Tonne	6
TATA 909	5 Tonne	2
Bharath Benz 1214	7 Tonne	4
Ashok Leyland Boss	7 Tonne	10
Bharath Benz 2523	16 tonne	5
TATA 2518	16 Tonne	20
Attached Vehicle	16 Tonne	5
	Total	104

(ALL THE ABOVE MENTIONED VEHICLES ARE FITTED WITH VEHICLE TRACKING SYSTEM THROUGH WHICH THE COMPANY AND THE CLIENTS CAN KNOW THE PROPER MOVEMENT OF THE VEHICLES AND THE GOODS)

Image 3: Company fleet



Esteemed Customers Of BCPL:

M / s Aditya Auto Products & Engg(I) Prvt Limited

M / s Apicom Automation Prvt Limited

M / s Auro Power Systems Prvt Limited

M / s Balaji Super Spendex Prvt Limited

M/s Bill Forge Prvt Limited Unit II

M / s Bovain Health Care Prvt Limited - Coimbatore

M / s Confident Dental Equipments Prvt Limited

M / s Confident Sales Prvt Limited

M / s CNC India Tools & Service Prvt Limited

M / s Coffee Board - Bangalore / New Delhi

M / s Dars Automobiles Inc

M / s Dynamatic Technology Limited

M / s Focroc Chemicals Prvt Limited

M / s Fortune Agro Impex Prvt Limited

M / s Global Hydrolics Prvt Limited

M / s Hindustan Unilever Since

M / s Indo American Hybrid Seeds Prvt Limited

M / s Intra Lab Pharmaceuticals Prvt Limited

M / s Intra Life Pharmaceuticals Prvt Limited

M / s KF Bio Tech Prvt Limited

M / s Kotak Urja Prvt Limited

M / s Kisan Kraft Machine Tools Prvt Limited

M / s Kraycol Stationary Prvt Limited

M / s Lacrete Durakem India Prvt Limited

M / s Mubea Suspension India Prvt Limited - Pune

M / s Mersen India Prvt Limited - Pune

M / s Namo Impex

M / s National Horticulture Board

M / s NisikiTechnologies Prvt Limited

M / s Pal Engineering Co

M / s P. D. Nawkar Biochem Prvt Limited

M / s Pengg Usha Martin Limited - Ranchi

M / s Proman Infrastructure Services Prvt Limited
M / s Premium Chic Feeds Prvt Limited
M / s On - Top Pharmaceuticals Limited
M / s Ratnagiri Impex Prvt Limited
M / s Rock Processing Prvt Limited
M / s Sai Packaging Prvt Limited
M / s Salzer Electonics Limited Unit I, II, III, IV Coimbatore
M / s Salzer Magnet Wires Limited - Coimbatore
M / s Stumpp Scheuele & Somappa Springs Prvt Limited - BNG/ MAS/ GGN/ PUNE
M / s Stumpp Schuele & Somappa Auto Suspension Spring Prvt Limited
M / s Suvarna Hybrid Seeds Prvt Limited
M / s Suma Springs Prvt Limited
M / s Ultra Tile Prvt Limited
M / s Vijaya Springs India Prvt Limited - BNG/ MAS/ GGN/ Pune
M / s Watertec India Prvt Limited - Unit I & II Coimbatore

1.4 SWOT Analysis of the company

Strength:

- Company has close customer contact and involvement within the premises of the organization.
- The firm is always concentrated about the well being of its customers.
- The firm as proactive problem solving capacity.
- Associates employment is for long term or longevity.

Weakness:

- The size of the fleet capacity is less compared to the competitors.
- The firm is lack in communicating with others for quoting rates.

- There will be changes in transport restrictions, rules and procedure without any notice.
- The transit tariff, fees and fiscal charges are very high.

Opportunities:

- As the firm as large, medium and small fleet capacity it can move any amount of goods without any time restrictions.
- The firm has increased its safety and security concerns.

Threats:

- There will hike in the rates of fuel.
- The attraction strategy by the competitors by giving new offers may lead to lose the customers.
- Call for more efficient transport system.

CHAPTER 2

**CONCEPTUAL BACKGROUND
AND LITERATURE REVIEW**

2.1 Theoretical background of the study

Cash Flows Statement

Cash flows statement or it can be also called as a statement of the cash flows is one of the financial document which shows the clear picture of what all changes seen in the balance sheet account and the gains impact on the cash and the cash equals and the statement will break whole the analysis into mainly three activity operating, investing and financing activity. This statement is said as or concerned with the flow of money inside of the business and outside of the firm. The statement will be acquiring both the prevailing operating results and the changes which come with balance sheet. The statement is very helpful in finding out the short period practicality of company and peculiarly the firms ability to pay its liability.

Persons and units who are curious about cash flows statement are:

1. Latent borrower or a creditor, these are person are those who who are curious about knowing the firms capacity to repay the liability.
2. Reporting staff, these person are the one who are needed to check abilities of the company to maintain its paysheet and any other contiguous disbursement.
3. Prospective worker or bridge player, these are the person who are eager to know about the firms ability to pay the commission at a proper period of time.
4. Prospective capitalist, these are the person who are strongly magistrate the firm is strong in the matter of finance or not.
5. Stakeholders or stockholders of the firm

A statement which was formerly known as flows of funds statement is now called as cash flows statement. This statement is a pure state of the firms liquidity posture. The cash flows statement can be called as a clear picture of forms financial inventiveness an induces at an individual point of period and financial gains statement elaborates a firms financials dealings during some set period of time. Cash flows statements and income argument indicates the accumulative basis of accounting used in a firm to equal the item which generates the income to the total income. Cash flows statements considers the outgoing and incoming of the value of cash and cash equals and it will vomits the proceedings which will not impact immediately on the amount received and the all the payments made. Cash flows statement is a cash ground study on three

forms of activity (operative, financial and investment) and the non-cash activity are ordinarily mentioned in the notations.

Cash Flows Activity:

Cash flows statement is mainly divided into three main activities

1. Cash flows resulting from the operating activity.
2. Cash flows resulting from the investing activity.
3. Cash flows resulting from the financing activity.

Operating Activity:

This includes the presentation, selling and transfer of the products of the firm as well and also as assembling the payments from its clients. The operating activity will consider transportation the product, buying raw materials, building inventory, publicity. Under International Accounting Standard operating activity of cash flow statement having the following items:

- ◆ Interest which is accepted on loan.
- ◆ Received for the purpose of selling of loan, debt or equity instruments in a trade listings.
- ◆ Paid to workers or paid on lieu of workers.
- ◆ Purchasing of goods.
- ◆ Paid to the distributors of goods and services.
- ◆ Payments of interest.

Items which are added back to the net income figure to arrive at cash flows from operating activities basically includes the following items:

- Depreciation.
- Postponed tax.
- Amortization.
- Any profit or loss connected with the selling of a non-current assets related cash flow does not belong to an operative segment.
- Dividend accepted.

Investing Activities:

Examples for the investing activity are:

- ◆ Payment made for the purpose of merger and acquisition.
- ◆ Loans made to providers or took from the clients.
- ◆ Buying or selling of an asset.

Financing Activity:

Financing activity is nothing but the funds raised by the firms for its transactions and enlargement from external to it. Financing for the internal of the business is not included in this activity. All the capitalist and the creditors of the firms are the parties who are interested in knowing about how the firm is efficiently using its existing cash and how effectively a firm can raise funds for its approaching proceedings. The liquidity of the firm can be properly known by the financing activities section of the cash flows statement.

Financing activities includes following items:

- Nett borrowing.
- Repayment of the debt principal amount including the capital leases.
- Dividend payment.
- Selling or repurchasing the stocks of the firm.

Preparation modes of the cash flow statement

Through preparing of the cash flows statement through the help of direct mode the statement can be understand very easily. But in the preparation of cash flow statement indirect mode will be popularly used all over the world Financial Accounting Standards 95 needs a subsidiary statement to indirect mode if a company opt to prepare cash flow statement in indirect mode.

Direct Mode

The direct method for creating a cash flow statement reports major classes of gross cash receipts and payments. Under IAS 7, dividends received may be reported under operating activities or under investing activities. If the taxes paid are directly linked to operating activities, they are reported under operating activities. If the taxes are directed linked to investing or operating activities they are reported under investing or

financing activities. Generally Accepted Accounting Standards (GAAP) vary from International Financial Reporting Standards. Under GAAP rules dividends received from a company's investing activities are reported as an operating activity and not as an investing activities.

Sample format of the cash flow statement with the help of direct method.

Cash flow from the operating activity		
Cash received from the client	XXXX	
Cash payment to provider and worker	XXXX	
Cash made from from the dealing (total)	XXXX	
Interest payments	XXXX	
IT payment	XXXX	
Nett cash flow from the operating activity		XXXX
Cash flow from the investing activity		
Returns from the selling of an equipment	XXXX	
Dividend accepted	XXXX	
Net cash flow from the investing activity		XXXX
Cash flows from the financing activity		
Dividend payment	XXXX	
Net cash flow from the financing activity		XXXX
Nett addition in cash and cash equals		XXXX
Cash and cash equals, opening of the year		XXXX
Cash and cash equals, end of the year		XXXX

Indirect Mode

The indirect mode make improvement for all the carryouts from the without cash based dealing by using net gain as a initial element. Gain arised from the account of the assets is subtracted from the net gain and the growth in an account of susceptibility will added back to the net gain. An indirect mode aims at converting accumulation ground of net gain into cash flows by using series of addition and deduction

Sample format of the cash flow statement with the help of indirect mode.

XYZ co. Limited. Cash Flow Statement			
	31 st March		
Period ending	2015	2016	2017
Net income	xxxx	xxxx	xxxx
Operating activities, cash flow provided by or used in:			
Diminution or reduction	xxx	xxx	xxx
Corrections for net gain	xxx	xxx	xxx
Lessening (addition) in accounts receivables	xxx	xxx	xxx
Gain (lessening) in liabilities (A/P, tax has to be paid)	xxx	xxx	xxx
Drop-off (addition) in stock	xxx	xxx	xxx
Growth (decrement) in other operating activity	xxx	xxx	xxx
Net cash flows from the operating activity	xxx	xxx	xxx
Investing activity, cash flow provided or used			
Capital outlay	xxx	xxx	xxx
investments	xxx	xxx	xxx
Other cash flow from the investing activity	xxx	xxx	xxx
Nett cash flow from the investing activity	xxx	xxx	xxx
Financing activities, cash flow provided by or used in			
Dividends remunerated	xxx	xxx	xxx
Sales event (repurchase) of inventory	xxx	xxx	xxx
Growth (decrement) in obligation	xxx	xxx	xxx
Cash flow from the financing activity	xxx	xxx	xxx
Nett cash flow from financing activity	xxx	xxx	xxx
Effect on exchange rates change	xxx	xxx	xxx
Net growth (decrease) in cash and cash equals	xxx	xxx	xxx

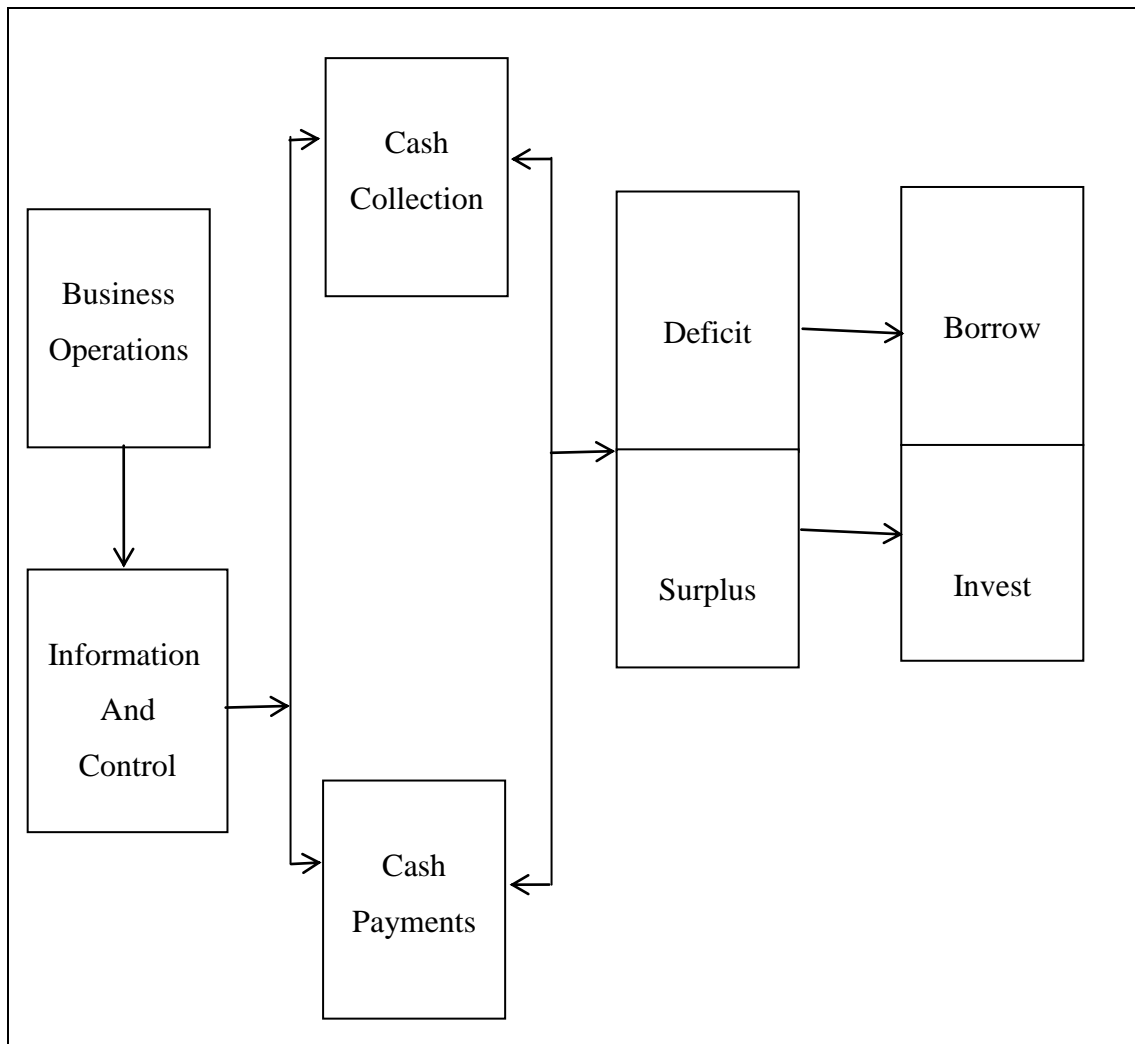
Cash flow management needs to carry out three important classic tasks:

Monitor cash position: current income and expenditure assessment.

Management of cash balances: cash has turned to regional areas where a deficit area and investment of excess cash surplus from profit making activities.

Interest rate risk management practices and communication mobility

CASH MANAGEMENT CYCLE:



Importance of Statement of cash flows:

- ◆ Through cash flow statement organization can know regarding the operating activities I.e. net difference between the net cash flow.
- ◆ It helps the organization to organize extra cash for the business through its new operating functions.
- ◆ It helps the firm to find-out if there is any requirement of financial assistance from outside.
- ◆ It helps to know the strength and weakness of the company.
- ◆ It will reveal the size and sector in which the cash flow of the business with reference to different speeds.

2.2 Literature Review:

1. Frankalin (2005) he has completed and proved through studies that for the results of increment in the functional cashflow the main reason will be day by day spreading capital diminution. Especially if any diminution in current assets and hike in the current debit will finally give rise in the cash flow from the operations. Franklin further noticed that there will be an appreciable diminution in capital and all of manager intentions to encourage from specific margin for the purpose of functional cashflows. So the manager will aims at diminishing the spreading of the capital in respect to utilize for fulfilling the appropriate targets of the functional cashflow. With this it can also be notified that if there are any of contractual encouragement made for the purpose of alteration of accounts of a firm and the statement shows that governing body of cashflow is more in common companies. In finding allowance contracts for managers and their encouragements can be got in the subject of "Circulating capital".

2. Dameano Paul (2008) He has found and proved that bank will find a luminous section of management of cash in concern of cash with the support of fearfulness of diminution in financial condition at a period of accomplishment situation. In the year 2006 the firms are able to utilise 6% income which has been accumulated to dual the profit of the past previous years as per mentioned by Earnst and yong which they have mentioned in freshly released in 24th Annual Cash Managements Study.

3. Lazarides (2006) He provided that if possibility of investing with a higher sum of amount will be increasing with availability of money in surplus sum. We can see a number of executions which could be engaged for paradigm of money, as a ligament transfer, Automative Clearing House (ACH), conveyance and assessment. Trade can be carried on between two factors value and period.

4. Mayers (2003) he noted that there are various ways to measure this which also includes the cash to the total asset ratio, the current ratio (current asset {divided by} current liabilities), quick ratio (current asset {subtract} stock {divided by} current liabilities) and nett liquid balance (money {add} marketable security {subtract} short period note indebtedness {divided to} overall asset). if total amount of liquidity

created will grow it would increase's the liquidity perspective even visa-versa. Yet the trade carried between liquidity and profitable position of the firm which aims at discouraging the companies for having an extravagant liquidity.

5. Wisterfield (2003), sellers have establish continual cash hold on in may of the area. Especially interior thieving is forcefully diminished (as money accepted but is not been deposit into safe) discovery and refuse of a counterfiet monetary system and decreased in a factor of armor-plated car necessities. the most recent and most stimulative area of savings of money has being increased through sellers of a products for the purpose of obtaining "conditional credit" for funding in cash management system and which hasn't deposited into a bank so far. Non-cash recovery considers a forcefully diminishing of managing periods which is formerly needed to conciliate dealings index with money and preparing of banks deposit even an instantaneous accounting and preparation of deposit scheme.

6. Eljely (2004) he constituted a credit entry index with a loaner in a way for managing the flow of money and for preventing disadvantages. Many of the firms have built an index of covering of credit in those periods when sales event is falling shortened or disbursement will be running higher. For the utility of producing an extra liquidity and management of money for which they are necessary during a down month they could be used for short period loan.

7. Damodarn (2002) he mentioned that for building an account receivables will be one of better way for the purpose of keeping track records for which a firm is owned. One's a tabular array has created a database which has been formatted, all of account receivable needs of a clerks is foremost mode for opening of an interrogation which shows in detail of each and every undischarged bills.

8. Kimabowa (2003) he noted that the organizational profitability has been affected by the factors such as cost of input, management of cashflows, government policy and borrowing culture. If the school relies more on loans, costs such as interest rates will not be prevented and this has a unsupportive result on the profitable condition of a firm.

9. Ker Dunkan Euromoney (2013) in correspondent banking is the provision by the banking of the service such as the payment of cash management and trade finance to the customers via other banks has being the primary channel for the purpose of delivery of cross border service for many years.

10. Kakkura (2003) he provided that the organizational profitability has been affected by the cost of capital. In this case of capital has been usually increased by related dividends and the rates of interest from the providers.

11. Pierce II and Robinson (2002) for the purpose of increasing a higher income will be said as a important destination of many of an business organizations. The process of measurement or defining will not become a matter. Profit of a longer period of time will be clearcut indication of companies power for a purpose of fulfilling the principle claim and wants of workers and stake holder of a firm.

12. Mashayekhie (2006) he has been taken into the account some of an elective agreements as one of a factor of generating profit of a company peculiarly when there is diminution in total sum of a cash amount will be solution from debilitated operations for a commercialized portion. In simple it can be also said as sum of money results from functional agreement would have a reversed substantive relationship as well.

13. Waltson & Head (2007) Waltson & Head had explained the concept of managing of cash as a idea which is obsessed with an optimization of a total sum of available money, minimization of an earned interest by available funds are not been required instantly and are diminishing failures which are being caused y delay in circulation of fund.

14. Zimmerer etal (2008) He has told that the activity of management of money is nothing but the procedure of predicting, pay out, investment and designing for a money requirements of a firm for a purpose of carrying on the business activity very easily. He further explained it as management of cash is a critical activity because it is one of the most important at the least for a purpose of amentaceous assets that a small

scale chooses to purchase. An institution must have adequate money to meet preset responsibilities or else those firms would be finally termed as a insolvent. But it can be seen that some of the business units are retaining an excess sum f money to face any unpredicted conditions those might be arises in future days. This inactive money has an earning capacity for which owners are disregarding and limiting the growing rate of a business unit and the profit of a firm will get lowered. Proper management of cash would help owners to reach adequacy of cash demands of a firm.

15. Johnson (2009) He has found as it is crucial to differentiate betwixt management of a true cash and much generic topic of a liquidity managing. The differentiation will become a reference for creation misleads as a term cash is used in dual antithetic terms. Firstly its having a literal meaning that is actual cash in hand. Sometimes the financial manager generally used the word cash to elaborate the possession of a firms cash on its saleable instruments. By creating distinction between liquidity management and management of a cash is directly will be an addition to a liquidities management business an optimum measure of a liquid asset associate contract. Managing of a cash is intimately affiliated for the purpose of optimization mechanisms for collection and distribution of cash and it is the subject that we are focusing primarily.

16. Pandey (1998) according to him Cash is nothing but the money that a company used to pay by not having whatsoever restrictions. The terms coin, currency and cheque can also be termed as a cash. These are clenched by a firm and excess of a remaining balances of money would be deposited into a bank account opened by a firm. Sometimes cash can be also termed as close money units for example saleable bonds and time deposits made into a bank. Pandey further noted that management of a cash is involved with managing the flows of cash inside of a firm and outside of a firm, cashflows inside a business unit and cash scale lent by company at a period of supporting of financing of shortfall of excess cash balance.

17. Jous & Plasko (2004) they told that for positive cashflows and negative mandatory items the results will be temporary losses. And for the permanent losses it includes some of the greater cashflows and pessimistic induces. In proceeding if the

compounded messages of cashflows & the profits shows the differences in the future scenario. Any transaction related to the management of the cashflows and interest status could be effectual in the process of computation of credits of the creditors of the upcoming roles of a firm.

18. Asahari (2004) at the Singapore stock exchange organization by conducting an investigation under an efficient elements of managing of profits among all of the recognized business units he has analyzed that applicable any of the applicatory element of how to manage the profit arises from the activities of a firm. The investigation conducted by him primarily considers 4 concepts of examining magnitude difference, gainfulness, manufacturing unit and nationality of management of earnings. The results which got lastly from above quoted concepts will eventually displays high level of management of income will be relevant for all those firms which have less profit margin. Finally it can be known that the effects of manufacturing units and much involvement of a firm with higher risks in cause. The status of nationality has an effectual on managing of income but magnitude of a company will not make impression on it.

19. Milton & Scand (1999) he made a research and finally investigated a affirmative betwixt day to day variation in functional cashflows by taking into the consideration statement of 3 month period and also he took various scales of supply of a financial needs from some of a overseas countries including the debit prices. This will be a mark of this truth that if there is a high variations in cashflow which will directly affect on high debit prices of a firm. They also displays that if a firm is dealing with low value of variations will drive a high debit prices for an institution. They shown that the firms having lower operational cashflow would aims at a high cash flow alterations. Results of an crucial factor for an capitalist will be frequency of the cashflows and and the interactions between the cashflows and the further fluctuations.

20. Jiyang (2005) He provided some proofs for finding the positively operational cashflows and obtaining of their approximation and applicable dividends and money contents for a companies which may implement cashflows management. He discovered that a non-deviant portions of a cash flow having a lesser rigid status in the

ground of literary study record about functional cashflow. This will become a conformation non-rigid management of a functional cashflow with a lower quality.

CHAPTER 3

RESEARCH DESIGN

3.1 TOPIC OF THE STUDY

The project is entitled as “A study of cash flow analysis at Bindya Cargo Prvt Limited, Bangalore”.

3.2 STATEMENT OF THE PROBLEM

An accounting statement comprises of an income statement with displaying of sales, revenue, taxes, expenditure, etc. On another part balance sheet shows the liabilities and asset position during the previous year. My study takes into the circumstances the external analyst point of view with the help of past and latest 5 years of cash flow statements, financial position where I tried to analyze impartially.

3.3 NEED FOR THE STUDY

This study is conducted to find the problem existing in the firm in allocation of cash and to provide the suggestions for improvement in cash flow. And also cash flow identification of trend of variability of cash inflow and outflow over a historical excess cash balance cost of uncertainty on cash management strategy regarding liquidity and risk of insolvency in cash management cost which is associated with shortfall in the firms cash needs. This study is conducted for finding cash flows in the Bindya Cargo Prvt Limited.

3.4 OBJECTIVE OF THE STUDY:

1. To learn the various aspects of cash management at BCPL.
2. To gain the insights about functioning of cash management in BCPL.
3. To examine cash disbursement needs as per payment schedule or meeting payment schedule.
4. To analyze how to minimize the funds locked up as a cash balance are minimized funds committed to such balance.
5. To gain the insights about functioning of cash management at BCPL.

3.5 LIMITATIONS OF THE STUDY

1. Time: the time period given for the purpose of preparation of project has been about 10 weeks. The study can be done only for the period of 5 years
2. Finance: as I got a limited financial resource indepth research cant be undertake.
3. The cash flow statement of 5 years of a firm is used for the purpose of project.

3.6 SCOPE OF STUDY

The scope of studies is limited to a detail analysis of the cash flow statement in Bindya Cargo Pvt Ltd.

1. An enterprise should prepare a cash flow statement and should present it for each period for each year.
2. Users of an enterprises cash flow statement are interested in how enterprise generates and uses cash and cash equivalents.
3. The firm requires cash to conduct their transactions to pay their indebtedness and to render returns to their investors.

3.7 METHODOLOGY

Research design:

The study will be descriptive type with a quantitative approach is employed for the analysis of the data collected.

Data sources and Sampling design:

To achieve the objective of Cash Flow analysis, data of Bindya Cargo Prvt Limited have been gathered.

Research methodological analysis applied for the purpose of studying the theme is mainly of two types

1. Primary

2. Secondary

PRIMARY:

- In primary content we will use a fresh form of records which has been used for first time use and it indicates Germinal records of an institution.
- In this project the primary data has been taken from the staffs of Bindya Cargo Prvt Limited and guide of the project.
- Information will be collected with the help of auditor of the firm.
- Observation method was has been used for understanding various tools used in Logistic Management and their features.

SECONDARY:

The secondary contents will be majorly interpreted from various web site, publication, periodical, etc.

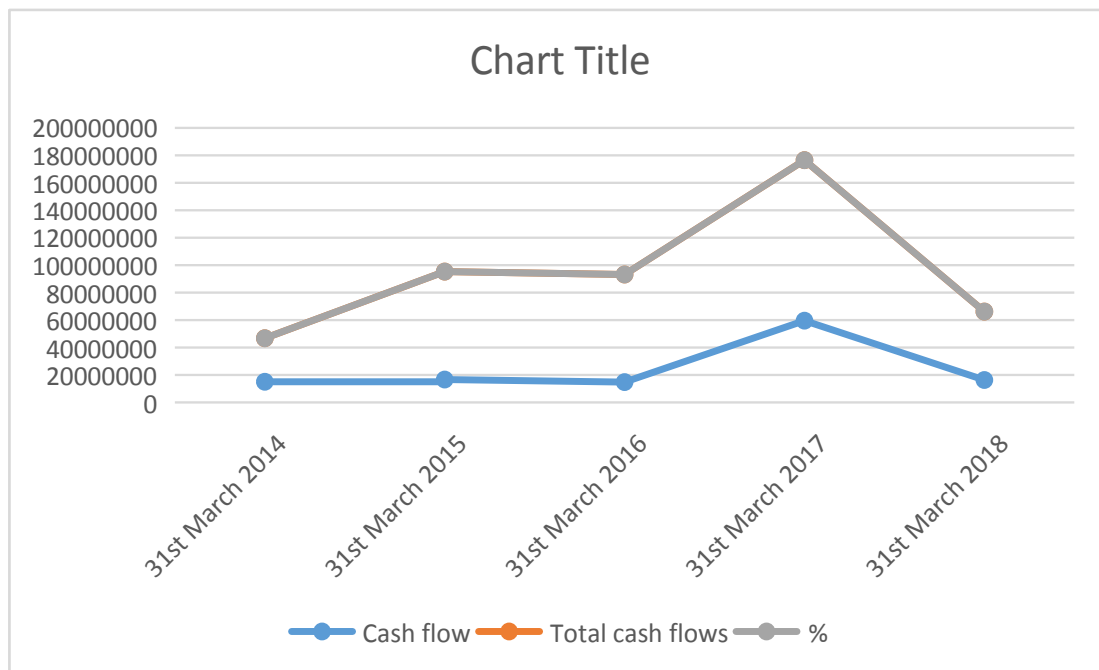
CHAPTER 4
ANALYSIS AND
INTERPRETATION

4.1 Data Analysis and Interpretation:

Table 1 Percentage of cashflow from operating activities to total cashflow

Year	Cash flow	Total cash flows	%
31 st March 2014	15043887	31711133	47.44%
31 st March 2015	16673214	78644883	21.20%
31 st March 2016	14808063	78386858	18.89%
31 st March 2017	59558699	116932914	50.93%
31 st March 2018	16339140	49851309	32.78%

Chart 1 Percentage of cashflow from operating activities to total cashflow



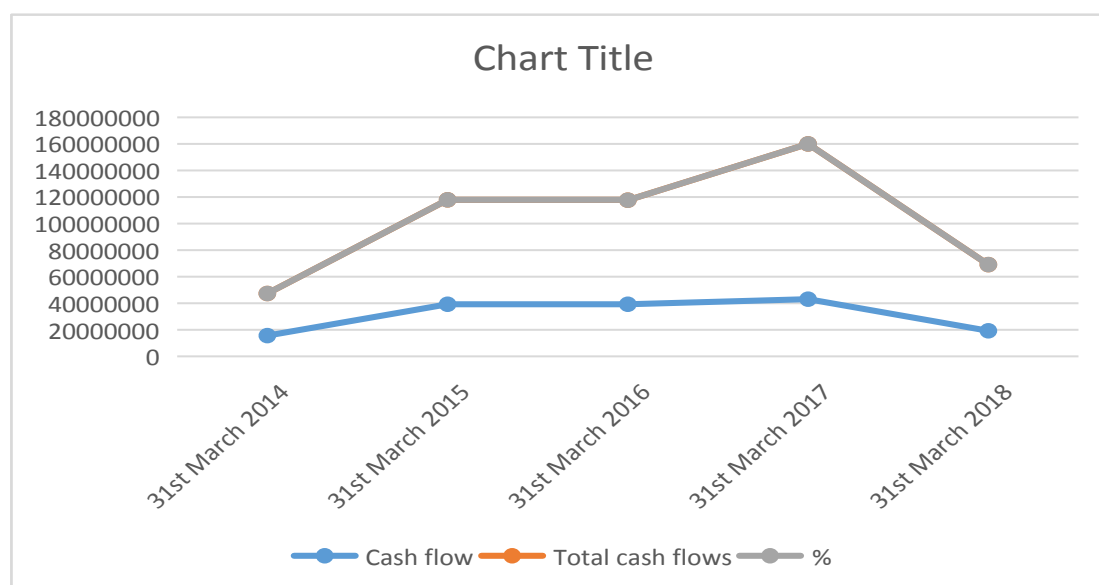
Interpretation

From the above table and chart it can be said as the cash flows from operational activity of a firm will be less in a year ending 31st march 2016 with 18.89%. The cash flow of Rs 14808063 and the total cash flow is Rs 78386858. The cash flows from the operating activity is more for yr ending 31st Mar 2017 with 50.93%. The cash flows of Rs 59558699 and the total cash flows is Rs 116932914.

Table 2 Percentage of cashflow from investing activities to total cashflow

Year	Cash flow	Total cash flows	%
31 st March 2014	15625363	31711133	49.27%
31 st March 2015	39240095	78644883	49.89%
31 st March 2016	39240095	78386858	50.06%
31 st March 2017	43063113	116932914	36.83%
31 st March 2018	19249254	49851309	38.61%

Chart 2 Percentage of cashflow from investing activities to total cashflow



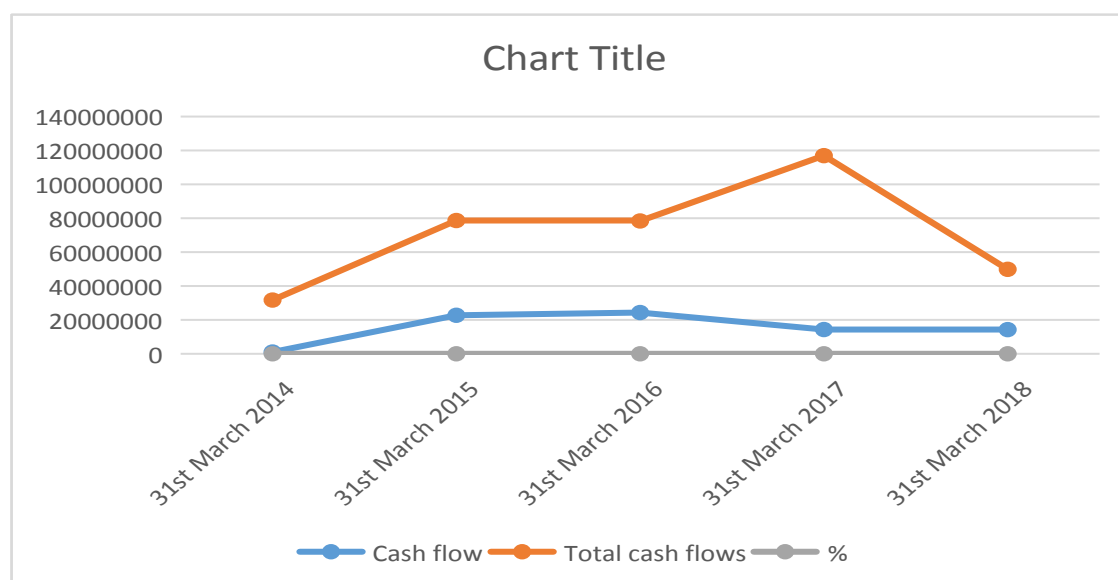
Interpretation

From the above table and chart we can say that the cash flow from an investing activity of a firm is less in the year ending 31st march 2017 with 36.83%. The cash flow of Rs 43063113 and the total cash flow is Rs 116932914. The cashflows from the operating activity is more in the yr ending 31 Mar 2016 with 50.06%. The cash flows of Rs 39240095 and the total cash flows is Rs 78386858.

Table 3 Percentage of cashflow from financing activities to total cashflow

Year	Cash flow	Total cash flows	%
31 st March 2014	1041883	31711133	3.29%
31 st March 2015	22731574	78644883	28.9%
31 st March 2016	24338700	78386858	31.05%
31 st March 2017	14311102	116932914	12.24%
31 st March 2018	14262915	49851309	28.61%

Chart 3 Percentage of cashflow from financing activities to total cashflow



Interpretation

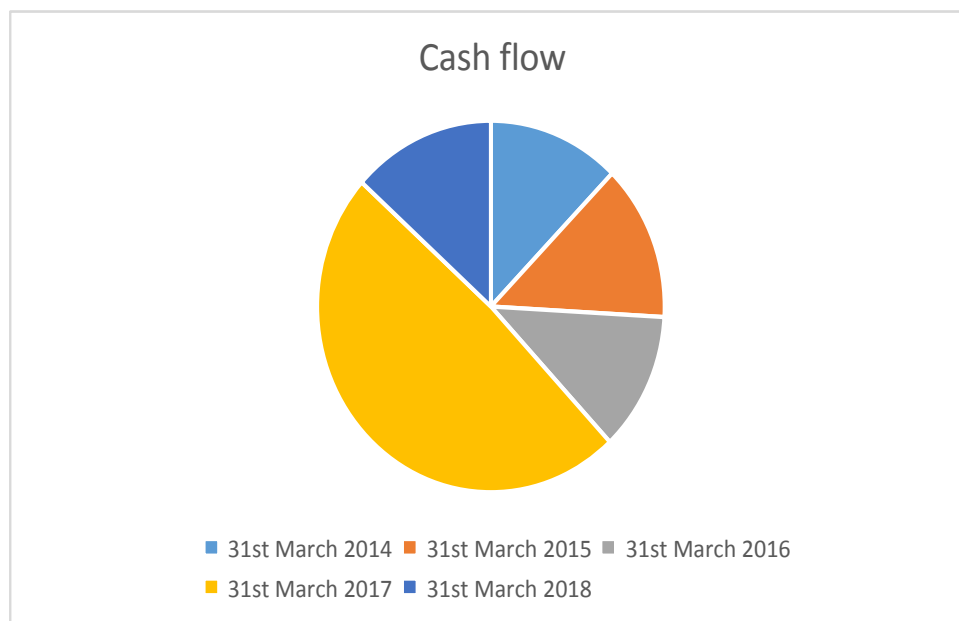
From the above table and chart we can say that the cashflow from financing activity of the firm is less in the year ending 31st march 2014 with 3.29%. The cash flow of Rs 1041883 and the total cash flow is Rs 31711133. The cash flows from the operating activity is more in the yr ending 31 Mar 2016 with 31.05%. The cash flows of Rs 24338700 and the total cash flows is Rs 78386858.

4.2 Statistical Tool

Table 4 showing changes in cash flows from the operating activity

Year	Cash flow
31 - 03 - 2014	15043887
31 - 03 - 2015	16673214
31 - 03 - 2016	14808063
31 - 03 - 2017	59558699
31 - 03 - 2018	16339140

Chart 4 showing changes in cash flow from operating activities



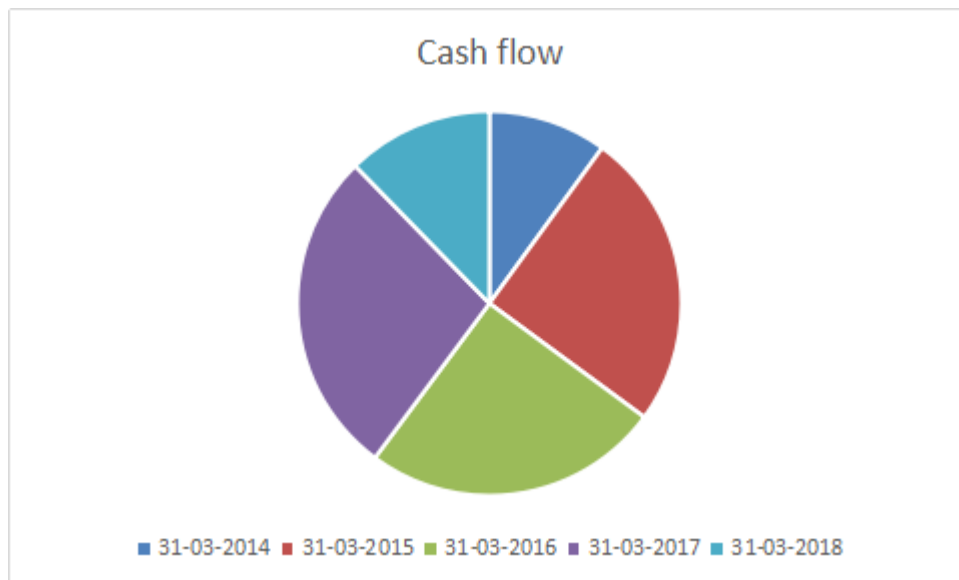
Interpretation:

From the above table and chart we can say that 31st March 2014 there was a rise in cash flow from operating activities in 31st March 2015 and there is little fall in the value in 31st March 2016 and again there is sudden rise in the value in 31st March 2017 and there is the fall in the value in 31st March 2018. By this we can say that cash flows from an operating activity is not upto mark in a firm.

Table 5 showing changes in cash flows from investing activity

Year	Cash flow
31 - 03 - 2014	15625363
31 - 03 - 2015	39240095
31 - 03 - 2016	39240095
31 - 03 - 2017	43063113
31 - 03 - 2018	19249254

Chart 5 showing changes in cash flow from investing activities



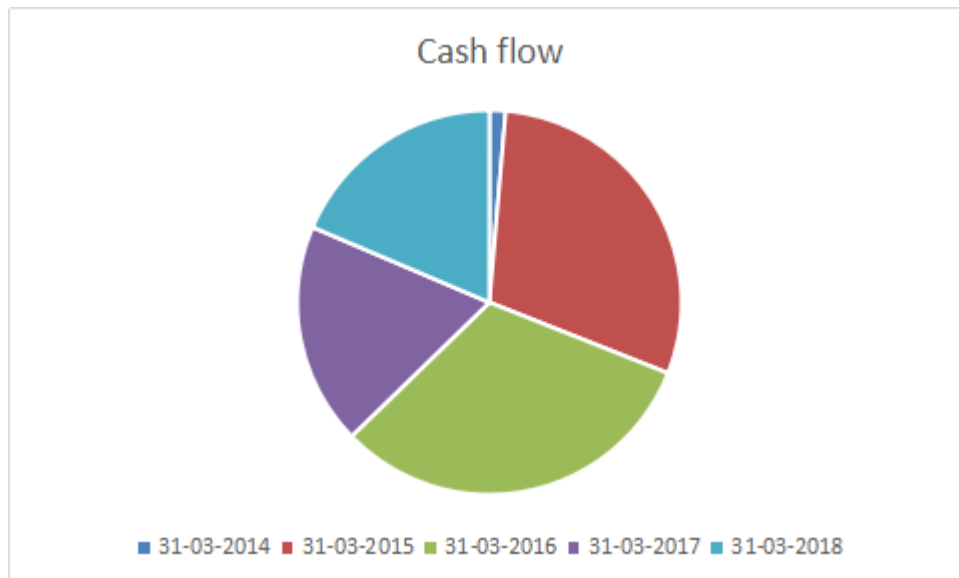
Interpretation:

From the above table and chart we can say that the cash from 31 / 03/ 2014 has been increasing from year to year 31 /03 / 2015, 31 / 03 / 2016 and 31 / 03 / 2017. But due to introduction of GST and demonetization the firms cash flow from investing activities has been decreased in 31st March 2018. Overall we can say that firms cash flows from investing activity is performing well.

Table 6 showing changes in cash flows from financing activities

Year	Cash flow
31 - 03 - 2014	1041883
31 - 03 - 2015	22731574
31 - 03 - 2016	24338700
31 - 03 - 2017	14311102
31 - 03 - 2018	14262915

Chart 6 showing changes in cash flow from financing activities



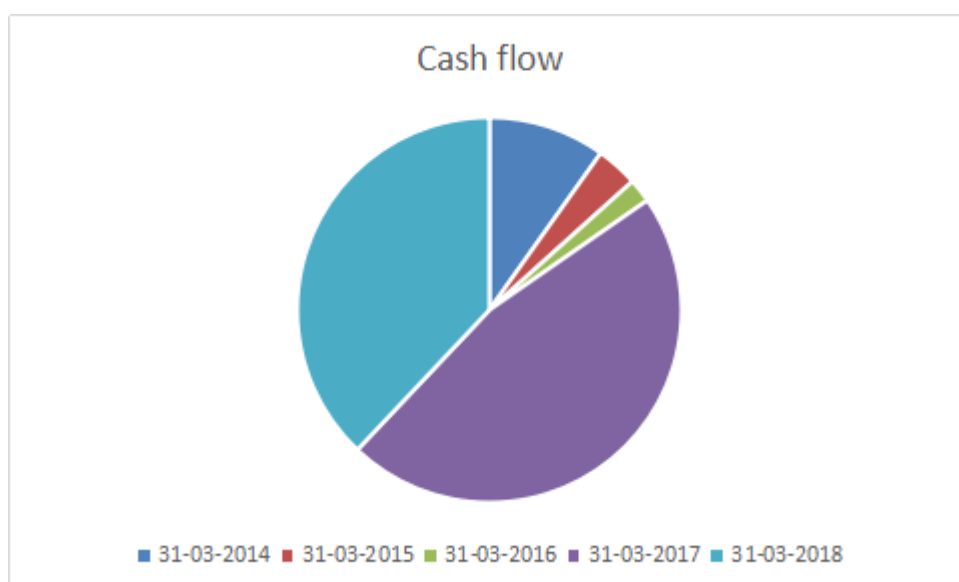
Interpretation:

From the above table and chart we can say that the cash flow from financing activities was very low in 31 / 03 / 2014 but it has been increased in 31 / 03 / 2015 and 31 / 03 / 2016. But in cash flows from financing activity has been decreasing the following years I.e 31st March 2017 and 31st March 2018. Overall we can say that the performance in the cash flows from financing activity of the firm is average.

Table 7 showing alteration in net cash and cash equals

Year	Cash flow
31 - 03 - 2014	460607
31 - 03 - 2015	164692
31 - 03 - 2016	93331
31 - 03 - 2017	2184484
31 - 03 - 2018	1774328

Chart 7 showing changes in net cash and cash equivalents



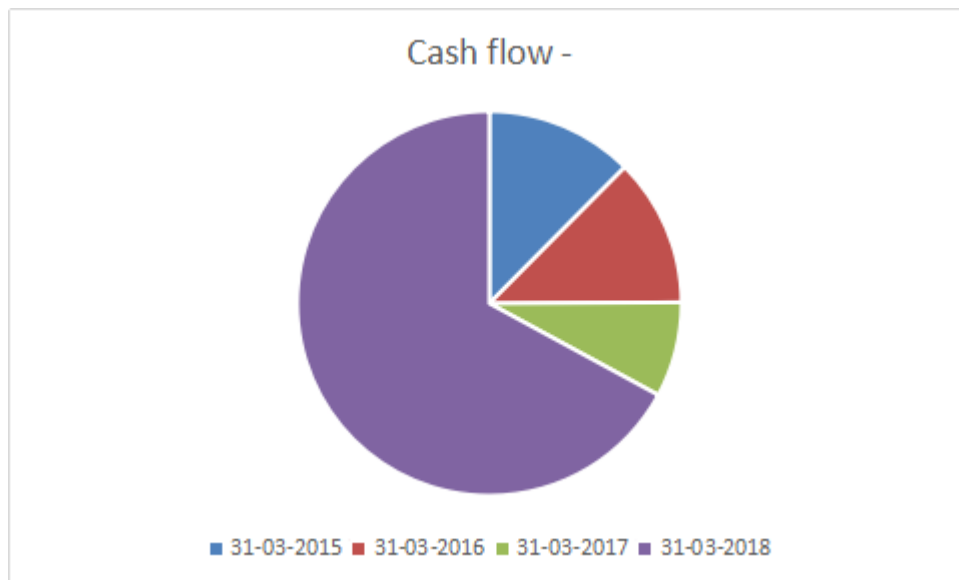
Interpretation:

Form the above table and chart we can say that the net cash and cash equals was 4060607 in 31 / 03 / 2014 but it has decreased in 31 / 03 / 2015 and in 31st March 2016. In 31 / 03 / 2017 there is an increase in the value of net cash and cash equivalents and again it has been decreased in 31 / 03 / 2018.

Table 8 showing changes in opening cash and cash equals

Year	Cash flow
31 - 03 - 2014	-
31 - 03 - 2015	460407
31 - 03 - 2016	460407
31 - 03 - 2017	295714
31 - 03 - 2018	2480199

Chart 8 showing changes in opening cash and cash equals



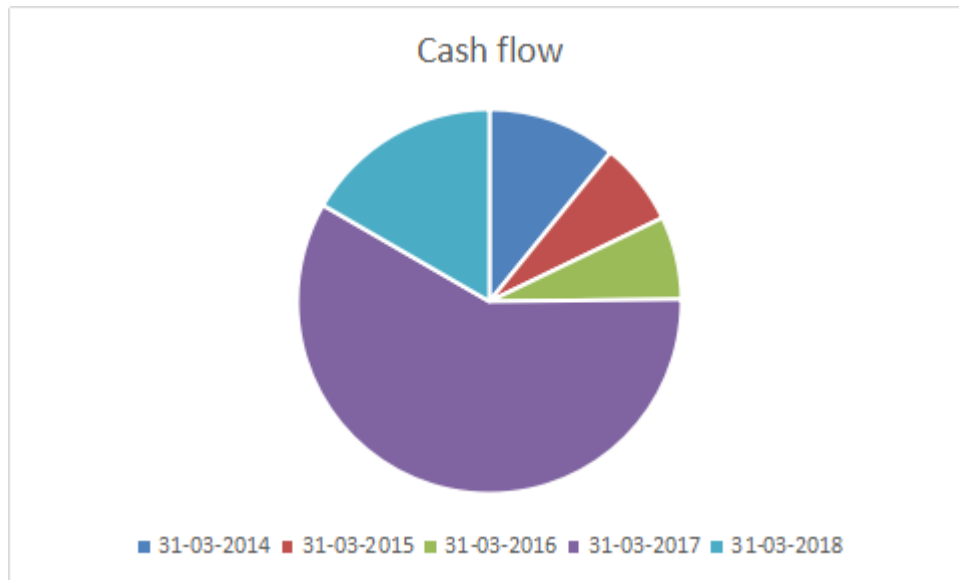
Interpretation:

In 31 / 03 / 2015 the opening cash and cash equals was 460407 and in 31 / 03 / 2015 the amount was same but in 31 / 03 / 2016 it has been decreased and again it has been increased in 31 / 03 / 2018.

Table 9 showing alteration in closing cash and cash equivalents

Year	Cash flow
31 - 03 - 2014	460407
31 - 03 - 2015	295714
31 - 03 - 2016	295714
31 - 03 - 2017	2480199
31 - 03 - 2018	705871

Chart 9 showing changes in closing cash and cash equivalents



Interpretation:

In 31 / 03 / 2014 the closing cash and cash equivalents is 460407 and the next two years that is 31 / 03 / 2015 and 31 / 03 / 2016 the balance has been decreased to 295714 and remained same for two years. Then in 31st March 2017 the balance has been increased and again reduced in 31st March 2018.

5.3 DATA Interpretation

CASH FLOW STATEMENT AND INTERPRETATION:

BINDYA CARGO PRIVATE Ltd	
Cash Flow Statement for a yr ended 31 - 03 - 2014	
	As at
Contents	31-Mar-2014
A. Cash flows from operating activity	
N P / (Loss) Earlier to taxes	21,37,343
<u>Adjustments for:</u>	
Profit from selling of Fixed Asset	-
Diminution and reduction	38,64,693
O P / (loss) before changes in working capital	60,02,036
<u>Change in working capital</u>	
Adjustments for (growth) / lessening in operating asset	
T R	(1,84,51,263)
STLD	(39,82,532)
LTLA	(8,34,000)
Adjustments for growth / (lessening) in operating liabilities:	
STB	2,00,14,911
TP	96,33,665
OCL	8,89,129
STP	23,85,848
Cash generated from operations	1,56,57,794
Nett income taxes paid	(6,13,907)
Net cash flows from / (utilized in) operating activity (A)	1,50,43,887
B. Cash flows from investing activities	

Acquisition of fixed asset	(1,56,25,363)
Selling of a fixed asset	-
Net cash flows from / (utilized in) investing activity (B)	(1,56,25,363)
C. Cash flows from financing activity	
Allotment of shares	5,00,000
LTB	5,41,883
Net cash flows from / (utilized in) financing activity (C)	10,41,883
Net gain / (lessening) in Cash and cash equals (A+B+C)	4,60,407
Cash and cash equals in the opening of the yr	-
Cash and cash equals at the end of the yr	4,60,407
Equalization of Cash and cash equals with a Balance Sheet:	
Cash and cash equals at the end of a year consists	
(a) Cash in hand	2,588
(b) Balances with banks - on current account	4,57,819
	4,60,407

Interpretation

The above cash flow statement is the evidence of Bindya Cargo Prvt Limited for the yr ending 31 / 03 / 2014.

A. By this statement we can see that after making alterations in a working capital such as adjustment for (growth) / lessening in opening asset such as TR, STLA & LTLA and adjustments for growth / (lessening) in opening liability which are STB, TP, OCL and STP total sum of cash created for functions has arrived to Rs 15657794. After paying taxes of Rs 613907 the net cashflow from operating activity comes to Rs 15043887.

B. The firm has purchased the fixed assets of Rs 15625363 and we can see that there are no any selling of an assets the nett cash flows from the investing activity comes to Rs 15625363

C. After the allotment of shares and L T B the net cashflow from financing activity finally totals to Rs 1041883.

Cash and cash equals at the ending of a yr is Rs 460407 which consists of cash in hand Rs 2588 and balance with bank-on current account Rs 457819.

BINDYA CARGO PRIVATE Ltd	
Cash Flow Statement for a yr ending 31 / 03 / 2015	
Particulars	As at 31-Mar-2015
A. Cash flow from operating activity	
N P / (Loss) earlier to taxes	(11,88,060)
<u>Adjustments for:</u>	
Profit from selling of Fixed Assets	(7,89,036)
Diminution and reduction	1,16,39,445
O P / (loss) earlier to change in working capital	96,62,349
<u>Change in working capital</u>	
Adjustments for (growth) / lessening in operating assets	
T R	(15,66,294)
S T L A	(65,64,731)
L T L A	(3,83,000)
Adjustments for growth / (lessening) in operating liabilities:	
S T B	46,38,148
T P	(3,61,569)
O C L	1,21,99,611

S T P	(12,09,323)
Cash generated from operations	1,64,15,190
Nett income taxes paid	2,58,024
Net cash flows from / (utilized in) operating activity (A)	1,66,73,214
B. Cash flow from investing activities	
Acquisition of fixed asset	(4,14,17,283)
Selling of a fixed asset	21,77,188
Net cash flows from / (utilized in) investing activity (B)	(3,92,40,095)
C. Cash flows from financing activity	
Allotment of shares	-
L T B	2,27,31,574
Net cash flows from / (utilized in) financing activity (C)	2,27,31,574
Net growth / (lessening) in Cash and cash equals (A+B+C)	1,64,692
Cash and cash equals at the opening of a yr	4,60,407
Cash and cash equals at an ending of a year	2,95,714
Equalization of Cash and cash equals with a Balance Sheet:	
Cash and cash equals at an ending of a yr consists of	
(a) Cash in hand	13,403
(b) Balances with banks - on current account	2,82,311
	2,95,714

Interpretation

The above cash flows statement is the evidence of Bindya Cargo Prvt Limited for the year ending 31 / 03 / 2015.

A. By this statement we can see that after making alterations in a working capital such as adjustment for (growth) / lessening in opening asset such as TR, STLA & LTLA and adjustments for growth / (lessening) in opening liability which are STB, TP, OCL and STP total sum of cash created for functions has arrived to Rs 16415190. After payment of taxes of Rs 258024 the net cash flows from operating activity will totals to Rs 16673214.

B. Firm has acquired a fixed assets of Rs 41417283 and we can see that a firm has sold its fixed assets which costed Rs 2177188. The nett cash flow from the investing activity finally totals to Rs 39240095.

C. After the allotment of shares and long term borrowing the net cashflow from financing activity finally totals to Rs 22731574.

Net increase in cash and cash equivalentents is Rs 164692

Cash and cash equivalentents at the end of the year is Rs 295714 which comprises of cash in hand Rs 13403 and balance with bank on current account Rs 282714.

BINDYA CARGO PRIVATE Ltd**Cash Flow Statement for the year ended 31 / 03 / 2016**

Content	Mar 31, 2016
A. Cash flows from operating activity	
N P / (Loss) earlier to taxes	(11,88,060)
Adjustments for:	
Diminution and reduction	1,16,39,445
Gain from selling of a fixed asset	(7,89,036)
Finance price	30,31,021
II	-
Precondition for a purpose of bonus	-
Operating gain / (loss) before change in working capital	1,26,93,370
Change in working capital:	
Adjustments for (growth) / lessening in operating assets:	
T R	(15,66,294)
STLA	(65,64,731)
LTLA	(3,83,000)
Adjustment for growth / (lessening) in operating liabilities:	
TP	(3,61,569)
OCL	1,21,99,611
STP	(12,09,323)
Cash created from various operations	1,48,08,063
Nett income tax paid	
Net cash flow from / (utilized in) operating activity (A)	1,48,08,063

B. Cash flow from investing activities	
Capital consumption made on fixed asset	(4,14,17,283)
Selling of a fixed asset	21,77,188
Interest accepted	-
Nett cash flows from / (utilized in) investing activity (B)	(3,92,40,095)
C. Cash flows from financing activity	
Yield from LTB	2,27,31,574
Yield from STB	46,38,148
Finance price	(30,31,021)
Nett cash flows from / (utilized in) financing activity (C)	2,43,38,700
Nett growth / (lessening) in Cash and cash equals (A+B+C)	(93,331)
Cash and cash equals at an opening of a yr	4,60,407
Cash and cash equals at the ending of a yr	2,95,714
Equalization of Cash and cash equals with the Balance Sheet:	2,95,714
Cash and cash equals at an ending of a yr *	
consists:	
(a) Cash in hand	13,403
(b) Balances with banks	
(i) In current accounts	2,82,311
	2,95,714

Interpretation

The above cash flow statement is the evidence of Bindya Cargo Prvt Limited for the year ending 31 / 03 / 2016.

A. By this statement we can see that after making alterations in a working capital such as adjustment for (growth) / lessening in opening asset such as TR, STLA & LTLA and adjustments for growth / (lessening) in opening liability which are STB, TP, OCL and STP total sum of cash created for functions has arrived to Rs 14808063. The nett cash flows from operating activity finally totals to Rs 14808063.

B. The firms expenditure on fixed assets is Rs 41417283 and it has acquired the fixed assets of Rs 2177188 and we can see that there is a sales event of fixed assets costing Rs 2177188. The nett cash flow from the investing activity finally totals to Rs 39240095

C. After the allotment of shares and L T B the net cashflow from financing activity finally totals to Rs 22731574.

Nett increment in cash and cash equals to Rs 93331

Cash and cash equals at an ending of a yr is Rs 295714 which consists of cash in hand Rs 13403 and balance with bank-on current account Rs 282714.

BINDYA CARGO PRIVATE Ltd**Cash Flow Statement for the year ended 31 / 03 / 2017**

Contents	Mar 31, 2017
A. Cash flows from operating activity	
Nett Gain / (Loss) earlier to payment of taxes	30,96,630
Adjustment for:	
Diminution and reduction	2,74,30,226
Profit made on selling of a fixed asset	-
Finance price	72,44,887
Interest income	(25,548)
Precondition for incentive	7,00,000
Operating gain / (loss) before change in working capital	3,84,46,195
Change done in working capital:	
Adjustments for (growth) / lessening in operating asset:	
T R	(32,04,022)
S T L A	(12,28,716)
L T L A	(9,55,580)
Adjustments for growth / (lessening) in operating liabilities:	
T P	20,25,528
O C L	2,70,02,962
S T P	(6,38,078)
Cash created from functions	6,14,48,288
Nett income taxes paid	(18,89,589)
Nett cash flows from / (utilized in) operating activity (A)	5,95,58,699

B. Cash flows from an investing activity	
Capital consumption made on fixed assets	(4,30,88,661)
Selling of a fixed assets	-
Interest accepted	25,548
Net cash flows from / (utilized in) an investing activity (B)	(4,30,63,113)
C. Cash flow from financing activities	
Yield made from L T B	(13,17,691)
Yield made from S T B	(57,48,524)
Finance price	(72,44,887)
Nett cash flows from / (utilized in) financing activities (C)	(1,43,11,102)
Nett growth / (lessening) in Cash and cash equals (A+B+C)	21,84,484
Cash and cash equals at the opening of a yr	2,95,714
Cash and cash equals at an ending of a yr	24,80,199
Equalization of Cash and cash equals with the Balance Sheet:	
Cash and cash equals according to a Balance Sheet	24,80,199
Cash and cash equals at an ending of a year	
Consists	
(a) Cash on hand	1,02,078
(b) Balances with banks-In current accounts	23,78,121
	24,80,199

Interpretation

The above cash flow statement is the evidence of Bindya Cargo Prvt Limited for yr ending 31 / 03 / 2017.

A. By this statement we can see that after making alterations in a working capital such as adjustment for (growth) / lessening in opening asset such as TR, STLA & LTLA and adjustments for growth / (lessening) in opening liability which are STB, TP, OCL and STP total sum of cash created for functions has arrived to Rs 61448288. Total taxes paid will be Rs 1889589 The nett cash flow from operating activity will totals to Rs 59558699.

B. Expenditures made by a firm on fixed asset totals to Rs 43088661 there is no acquisition or sale of fixed assets but the firm has accepted an interest of Rs 25548. The nett cash flows from the investing activity finally totals to Rs 43063113

C. After the allotment of shares and L T B the net cashflow from financing activity finally totals to Rs 22731574.

Nett growth in cash and cash equals has been totaled to Rs 2184484

Cash and cash equals at an ending of a yr arrived to Rs 2480199 which consists of cash left in hand Rs 102078 and balance with bank-on current account Rs 2378121.

BINDYA CARGO PRIVATE Ltd	
Cash Flow Statement for the year ended 31 / 03 / 2018	
Particulars	Mar 31, 2018
A. Cash flows from operating activity	
Nett Income / (Loss) earlier to the payment of taxes	5,25,856
Adjustments for:	
Disparagement and reduction	2,36,00,950

Profit made on selling of a fixed assets	(3,04,388)
Finance price	81,02,904
Gains from interest	(33,837)
Precondition for a purpose of incentive	-
Operating gain / (loss) before making change in working capital	3,18,91,485
Change made to working capital:	
Adjustments for (growth) / lessening in operating asset:	
T R	74,58,559
S T L A	(12,62,095)
L T L A	81,300
Adjustments for growth / (lessening) in operating liabilities:	
T P	-53,46,750
O C L	-1,26,13,994
S T P	-
Cash created from functions	2,02,08,505
Nett income taxes paid by a company	(38,69,365)
Nett amount of cash flows from / (utilized in) operating activity (A)	1,63,39,140
B. Cash flows from an investing activity	
Capital disbursement made on a fixed asset	(1,96,33,091)
Selling of a fixed asset	3,50,000
Interest accepted	33,837
Nett cash flows from / (utilized in) investing activity (B)	(1,92,49,254)
C. Cash flows from financing activity	

Yield made from L T B	1,58,02,255
Yield made from S T B	(65,63,564)
Finance value	(81,02,904)
Nett cash flows from / (utilized in) financing activity (C)	14262915
Nett growth / (lessening) in Cash and cash equals (A+B+C)	(17,74,328)
Cash and cash equals at a opening of a yr	24,80,199
Cash and cash equals at an ending of a yr	7,05,871
Equalization of Cash and cash equals with the Balance Sheet:	
Cash and cash equals as per Balance Sheet	7,05,871
Cash and cash equals at an ending of a yr	
consists:	
(a) Cash in hand	58,174
(b) Balances with banks-In current accounts	6,47,697
	7,05,871

Interpretation

The above cash flow statement is the subject matter of Bindya Cargo Prvt Limited for the year ending 31 / 03 / 2017.

A. By this statement we can see that after making alterations in a working capital such as adjustment for (growth) / lessening in opening asset such as TR, STLA & LTLA and adjustments for growth / (lessening) in opening liability which are STB, TP, OCL and STP total sum of cash created for functions has arrived to Rs 20208505. Total value of Income taxes paid amounted to Rs 3869365 The nett cash flow from operating activity has been amounted to Rs 16339140.

B. The disbursement made by a company on a fixed asset amounted to Rs 19633091. There will be no any of purchase made of a fixed asset but the firm has sold the fixed asset which was costing to Rs 350000 and the firm has accepted an interest of Rs 33837. The net cash flows from investing activity amounted to Rs 43063113.

C. After the allotment of shares and L T B and shortened time period acquirement finance spending the nett cash flow from funding activity are Rs 14262915.

Net increase in the cash and cash equals mounted to Rs 1774328

Cash and near cash equals at an ending of a yr is Rs 705871 which consists of cash in hand Rs 58174 and balance with bank-on current account Rs 647697.

CHAPTER 5
SUMMARY OF FINDINGS,
CONCLUSION AND
SUGGESTIONS

5.1 Findings:

1. From the above table and chart we can say as a cash flows from an operating activity of a firm is comparatively less in the year ending 31st march 2016 with 18.89%. Cash flow of Rs 14808063 and the total cash flow is Rs 78386858. Cash flow from the operating activity is more for a yr ending 31 / 03 / 2017 with 50.93%. The cash flows of Rs 59558699 and the total cash flows is Rs 116932914.

2. From the above table and chart we can say that cash flows from investing activity of a firm is less in the year ending 31st march 2017 with 36.83%. The cash flow of Rs 43063113 and the total cash flow is Rs 116932914. The cash flows from the functional activity is more for a yr ending 31 / 03 / 2016 with 50.06%. The cash flows of Rs 39240095 and the total cash flows is Rs 78386858.

3. From the above table and chart we can say that a cash flows from financial activity of the firm is less in the year ending 31st march 2014 with 3.29%. The cash flow of Rs 1041883 and the total cash flow is Rs 31711133. The cash flows from the functional activity is more for a yr ending 31 / 03 / 2016 with 31.05%. The cash flows of Rs 24338700 and the total cash flows is Rs 78386858.

4. From the above table and chart we can say that 31st March 2014 there was a rise in cash flow from operating activities in 31st March 2015 and there is little fall in the value in 31st March 2016 and again there is sudden rise in the value in 31st March 2017 and there is the fall in the value in 31st March 2018. By this we can say that the cash flows from an functional activity is not upto a mark in the firm.

5. From the above table and chart we can say that the cash from 31st March 2014 has been increasing from year to year 31 / 03 / 2015, 31 / 03 / 2016 and 31 / 03 / 2017. But due to introduction of GST and demonetization the firms cash flow from investing activities has been decreased in 31st March 2018. Overall we can say that the firms cash flow from investing activities is performing well.

6. From the above table and chart we can say that the cash flow form financing activities was very low in 31 / 03 / 2014 but it has been increased in 31st March 2015

and 31st March 2017. But in cashflows from financing activity has been decreasing the following years I.e 31st March 2017 and 31st March 2018. Overall we can say that the performance in the cash flow from financing activities of the firm is average.

7. Form the above table and chart we can say that the net cash and cash equals was 4060607 in 31 / 03 / 2014 but it has decreased in 31st March 2015 and in 31 / 03 / 2016. In 31 / 03 / 2017 there is an increase in the value of net cash and cash equivalents and again it has been decreased in 31st March 2018.

8. In 31st March 2015 the opening cash and cash equivalents was 460407 and in 31st March 2015 the amount was same but in 31st March 2016 it has been decreased and again it has been increased in 31st March 2018.

9. In 31st March 2014 the closing cash and cash equivalents is 460407 and the next two years that is 31 / 03 / 2015 to 31 / 03 / 2016, the balance has been decreased to 295714 and remained same for two years. Then in 31st March 2017 the balance has been increased and again reduced in 31st March 2018.

5.2 Conclusion:

Financial risk management is a process which is ongoing for a long period of time. For making the changes in market new strategies are to be implemented and refined. The reflect of the refinement may be seen in changes of expectations of the marketers, charges which occur in the business environment or the changes which may occur in the international environment. In general way the following will summarize the process.

- Prioritizing and identifying the key financial risks.
- Appropriate level of risk tolerance should be determined.
- In accordance with the policy the risk management strategy should be implemented.

5.3 Suggestions:

As I found that the companies financial position is very good, but I found some areas during my analysis which gives a sharp alarm for the firm to have an effective cash management.

- ✓ I suggest the firm to frame and follow an effective management policy which helps in increasing efficiency in the process of the services and it will inversely results in the increasing of the profit.
- ✓ For the increase of profit the firm must make an alternative plans.
- ✓ The firm should make market research at an regular intervals which could help the firm in increasing the demand for the sales and services.
- ✓ It would be suggested to the firm to replace the fixed assets with the new and modern and improved technology which helps in reducing the idle capacity and increase the overall stability and which would help in earning high returns.
- ✓ The firm should try to decrease its liability through payback of all the debts which will results in high interest payment.
- ✓ The company should implement innovative advertising strategies to promote its sales and enhance its reach.
- ✓ The firm should form a research and development department to update with the recent trends in global competitive market.
- ✓ It is suggested to the firm to increase its fleet to give equal competition to its competitors.

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ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA

INTERNSHIP WEEKLY REPORT (16MBAPR407)

Name of the **Student** : Shrinivas Satish Kamat

Internal Guide : Prof. Mallika B K











USN No : 1AY16MBA75

Specialization : Finance Marketing

Title of Project : A study on cash flow analysis at Bindya Cargo Pvt Ltd

Company Name: Bindya Cargo Private Limited

Week	Work undertaken	External Guide Signature	Internal Guide Signature
15-01-2018 to 19-01-2018	Introduction about BCPL and its operation		
22-01-2018 to 26-01-2018	Learning about different operations and products by BCPL		
29-01-2018 to 02-02-2018	Orientation and Gathering Information about the company		
05-02-2018 to 09-02-2018	Analysis of Market Position of the company		
12-02-2018 to 16-02-2018	Research problem Identification		

19-02-2018 to 23-02-2018	Preparation of the research instrument for data collection		
26-02-2018 to 02-03-2018	Theoretical background of the study		
05-03-2018 to 09-03-2018	Data collection and Data analysis		
12-03-2018 to 16-03-2018	Interpretation of the data gathered during the survey		
19-03-2018 to 23-03-2018	Final report preparation and submission		

For BINDYA CARGO PVT. LIT



GIRISH. R,

CHIEF FINANCE OFFICER

Company seal