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# CASH FLOW STATEMENT AT KOTAK MAHINDRA BANK

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## ABSTRACT

With an emphasis on their relevance to financial management and decision-making, this research delves into the mechanics of Cash Management as it pertains to corporate operations. One of the most important aspects of running a company is managing its cash flow, which includes all incoming and outgoing cash and equivalents during a given time frame. If they want to keep their cash on hand, pay their bills on time, and seize development possibilities, they need to master the complexities of cash management.

The abstract explores Cash Management from every angle, from its causes and patterns to its management solutions. It delves into the causes of cash outflows, such as operational costs, debt servicing, and capital expenditures, as well as the causes of cash inflows, like revenue generation, financing activities, and investment returns.

In addition, the abstract delves into the importance of Cash Management monitoring and forecasting for achieving financial resilience and stability. It delves into the function of financial measures and ratios including free Cash Management, liquidity ratios, and the cash conversion cycle in determining the state of Cash Management and spotting possible dangers.

In addition, the abstract stresses the significance of sound Cash Management practices, including maximising working capital, conserving cash, and protecting against financial risks. It stresses the need of companies taking preventative measures to lessen the impact of Cash Management volatility and improve their resilience to market and economic shocks.

The importance of Cash Management in maintaining company operations, guiding investment decisions, and protecting financial viability is highlighted in the abstract. Businesses can improve their resilience, profitability, and long-term success in today's volatile business climate by understanding the dynamics of Cash Management and applying conservative management practices.

## INTRODUCTION:

One of the functional areas of working capital management is cash management, which is based on the reality that cash is the most liquid kind of current asset. The end result of properly maintaining one's cash reserves is the regeneration of all current assets, including equities, into cash, which is a common denomination. One of the captious tasks of any organization, regardless of size, is management of cash.

One of the most important financial statements for planning or company purposes is a cash flow statement. Various techniques can be used to build the statement. It can be built in a simple one-page synthesis format or it can incorporate multiple objectives to create a centralised body of evidence. Keeping track of the money coming into and going out of a company or a plan is all that a cash flow statement is. It is clear that the sum total of cash flows is not the only thing that the Cash Management statements are focused on. A bigeminal period of time is used to format some cash flows. Not only does this statement foretell the total amount of cash that will remain at the end of the year, but it also provides the percentage of cash that will remain at the end of each month.

The analysis of Cash Management is greatly impacted by working capital. The term "working capital" can refer to the overall amount of money that a company needs to manage its day-to-day operations and financial transactions. Subtracting current liabilities from current assets yields the current ratio. Computing the total quantity of working capital1 will give a quick evaluation of a firm's liquidity status for the next accounting periods. Building a cash strategy becomes easy if a firm's operating capital is sufficient to satisfy its day-to-day needs.

Unfortunately, Cash Managements will bring attention to potential liquidity concerns in the future periods if a firm's working capital1 doesn't appear to be enough to meet its needs. A small number of Cash Management strategies are put in place to allow us to easily oversee the accuracy of the forecasts. With this strategy, we can foresee probable financial inflows and outflows as we go forward in time and estimate monthly cash flows for the future. At last, this procedure will aid in reviewing the forecasts for prospective Cash Management and revising those forecasts for the rest of the year.

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**STATEMENT OF THE PROBLEM**

One part of an accounting statement is the income statement, which details things like sales, revenue, taxes, expenses, and so on. The preceding year's asset and liability positions are detailed on the balance sheet. Using both historical and most recent financial data from Cash Management, I have attempted an unbiased analysis from the perspective of an external analyst for my study.

**NEED FOR THE STUDY**

If the company is having trouble allocating its cash, this study should help pinpoint the issue and propose solutions related to cash management. Furthermore, the cash flow management process involves recognising the pattern of fluctuating cash inflows and outflows over a certain time period, as well as the associated costs of uncertainty in the cash management strategy with respect to liquidity and the risk of bankruptcy. The purpose of this research is to identify Kotak Mahindra Bank Limited's cash management practices.

**OBJECTIVE OF THE STUDY**:

1. To get knowledge about the different facets of managing cash at KOTAK MAHINDRA.
2. To understand how KOTAK MAHINDRA's cash management system works.
3. Assess the funding requirements in accordance with the payment plan or meeting payment plan.
4. Determine the best way to reduce the amount of money that is locked up as a cash balance.
5. In order to learn how KOTAK MAHINDRA's cash management works.

**LIMITATIONS OF THE STUDY**

1. Time: the time period given for the purpose of preparation of project has beenabout 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 Management of 5 years of a firm is used for the purpose of project.

**SCOPE OF STUDY**

The scope of studies is limited to a detail analysis of the Cash Management inKOTAK MAHINDRA BANK Pvt Ltd.

1. An enterprise should prepare a Cash Management and should present it for eachperiod for each year.
2. Users of an enterprises Cash Management are interested in how enterprisegenerates and uses cash and cash equivalents.
3. The firm requires cash to conduct their transactions to pay their indebtedness and torender returns to their investors.

**RESEARCH METHODOLOGY**

The overall approach and plan for performing a research study is referred to as research methodology. It includes the many methods, techniques, and procedures for gathering and analyzing data. A systematic and logical technique for researching a research subject or problem is known as a research methodology. The following major parts are included: research design, sample selection, data collection methods, data analysis methodologies, and validity and reliability. The research technique is an important component of any research project because it provides a framework for gathering and analyzing data in a systematic and rigorous manner, ensuring the validity and reliability of the research findings.

It is vital to note that the research methodology used will be determined by the study topic, the type of data collected, and the resources available. The overall approach and plan for performing a research study is referred to as research methodology.

**RESEARCH DESIGN**

The entire plan or approach for performing a research study is referred to as the research design. It covers the precise methods and procedures for collecting and analyzing data, as well as the logical and methodical strategy for investigating a research subject or problem. The entire approach or plan for carrying out a research study is referred to as the research design. It covers the precise procedures and methods that will be followed in order to gather and evaluate data as well as the methodical and logical approach that will be taken in order to look into a given research question or issue. The purpose of research design is to assure the validity and dependability of the research findings while also providing a framework for conducting research studies in a logical and methodical manner. This project's study design is exploratory and descriptive in nature.

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**SAMPLE DESIGN**

The act of selecting a sample of individuals or elements from a broader population in order to draw conclusions about the population as a whole is referred to as sample design. There are two kinds of sample designs: probability-based approaches (such as basic random sampling) and non-probability-based methods (such as convenience sampling). The sample design chosen will be determined by the research question and the resources available for the investigation.

**DATA SOURCES**

In this study, data were gathered using both primary and secondary sources.

**Primary data:**

These are facts that the researcher has personally observed and learned about through personal experiences. Data is being gathered for the first time. There are five useful methods for collecting data. These primary methods are direct observation, indirect oral interviews, mailed questionnaires, schedule methods, and local agents.

**Secondary data:**

Secondary data is all the information collected for purposes other than the completion of a research project and it's used to gain initial insight into the research problem. It is classified in terms of its source – either internal or external. Mostly secondary data are collected from published sources. Some important sources of published data are the following: Published reports of Central and State Governments and local bodies, official publications of foreign Governments, reports and Publications of trade associations, chambers of commerce, financial institutions, journals, magazines, periodicals, reports submitted by Economists, Research Scholars, Bureaus, published works of research institutions and universities.

**Literature Review:**

**Frankalin (2020)** 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 Management from the operations. Franklin further noticed that there will be an appreciable diminution in capita1 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 resect 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 cashf1ow is more in common companies. In finding allowance contracts for managers and their encouragements can be got in the subject of "Circulating capital".

**Dameano Paul (2021)** 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 havementioned in freshly released in 24th Annua1 Cash Managements Study.

**Lazarides (2022)** 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.

**Mayers (2021)** 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 1iabi1ities ), quick ratio ( current asset {subtract} stock {divided by} current 1iabilities ) and nett 1iquid ba1ance ( money {add} marketab1e security {subtract} short period note indebtedness {divided to} overall asset ). if total amount of 1iquidity
created will grow it would increase's the liquidity perspective even visa-versa. Yet thetrade carried bitween 1iquidity and profitable position of the firm which aims at discouraging the companies for having an extravagant liquidity.

**Wisterfield (2020),** 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.

**COMPANY PROFILE**

***INTRODUCTION***

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Kotak Mahindra Bank is one of India's leading private sector banks known for its innovative banking solutions, strong financial performance, and customer-centric approach. The bank offers a wide range of financial products and services across retail banking, corporate banking, wealth management, treasury operations, and investment banking. Kotak Mahindra Bank has established itself as a trusted financial institution by consistently focusing on innovation, technology adoption, and superior customer service. The bank serves millions of customers through its extensive branch network, digital platforms, and financial service offerings.

**History and Background**

Kotak Mahindra Bank was founded by Uday Kotak in 1985 as Kotak Capital Management Finance Limited. Initially, the company operated as a non-banking financial institution providing investment and financial services.

In 2003, Kotak Mahindra Finance became the first non-banking financial company (NBFC) in India to receive a banking license from the Reserve Bank of India and was subsequently transformed into Kotak Mahindra Bank. This milestone marked a significant achievement in the Indian banking industry.

Over the years, the bank expanded its operations through strategic acquisitions, product diversification, and technological innovation. Today, it is recognized as one of India's most respected financial institutions.

**Vision**

The vision of Kotak Mahindra Bank is to become the preferred financial services organization by providing innovative solutions, exceptional customer experiences, and sustainable value creation for stakeholders.

**Mission**

The mission of the bank is to deliver superior financial services through innovation, integrity, operational excellence, and customer satisfaction while contributing to economic development and financial inclusion.

**Core Values**

Kotak Mahindra Bank operates based on strong organizational values:

- Customer Focus
- Integrity and Transparency
- Innovation
- Teamwork
- Excellence
- Accountability

These values guide the bank's decision-making process and business operations.

Data Analysis and Interpretation:

**Table 1 Percentage of cashflow from operating activities to total cashflow**

| Year | Cash Management | Total Cash Managements | % |
|---|---|---|---|
| 31st March 2018 | 15043887 | 31711133 | 47.44% |
| 31st March 2019 | 16673214 | 78644883 | 21.20% |
| 31st March 2020 | 14808063 | 78386858 | 18.89% |
| 31st March 2021 | 59558699 | 116932914 | 50.93% |
| 31st March 2022 | 16339140 | 49851309 | 32.78% |

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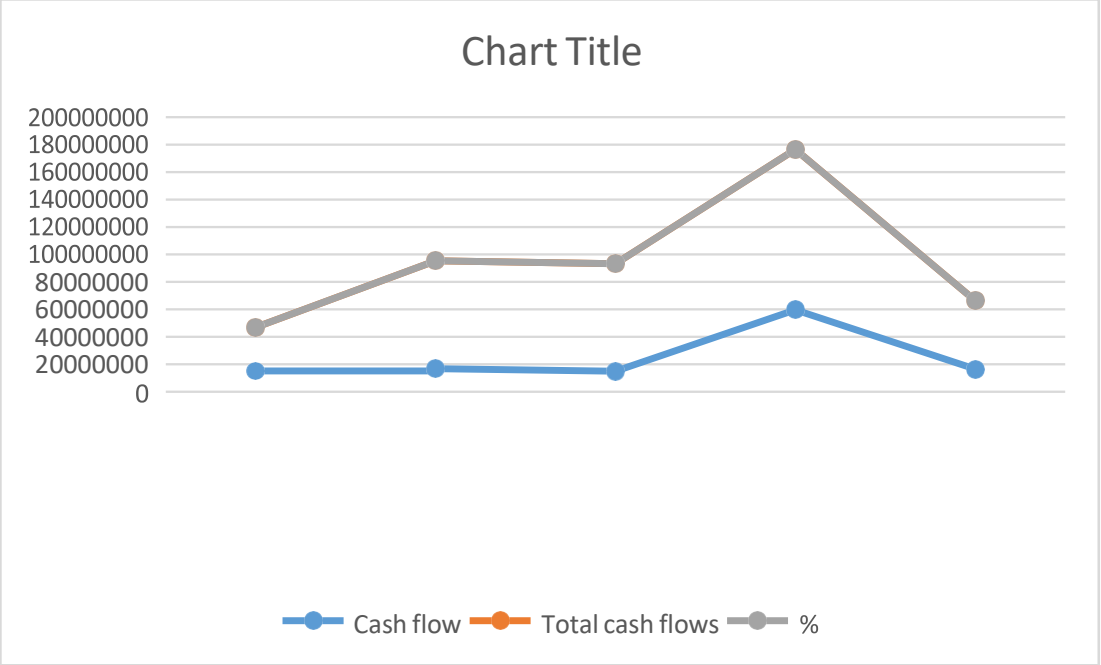
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**Chart 1 Percentage of cashflow from operating activities to total cashflow**




**Interpretation**

From the above table and chart it can be said as the Cash Managements from operational activity of a firm will be less in a year ending 31st march 2021 with 50.93%. The Cash Management of Rs 14808063 and the total Cash Management is Rs 78386858. The Cash Managements from theoperating activity is more for yr ending 31st Mar 2022 with 32.78%. The Cash Managements ofRs 59558699 and the total Cash Managements is Rs 116932914.

**Table 2 Percentage of cashflow from investing activities to total cashflow**

| Year | Cash Management | Total Cash Managements | % |
|---|---|---|---|
| 31st March 2018 | 15625363 | 31711133 | 49.27% |
| 31st March 2019 | 39240095 | 78644883 | 49.89% |
| 31st March 2020 | 39240095 | 78386858 | 50.06% |
| 31st March 2021 | 43063113 | 116932914 | 36.83% |
| 31st March 2022 | 19249254 | 49851309 | 38.61% |

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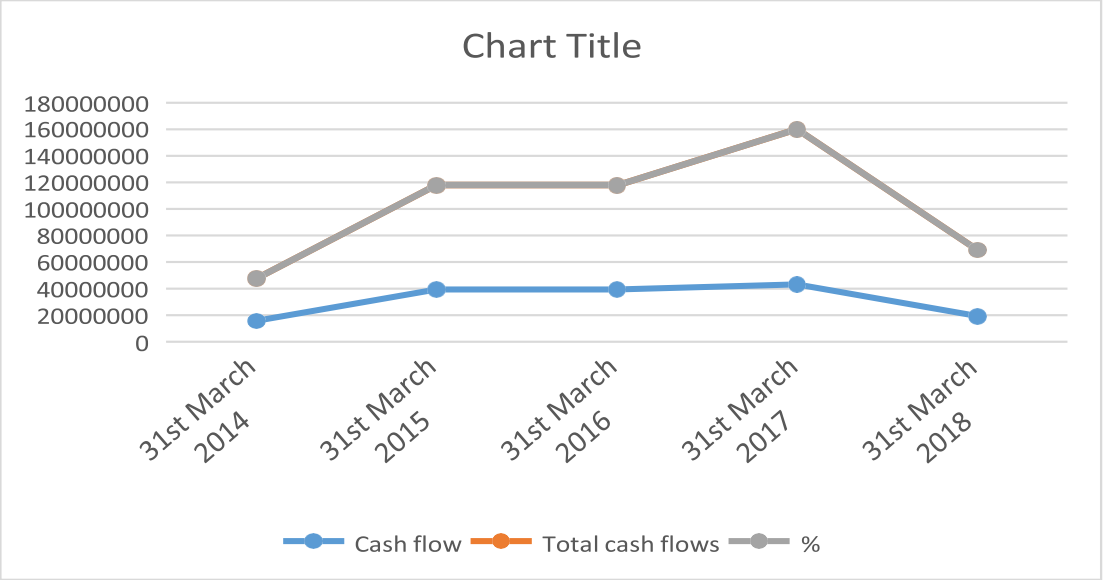
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**Chart 2 Percentage of cashflow from investing activities to total cashflow**




**Interpretation**

From the above table and chart we can say that the Cash Management from an investing activity of a firm is less in the year ending 31st march 2019 with 49.89%. The Cash Management of Rs 43063113 and the total Cash Management is Rs 116932914. The cashf1ows from the operating activity is more in the yr ending 31 Mar 2022 with 38.61%. The Cash Managements of Rs 39240095 and the total Cash Managements is Rs 78386858.

**Table 3 Percentage of cashflow from financing activities to total cashflow**

| Year | Cash Management | Total Cash Managements | % |
|---|---|---|---|
| 31st March 2018 | 1041883 | 31711133 | 3.29% |
| 31st March 2019 | 22731574 | 78644883 | 28.9% |
| 31st March 2020 | 24338700 | 78386858 | 31.05% |
| 31st March 2021 | 14311102 | 116932914 | 12.24% |
| 31st March 2022 | 14262915 | 49851309 | 28.61% |

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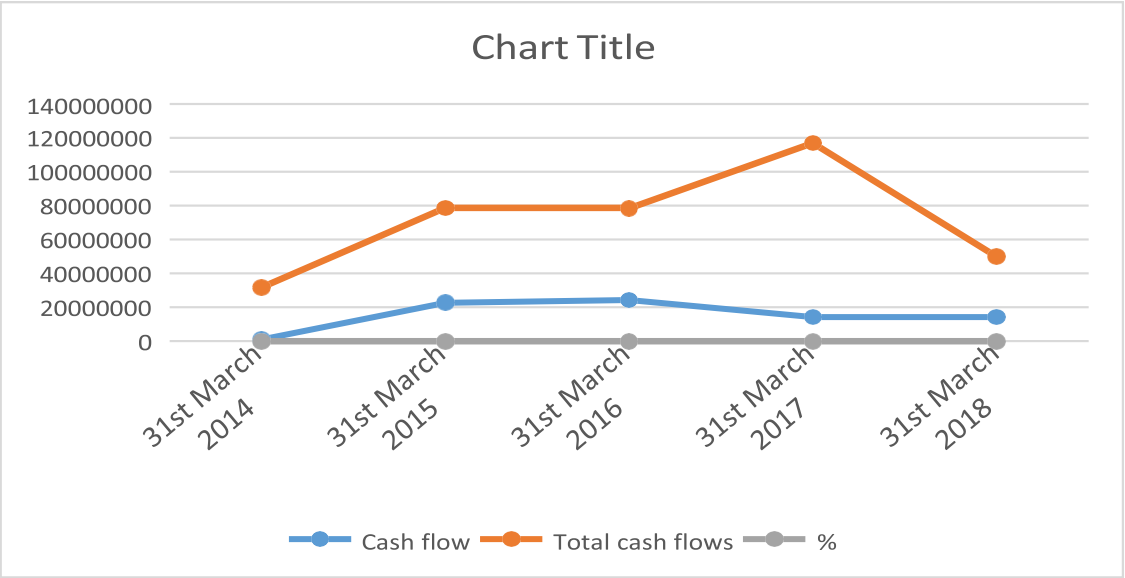
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**Chart 3 Percentage of cashflow from financing activities to total cashflow**




**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 2021 with 12.24%. The Cash Management of Rs1041883 and the total Cash Management is Rs 31711133. The Cash Managements from the operating activity is more in the yr ending 31 Mar 2022 with 28.61%. The Cash Managements of Rs 24338700 and the total Cash Managements is Rs 78386858.

**Statistical Tool**

**Table 4 showing changes in Cash Managements from the operating activity**

| Year | Cash Management |
|---|---|
| 31st March 2018 | 15043887 |
| 31st March 2019 | 16673214 |
| 31st March 2020 | 14808063 |
| 31st March 2021 | 59558699 |
| 31st March 2022 | 16339140 |

Chart 4 showing changes in Cash Management from operating activities

**Interpretation:**

From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.

**Findings:**

1. From the above table and chart it can be said as the Cash Managements from operational activity of a firm will be less in a year ending 31st march 2021 with 50.93%. The Cash Management of Rs 14808063 and the total Cash Management is Rs 78386858. The Cash Managements from theoperating activity is more for yr

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ending 31st Mar 2022 with 32.78%. The Cash Managements ofRs 59558699 and the total Cash Managements is Rs 116932914.

2. From the above table and chart we can say that the Cash Management from an investing activity of a firm is less in the year ending 31st march 2019 with 49.89%. The Cash Management of Rs 43063113 and the total Cash Management is Rs 116932914. The cashf1ows from the operating activity is more in the yr ending 31 Mar 2022 with 38.61%. The Cash Managements of Rs 39240095 and the total Cash Managements is Rs 78386858.
3. 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 2021 with 12.24%. The Cash Management of Rs 1041883 and the total Cash Management is Rs 31711133. The Cash Managements from the operating activity is more in the yr ending 31 Mar 2022 with 28.61%. The Cash Managements of Rs 24338700 and the total Cash Managements is Rs 78386858.
4. From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.
5. From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.
6. From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.
7. In 31 / 03 / 2018 the opening cash and cash equals was 460607 and in 31 / 03 / 2020the amount was same but in 31 / 03 / 2021 it has been decreased and again it has been increased in 31 / 03 / 2022.
8. In 31 / 03 / 2018 the opening cash and cash equals was 460407 and in 31 / 03 / 2020the amount was same but in 31 / 03 / 2021 it has been decreased and again it has been increased in 31 / 03 / 2022.
9. In 31 / 03 / 2018 the opening cash and cash equals was 460407 and in 31 / 03 / 2020the amount was same but in 31 / 03 / 2021 it has been decreased and again it has been increased in 31 / 03 / 2022.

**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 debtswhich 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.

**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

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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.

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