Cash flow statement format (India)

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1. Blank format: indirect method

Cash flow statement of _____ for the year ended _____

Particulars	₹
A. Cash flow from operating activities	
Net profit before tax	
Add: depreciation	
Add: interest paid	
Less: interest / dividend received	
Add / less: loss / profit on sale of assets	
Operating profit before working capital changes	
(Increase) / decrease in stock	
(Increase) / decrease in debtors	
Increase / (decrease) in creditors	
Increase / (decrease) in other payables	
Less: income tax paid	
Net cash from operating activities (A)	
B. Cash flow from investing activities	
Purchase of fixed assets	
Sale of fixed assets	
Interest / dividend received	
Net cash from investing activities (B)	
C. Cash flow from financing activities	
Capital introduced / (drawings)	
Loans taken / (repaid)	
Interest paid	
Net cash from financing activities (C)	
Net increase / (decrease) in cash (A+B+C)	
Opening cash and bank	
Closing cash and bank	

2. Blank format: direct method (operating section)

Particulars	₹
A. Cash flow from operating activities	
Cash received from customers	
Cash paid to suppliers	
Cash paid to employees	
Cash paid for other expenses	
Net GST paid	
Income tax paid	
Net cash from operating activities (A)	
Net cash from investing activities (B)	
Net cash from financing activities (C)	
Net increase / (decrease) in cash (A+B+C)	
Opening cash and bank	
Closing cash and bank	

3. Filled example: Sharma Traders, year ended 31 March 2026 (made-up)

Particulars (indirect method)	₹
A. Operating activities	
Net profit for the year	**2,46,500**
Add: depreciation	36,000
Add: interest on bank loan (shown under financing)	26,000
Operating profit before working capital changes	**3,08,500**
Increase in stock (3,00,000 → 3,40,000)	(40,000)
Increase in sundry debtors (1,60,000 → 1,85,000)	(25,000)
Increase in sundry creditors (1,40,000 → 1,52,000)	12,000
Increase in GST payable (9,000 → 13,000)	4,000
Increase in outstanding expenses (6,000 → 10,000)	4,000
Net cash from operating activities (A)	**2,63,500**
B. Investing activities	
Computer and printer bought	(60,000)
Net cash used in investing activities (B)	**(60,000)**
C. Financing activities	
Bank term loan repaid (2,50,000 → 2,10,000)	(40,000)
Interest paid on bank loan	(26,000)
Drawings by the proprietor	(1,80,000)
Net cash used in financing activities (C)	**(2,46,000)**
Net decrease in cash and bank (A + B + C)	**(42,500)**
Cash and bank on 1 April 2025 (2,05,000 + 20,000)	2,25,000
Cash and bank on 31 March 2026 (1,60,800 + 21,700)	1,82,500

Working notes: computer bought for 60,000 (depreciation 24,000); furniture depreciation 12,000; bank loan repaid 40,000; interest 26,000 paid in full; sales and purchases without GST. Closing cash and bank 1,82,500 = bank 1,60,800 + cash 21,700 in the balance sheet.

Direct method check

Particulars	₹
Cash received from customers	30,45,000
Cash paid to suppliers	(24,48,000)
Cash paid for wages and expenses	(3,37,500)
GST collected not yet paid over	4,000
Net cash from operating activities	**2,63,500**