

FUNDS FLOW STATEMENT - II

34.1 INTRODUCTION

In the previous lesson, you have learnt that changes in working capital were calculated with the help of a schedule of current assets and current liabilities and the schedule was named as "Schedule of Changes in Working Capital". In this lesson, the focus will be on the preparation of 'Funds Flow statement'.

34.2 OBJECTIVES

After studying this lesson, you will be able to -

- recall the meaning of Funds Flow Statement;
- identify the purpose of preparing for Funds Flow Statement;
- list the sources and uses of Working Capital;
- draw the format of Funds Flow Statement in 'T' Form;
- prepare Funds Flow Statement;
- describe the limitations of Funds Flow Statement.

34.3 FUNDS FLOW STATEMENT - MEANING, PURPOSE AND ITS FORMAT

Meaning

You know that funds mean working capital and flow means movement.

Therefore, Flow of Funds means movement of working capital over a period of time. In other words, increase or decrease in working capital reflects flow of funds. When a transaction increases working capital, it is known as a 'Source' of funds and when it decreases the working capital, it is termed as 'Use' of funds. When a business transaction does not affect working capital, no flow of funds takes place. Let us see how business transactions affect working capital with the help of following Balance Sheet of Alpha Ltd.:

Balance Sheet of Alpha Ltd.. as at

Liabilities	Amount Rs.	Assets	Amount Rs.
Share Capital	10,00,000	Fixed Assets	12,00,000
Term Loans	5,00,000	Investments	2,00,000
Profit & Loss A/c	1,00,000	Current Assets	6,00,000
Current Liabilities	4,00,000		
	20,00,000		20,00,000

The following transactions took place after the preparation of the above Balance Sheet :

- i) Alpha Ltd, issued shares for cash Rs.5,00,000/-
- ii) The Company purchased Fixed Assets for Rs.3,00,000/-
- iii) Alpha Ltd. sold investment for Rs.50,000/-
- iv) Creditors were paid Rs.1,00,000/-.
- v) Profit earned Rs.50,000/- from the business operations.

Let us analyse whether the above business transactions affect the working capital or not.

- i) Due to issue of Shares of Rs.5,00,000/- for cash, Share Capital has increased from Rs.10,00,000/- to Rs.15,00,000/- and Bank balance has also increased by Rs.5,00,000/-. Share Capital is a non-current liability and bank is a current asset. Therefore,

increase in bank balance has also increased the working capital. Hence, it is a Source of Funds.

- ii) Purchase of Fixed Asset for cash is a Use of Funds. Cash has decreased and fixed asset has increased. Decrease in current asset has decreased the working capital, thus it is a Use of funds.
- iii) In the transaction of sale of investment, investment is a non-current asset and cash is a current asset Current asset is increasing, thus, it is a Source of funds.
- iv) Cash payment of Rs.1,00,000/- to Creditors has decreased both current asset (i.e., cash) and current liabilities, i.e., (creditors). As a result, working capital has remained intact since both current asset and current liabilities have decreased by the same amount. Therefore, this transaction does not cause any flow of funds.
- v) Profits earned from business operations is a source of funds.

Now, with the help of Sources and Uses (Applications) of funds, a statement can be prepared as under:-

Sources	Amount Rs.	Uses (Applications)	Amount Rs.
Issue of Share Capital	5,00,000	Purchase of Fixed Assets	3,00,000
Sale of Investment	50,000		
Profits from Operations	50,000		

In the above statement, all those transactions which increase or decrease the working capital have been included and those which do not affect working capital have been excluded. Such a statement is termed as "Funds Flow Statement". This statement is also known as "Statement of Changes in Financial Position (SCFP)".

A list of various Sources and Uses (Applications) of funds is as follows :-

Sources :	Funds From Operation Issue of Share Capital Issue of Debentures Long-term Loans Sale of Fixed Assets Non-trading incomes *(Balancing figure)	Amount Rs-
Uses :	Redemption of Debentures (Applications) Repayment of Long-term Loans Purchase of Fixed Assets Payment of Dividend Payment of Tax * (Balancing figure)	

With the help of above list, we may prepare Funds Flow Statement in the following manner :-

Funds Flow Statement
for the year ended

Sources	Amount Rs.	Uses	Amount Rs.
Funds From Operations		Funds Lost in Operations	
Issue of Share Capital		Redemption of Redeemable Preference Share	
Issue of Debentures		Redemption of Debentures	
Long-term Loans		Repayment of Long-term Loans	
Sale of Fixed Assets		Purchase of Fixed Assets	
Non trading Incomes		Payment of Dividend/Tax	
** Decrease in working capital (balancing figure)		* Increase in working capital (balancing figure)	

* When sources are more than uses, the difference will increase the working capital.

- ** When uses are more than sources, the difference will decrease the working capital.

INTEXT QUESTIONS 34.1

From the following transactions, identify Sources and Uses of Funds :-

- i) Issue of Debentures.
- ii) Payment of Tax.
- iii) Raising Long-term loans.
- iv) Sale of Investment
- v) Redemption of Preference Shares
- vi) Profits from Operations.

34.4 PREPARATION OF FUNDS FLOW STATEMENT

The procedure for preparing Funds Flow Statement is as under -

- i) Determine the increase or decrease in working capital by preparing a Schedule of Changes in the Working Capital.
- ii) Calculate the "Funds From Operations". This is done by taking the reported net income and adding back the non-fund expenses and transfers in the income statement and subtracting the gains arising out of any transaction in non-current assets. In case of any loss on such transaction of non-current assets, the same should be added back to the reported income. After profits are so adjusted they are termed as Funds From Operations.
- iii) Ascertain the changes in non-current items of Balance Sheet in terms of fund amounts and non-fund amounts with the help of income statement. For this purpose, the use of T-account is usually made. A transaction which involves one item of current asset or current liability and the other non-current item, signifies flow of funds to the extent of the amount of current item. The

rest of the transaction gives rise to non-fund flows.

- iv) The items of (ii) and (iii) above pertaining to funds are listed as Sources of Working Capital and Uses of Working Capital in T-form.
- (v) The difference between the sources of working capital and uses of working capital is matched with the changes in working capital calculated in (i) above.

Let us understand the above procedure with the help of following examples :-

Example 1

Prepare schedule of changes in Working Capital and Funds Flow Statement from the following Balance Sheets as on December 31, 1991 and 1992 :

Liabilities	1991 Rs.	1992 Rs.	Assets	1991 Rs.	1992 Rs.
Capital	10,000	10,000	Cash	5,600	5,400
Profit & Loss A/c	5,200	15,400	Debtors	3,400	6,600
Long-term Loan	6,000	8,000	Stock	5,400	9,200
Short-term Loan	2,400	2,400	Long-term		
Creditors	3,600	3,600	Investments	7,000	12,000
Outstanding			Plant	10,600	9,600
Wages	1,400	800	Prepaid Insurance	400	800
Income Tax					
Provision	3,800	3,400			
	32,400	43,600		32,400	43,600

Plant was sold at its book value, i.e., Rs.1,000/-

Solution**Step (i) Schedule of changes in Working Capital**

Particulars	Previous Year 1991		Current Year 1992		Change	
	Amount	Total	Amount	Total	increase +	decrease -
Current Assets :						
Cash	5,600		5,400		-	200
Debtors	3,400		6,600		3,200	-
Stock	5,400		9,200		3,800	-
Prepaid Insurance	400		800		400	-
(i) Total Current Assets		14,800		22,000		
Current Liabilities						
Short-term Loan	2,400		2,400		-	-
Creditors	3,600		3,600		-	-
Outstanding Wages	1,400		800		600	-
Income Tax Provision*	3,800		3,400		400	-
(ii) Total Current Liabilities		11,200		10,200		
Working Capital=(i)-(ii)		3,600		11,800		8,200
Increase in W.C.		8,200				
		11,800		11,800	8,400	8,400

* Note : It is suggested to treat Income Tax Provision as an item of current liabilities, unless specified otherwise in the question.

Step (ii) Calculation of Funds From Operation

You have noticed that profits generated from 1991 to 1992 amounted to Rs.10,200, i.e., Rs.15,400 minus Rs.5,200. Since, no non-fund item has been given, these profits will themselves become the Funds from operations in this question. However, Funds from operations can also be calculated with the help of Adjusted T-form Profit & Loss A/c as under:-

Adjusted Profit & Loss A/c

Particulars	Amount Rs.	Particulars	Amount Rs.
		By Balance b/d (given)	5,200
		By Funds From Operations (Balancing figure)	10,200
To Balance c/d (given)	15,400		15,400
	15,400		15,400
		By Balance b/d	15,400

Step (iii) Let us ascertain the changes in non-current items of Balance Sheet by preparing accounts in T-form as under:-

(i) Long-term Investment A/c

Particulars	Rs.	Particulars	Rs.
To Balance b/d (given)	7,000		
To Bank (purchase of investment)	5,000	By Balance c/d	12,000
To Balance b/d	12,000		12,000

(ii) Plant A/c

Particulars	Rs.	Particulars	Rs.
To Balance b/d	10,600	By Bank (sale of plant)	1,000
	10,600	By Balance c/d	9,600
To Balance b/d	9,600		10,600

(iii) Capital A/c

Particulars	Rs.	Particulars	Rs.
To Balance c/d (given)	10,000	By Balance b/d (given)	10,000
	10,000		10,000
		By Balance b/d	10,000

(iv) Long-term Loan A/c

Particulars	Rs.	Particulars	Rs.
	/	By Balance b/d	6,000
To Balance c/d	8,000	By Bank (long-term loan raised)	2,000
	8,000		8,000
		By Balance b/d	8,000

- (i) Long-term investments have been increased by Rs.5,000 which means that investments have been purchased during the year which are uses of funds.
- (ii) Plant to the extent of Rs.1,000 has been sold during the year. It is a source of funds.
- (iii) Capital remains intact which indicates no flow of funds during the year.
- (iv) Long-term loan has increased by Rs.2,000. It is a source of funds.

These changes in non-current accounts can be listed as sources and uses of funds on usual 'T' form as under:-

Funds Flow Statement for the
year ended 31st Dec.1992

Sources	Amount Rs.	Uses	Amount Rs.
Funds From Operations	10,200	Purchases of Long term Investment	5,000
Long-term loan	2,000	*Net Increase in Working Capital (balancing figure)	8,200
Sale of Plant	1,000		
	13,200		13,200

* Sources are more than uses, therefore, the net difference has increased the working capital.

Step (v) The difference between the sources of working capital and uses of working capital is Rs.8,200 which is same as shown in the step (i) above.

Example 2

From the following Balance Sheet of M/s. PQR Ltd., you are required to prepare (i) a statement of sources and uses of funds and, (ii) a schedule of changes in working capital. Balance Sheets as on December 31, 1995 and 1996 are :

Liabilities	1995 Rs.	1996 Rs.	Assets	1995 Rs.	1996 Rs.
Equity Share Capital	1,00,000	1,25,000	Goodwill	30,000	25,000
Redeemable Preference Share	50,000	40,000	Land & Buildings	75,000	1,10,000
General Reserve	15,000	17,500	Debtors	45,000	50,000
Profit & Loss A/c	12,500	17,500	Bills Receivables	17,500	2,500
Creditors	30,000	40,000	Stock	37,500	40,000
Bills Payable	10,000	5,000	Cash	12,500	17,500
	2,17,500	2,45,000		2,17,500	2,45,000

Additional Information

- (i) Depreciation of Rs.5,000 charged on Land & Buildings.
- (ii) Building amounting to Rs.10,000 was sold for Rs.9,400.

Solution :

Step (i)

Schedule of Changes the Working Capital

Particulars	1985 Rs.		1986 Rs.		+	-
					Rs.	Rs.
Current Assets						
Debtors	45,000		50,000		5,000	
Bills Receivable	17,500		2,500			15,000
Stock	37,500		40,000		2,500	
Cash	12,500		17,500		5,000	
(i) Total Current Assets		1,12,500		1,10,000		
Current Liabilities						
Creditors	30,000		40,000			10,000
Bills Payable	10,000		5,000		5,000	
(ii) Total Current Liabilities		40,000		45,000		
Working Capital=(i)-(ii)		72,500		65,000		
Net Decrease in Working Capital				7,500	7,500	
		72,500		72,500	25,000	25,000

Step (ii)

Calculation of Funds from Operations

	Rs.
Net Profit for the year	5,000
Add : Transfer to General Reserve	2,500
Goodwill written off	5,000
Depreciation charged on Land & Building	5,000
Add : Loss on sale of fixed and building	600
Funds from operations	<u>18,100</u>

Funds from Operations can also be calculated with the help of Adjusted Profit & Loss A/c as under:-

Adjusted Profit & Loss A/c

Particulars	Amount Rs.	Particulars	Amount Rs.
To General Reserve	2,500	By Balance b/d (given)	12,500
To Goodwill	5,000	By Funds From Operations	
To Depreciation on Land & Building	5,000	(balancing figure)	18,100
To Loss on sale of Building	600		
To Balance c/d (given)	17,500		
	<u>30,600</u>		<u>30,600</u>

Step (iii)

Let us ascertain changes in non-current accounts of Balance Sheets by preparing these accounts in T-form as under:-

(i) Goodwill A/c

Particulars	Amount Rs.	Particulars	Amount Rs.
To Balance b/d (given)	30,000	By Profit & Loss A/c (balancing figure)	5,000
		By Balance c/d (given)	25,000
	<u>30,000</u>		<u>30,000</u>

(ii) Land and Buildings A/c

To Balance b/d	75,000	By Depreciation	5,000
To Bank-purchases of Land & Buildings (balancing figure)	50,000	By Bank	9,400
		By Profit & Loss A/c- Loss on sale	600
		By Balance c/d	1,10,000
	<u>1,25,000</u>		<u>1,25,000</u>

(iii) Equity Share Capital A/c

Particulars	Rs.	Particulars	Rs.
	/	By Balance b/d	1,00,000
To Balance c/d	1,25,000	By Bank-issue of shares (balancing figure)	25,000
	1,25,000		1,25,000

Redeemable Preference Share Capital A/c

To Bank-redemption of shares (balancing figure)	10,000	By Balance b/d	50,000
To Balance c/d	40,000		
	50,000		50,000

General Reserve A/c

	/	By Balance b/d	15,000
To Balance c/d	17,500	By Profit & Loss A/c- transfer (balancing figure)	2,500
	17,500		17,500

Step (iv)

Let us prepare a statement of sources and uses of Funds with the help of steps (ii) and (iii) :

Statement of sources and uses of Funds for the
year ended 31st Dec. 1996

Sources	Amount Rs.	Uses	Amount Rs.
Funds from Operations	18,100	Redemption of Prefer- -ence Share	10,000
Issue of Equity Shares	25,000		
Sale of Building	9,400	Purchases of Land and Buildings	50,000
*Net Decrease in Working Capital (balancing figure)	7,500		
	60,000		60,000

* Uses are more than sources.

Step (v)

The difference between the sources and the uses of working capital is Rs.7,500 which is same as shown in the Schedule of changes in Working Capital.

Example 3

From the figures given below prepare-

- (i) a Schedule of changes in working capital,
- (ii) a Statement of sources and uses of funds for the year 1990.

Balance Sheets as on -

Liabilities	1989 Rs.	1990 Rs.	Assets	1989 Rs.	1990 Rs.
Share Capital :-			Net Fixed Assets	5,10,000	6,20,000
Equity	3,00,000	3,50,000	Investment	30,000	80,000
8% Preference	2,00,000	1,00,000	Current Assets	2,40,000	3,75,000
7% Debentures	1,00,000	2,00,000	Discount on Debentures	10,000	5,000
Reserves & Surplus	1,10,000	2,70,000			
Current Liabilities	80,000	1,60,000			
	7,90,000	10,80,000		7,90,000	10,80,000

Additional information :-

- (i) A machine, i.e., fixed asset having book value Rs.40,000 was sold for Rs.25,000.
 - (ii) Preference share redemption was done at a premium of 15% on 31st March, 1990.
 - (iii) Dividend on Equity shares @ 15% was paid for the year 1989.
- Depreciation on Fixed Assets was charged during the year Rs.60,000.

- * It is obligatory to give dividend first of all to Preference Shareholders before giving it to Equity Shareholders whether it is stated in the question or not.

Funds From Operations can also be calculated with the help of Adjusted Profit & Loss A/c (assuming its balance as zero) as under-

Adjusted Profit & Loss A/c

Particulars	Rs.	Particulars	Rs.
To transfer to Reserves		By Balance b/d	0
& Surplus	1,60,000	By Funds From Operations	3,16,000
To Dividends :			
Preference Shares	16,000		
Equity Shares	45,000		
To Premium on Pref. share	15,000		
To Depreciation	60,000		
To Discount on Debs A/c	5,000		
To Loss on sale of machine	15,000		
	<u>3,16,000</u>		<u>3,16,000</u>

Step (iii)

Let us ascertain the changes in non-current accounts of Balance Sheets by preparing these accounts in 'T' form as under:-

Fixed Assets A/c

Particulars	Rs.	Particulars	Rs.
To Balance b/d	5,10,000	By Bank A/c	25,000
To Bank-purchase	2,10,000	By Profit and Loss A/c	15,000
(balancing figure)		By Depreciation	60,000
		By Balance c/d	6,20,000
	<u>7,20,000</u>		<u>7,20,000</u>

Investments A/c

Particulars	Rs.	Particulars	Rs.
To Balance b/d	30,000	By Balance c/d	/
To Bank-purchases	50,000		80,000
(balancing figure)	80,000		80,000

Discount on Debentures A/c

To Balance b/d	10,000	By Profit & Loss A/c	5,000
		(balancing figure)	
		By Balance c/d	5,000
	10,000		10,000

Equity Share Capital A/c

To Balance c/d	3,50,000	By Balance b/d	3,00,000
		By Bank-issue of shares (balancing figure)	50,000
	3,50,000		3,50,000

8% Preference Share Capital A/c

To Bank-redemption of shares (balancing figure)	1,00,000	By Balance b/d	2,00,000
To Balance c/d	1,00,000		
	2,00,000		2,00,000

Premium on Redemption of Preference Shares A/c

To Bank A/c	15,000	By Profit & Loss A/c	15,000
	15,000		15,000

7% Debenture A/c

Particulars	Rs.	Particulars	Rs.
	/	By Balance b/d	1,00,000
To Balance c/d	2,00,000	By Bank-issue of debentures	1,00,000
	2,00,000	(balancing figure)	2,00,000

Dividends A/c

To Bank-		By Profit & Loss A/c-	
Preference share Dividend	16,000	Preference share Div.	16,000
Equity share Dividend	45,000	Equity share Div.	45,000
	61,000		61,000

Step (iv)

Statement of Sources and Uses of Funds for the year ended 1990

Sources	Amount Rs.	Uses	Amount Rs.
Funds From Operations	3,16,000	Purchase of Fixed Assets	2,10,000
Issue of Equity Shares	50,000	Purchase of Investments	50,000
Issue of 7% Debentures	1,00,000	Payment of Preference Dividend	16,000
Sale of Machine	25,000	Payment of Equity Dividend	45,000
		Redemption of Preference Shares at a premium	1,15,000
		*Net Increase in Working Capital	55,000
	4,91,000		4,91,000

* Sources are more than uses. Therefore, working capital has increased to the extent of Rs.55,000.

Step (v)

The difference between sources of working capital and uses of working capital is Rs.55,000 which is same as shown in step (i) earlier.

Limitations of Funds Flow Statement

The funds flow statement suffers from the following limitations :

- (i) It does not include non-fund transactions.
- (ii) It does not add any new item but the financial data appearing in the income statement and the position statement are simply rearranged.
- (iii) It is historical in nature as it summarises the sources and uses of working capital already reported by the final accounts but does not estimate the sources and uses of funds for near future.
- (iv) It does not disclose changes in management policy regarding investment in current assets and short-term financing.

INTEXT QUESTIONS 34.2

- A. Fill in the blanks by writing the suitable word or words from brackets.
- i) For preparing statement of changes in financial position, figures from _____ Balance Sheets are required. (One/Two)
 - ii) _____ accounts are analysed for preparing funds flow statement (current/Non-current)
 - iii) Sale of Investment is _____ of funds. (source/uses)
 - iv) Payment of Dividend is _____ of funds. (source/Application)
 - v) Issue of shares is _____ of funds. (source/use)

B. Match the two sides :

I	II
i) Increase in Non-current liability	i) Schedule of changes in working capital
ii) Redemption of Preference Shares	ii) SCFP
iii) Funds Flow statement	iii) Source of funds
iv) Increase in Sundry creditors	iv) Use of funds

34.5 WHAT YOU HAVE LEARNT

- When a transaction increases working capital, it is known as a source of funds.
- When a transaction decreases working capital, it is known as a use of funds.
- A statement of sources and uses of working capital is known as Funds Flow Statement or statement of changes in Financial Position (SCFP).
- Steps in preparation of Funds Flow Statement or SCFP are :
 - i. Preparation of the Schedule of Changes in Working Capital with the help of current assets and current liabilities;
 - ii. Calculation of funds from operations;
 - iii. Preparation of Funds Flow Statement ; and
 - iv. Matching the result of step iii. and step i.

34.6 TERMINAL QUESTIONS

1. Give the meaning of the following in either a word, a phrase or in a sentence -
 - a. What is meant by Funds?
 - b. Give the meaning of 'Flow'.
 - c. Give another name of Funds Flow Statement.
2. Enumerate the steps involved in the preparation of Funds Flow Statement.
3. List any four sources and any four uses of funds.
4. State meaning of Funds Flow Statement in about 40-50 words.
5. Describe any three limitations of Funds Flow Statement.
6. From the following Balance Sheets, prepare a Schedule of changes in Working Capital and Funds Flow Statement :

Balance Sheets as on

Liabilities	31.12.95 Rs.	31.12.96 Rs.	Assets	31.12.95 Rs.	31.12.96 Rs.
Capital	4,80,000	5,10,000	Cash at Bank	24,000	54,000
Profit & Loss a/c	8,50,000	10,50,000	Debtors	9,90,000	11,90,000
Creditors	54,000	30,000	Stock	54,000	42,000
Mortgage Loans	28,000	1,00,000	Land	2,00,000	2,00,000
			Plant	1,44,000	2,04,000
	14,12,000	16,90,000		14,12,000	16,90,000

7. From the Balance Sheets of Surya Co. Ltd. as on 31st Dec, 1990 and 31st Dec. 1991, prepare :

i) Schedule of changes in Working Capital,

ii) Funds Flow Statement.

Liabilities	31.12.1990 Rs.	31.12.1991 Rs.
Equity Share Capital	1,50,000	2,00,000
Share Premium	-	5,000
General Reserve	50,000	60,000
Profit & Loss A/c	20,000	35,000
Debentures	1,00,000	75,000
Bills Payable	25,000	20,000
Trade Creditors	35,000	40,000
Outstanding Expenses	2,000	1,000
	<u>3,82,000</u>	<u>4,36,000</u>
Assets		
Goodwill	10,000	8,000
Furniture (at cost) 50,000		60,000
Less Depreciation <u>28,000</u>	22,000	<u>34,000</u>
Long term Investments	40,000	52,000
Stock	2,54,000	2,89,000
Debtors	31,000	28,000
Cash at Bank	22,000	31,000
Discount on Debentures	3,000	2,000
	<u>3,82,000</u>	<u>4,36,000</u>

8. From the following figures prepare (i) a schedule of changes in working capital, and (ii) a statement of changes in financial position.

Balance Sheets as on

Liabilities	1995 Rs.	1996 Rs.	Assets	1995 Rs.	1996 Rs.
Share Capital	3,00,000	3,50,000	Fixed Assets (net)	5,00,000	6,00,000
Debentures	4,00,000	3,00,000	Investments	30,000	80,000
Profit & Loss A/c	2,00,000	3,00,000	Current Assets	4,40,000	4,25,000
Current					
Liabilities	80,000	1,60,000	Discount on Debentures	10,000	5,000
	<u>9,80,000</u>	<u>11,10,000</u>		<u>9,80,000</u>	<u>11,10,000</u>

Additional Information :

- (i) A machine with a book value of Rs.40,000 was sold for Rs. 25,000
(ii) Depreciation charged during the year on Fixed Assets Rs.60,000.

34.7 ANSWERS TO INTEXT QUESTIONS

34.1

Sources (i) (iii) (iv) (vi)

Uses (ii) (v)

34.2 A. i) Two ii) Non-Current

iii) source iv) Application

iv) use

B. i) iii. ii) iv. iii) ii. iv) i.

34.8 HINTS TO TERMINAL QUESTIONS

6. Net increase in working capital Rs. 2,42,000
Funds from operations Rs. 2,00,000
Sources of Funds Rs. 3,02,000
Uses of Funds Rs. 60,000
7. Net increase in working capital Rs. 42,000
Funds from operations Rs. 34,000
Sources of Funds Rs. 89,000
Uses of Funds 47,000
8. Net Decreases in working capital Rs. 95,000
Funds from operations Rs. 1,80,000
Uses of Funds Rs.3,50,000
Sources of Funds Rs. 2,55,000