

CASH FLOW STATEMENT

For the year ended March 31, 2026

Particulars	(₹ in 000's)	
	For the year ended March 31, 2026	For the year ended March 31, 2025
A. Cash Flow from Operating Activities		
Profit after taxation	69,26,344	72,61,031
Provision for tax	21,83,991	21,54,638
Net profit before taxation	91,10,335	94,15,669
Adjustments for :		
Depreciation on Bank's Property	14,46,420	13,47,239
Loss on sale of land, building & other assets (net)	10,388	4,849
Expense on employee stock option	1,90,505	1,73,148
Provision for Non Performing Assets	76,02,201	72,51,614
Provision for Standard Assets	3,86,698	2,25,407
(Profit)/ Loss on revaluation of investments (net)	27,931	3,54,792
(Profit)/ Loss on sale of investments other than HTM securities	(4,24,770)	(1,31,319)
Amortisation of premium on investments	3,55,225	2,20,336
Operating Profit/(Loss) before Working Capital changes	1,87,04,933	1,88,61,735
Adjustments for :		
(Increase) /Decrease in Advances	(9,13,07,624)	(5,23,22,463)
(Increase)/Decrease in Investments in other than HTM securities	1,30,86,164	(37,75,698)
(Increase)/Decrease in Other Assets	(7,79,534)	(8,97,271)
Increase/ (Decrease) in Deposits	8,03,78,506	6,16,83,244
Increase/ (Decrease) in Other Liabilities and provisions	15,26,152	(6,83,923)
Cash generated from Operations	2,16,08,597	2,28,65,624
Income Taxes paid	(31,76,635)	(25,83,627)
Net Cash Flow generated from Operating Activities (A)	1,84,31,962	2,02,81,997
B. Cash Flow from Investing Activities		
Proceeds from sale of Fixed Assets	17,427	17,502
Investment in HTM securities (net)	(2,29,88,313)	(1,62,79,820)
Purchase of Fixed Assets including WIP	(18,35,792)	(16,72,079)
Net Cash Flow used in Investing Activities (B)	(2,48,06,678)	(1,79,34,397)
C. Cash Flow from Financing Activities		
Proceeds from issue of equity shares	2,07,029	1,37,711
Increase/(Decrease) in Borrowings (net)	89,06,483	67,45,478
Equity dividend paid during the year	-	(29,00,752)
Net Cash Flow generated from/ (used in) Financing Activities (C)	91,13,512	39,82,437
Net Increase in Cash and Cash Equivalents (A+B+C)	27,38,796	63,30,037
Cash and Cash Equivalents at the beginning of the year	3,15,69,659	2,52,39,622
Cash and Cash Equivalents at the end of the year	3,43,08,455	3,15,69,659
Notes to Cash Flow Statement:		
1 Cash and Cash equivalents includes the following:		
Cash and Bank Balances with Reserve Bank (Schedule 6)	3,10,96,720	3,13,33,703
Balance with Bank and Money at Call & Short Notice (Schedule 7)	33,40,029	3,64,250
	3,44,36,749	3,16,97,953
Balances not considered as part of Cash and Cash equivalents		
Less: Fixed Deposits with original maturity more than 3 months or bank deposits under lien	(1,28,294)	(1,28,294)
Cash and Cash Equivalents at the end of the year	3,43,08,455	3,15,69,659

As per our report of even date

 For **Deloitte Haskins & Sells**
 Chartered Accountants
 FRN: 117365W

G.K.Subramaniam
 Partner
 Membership No. 109839

 For **Abarna & Ananthan**
 Chartered Accountants
 FRN:000003S

R. Natarajan
 Partner
 Membership No. 035898

 For and on behalf of Board of Directors of
Ujjivan Small Finance Bank Limited
Sanjeev Nautiyal
 DIN: 08075972
 Managing Director & CEO

B A Prabhakar
 DIN: 02101808
 Independent Director
S Balakrishna Kamath
 Chief Financial Officer

Sudha Suresh
 DIN: 06480567
 Independent Director
Sanjeev Barnwal
 Company Secretary

 Bengaluru
 May 08, 2026