

## CASH FLOW STATEMENT

for the year ended March 31, 2025

(₹ in 000's)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Net Profit/(Loss) After taxation	7,261,031	12,814,907
Tax adjustment	2,154,638	4,206,748
<b>Net Profit/(Loss) before taxation</b>	<b>9,415,669</b>	<b>17,021,655</b>
<b>Adjustments for :</b>		
Depreciation on Bank's Property	1,347,239	982,896
Loss on sale of Land, Building & Other assets (net)	4,849	14,722
Expense on employee stock option	173,148	116,216
Provision for Non Performing Assets	7,251,614	1,885,324
Provision for Standard Assets	225,407	264,125
Profit/ (Loss) on Revaluation of Investments (net)	354,792	-
(Profit)/loss on sale of securities other than HTM securities	(131,319)	(117,063)
Amortisation of premium on investments	220,336	241,464
Preference dividend to eUFSL adjusted pursuant to the scheme of amalgamation	-	110,000
<b>Operating Profit/(Loss) before Working Capital changes</b>	<b>18,861,735</b>	<b>20,519,339</b>
<b>Adjustments for :</b>		
(Increase) /Decrease in Advances	(52,322,463)	(57,817,904)
(Increase)/Decrease in Investments in other than HTM securities	(3,775,698)	(4,900,637)
(Increase)/Decrease in Other Assets	(897,271)	(4,396,509)
Increase/ (Decrease) in Deposits	61,683,244	60,958,136
Increase/ (Decrease) in Other Liabilities	(683,923)	2,058,921
<b>Cash generated from Operations</b>	<b>22,865,625</b>	<b>16,421,346</b>
Income Taxes paid	(2,583,627)	(492,930)
<b>Net Cash Flow generated from Operating Activities (A)</b>	<b>20,281,998</b>	<b>15,928,416</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of Fixed Assets	17,502	21,612
Investment in HTM securities (Net)	(16,279,820)	(7,780,871)
Deposits (created)/encashed with Banks and financial institutions (Net)	-	1,570,687
Purchase of Fixed Assets including WIP	(1,672,079)	(2,456,818)
<b>Net Cash Flow used in Investing Activities (B)</b>	<b>(17,934,397)</b>	<b>(8,645,390)</b>

Cash Flow Statement  
for the year ended March 31, 2025 (Contd.)

Particulars	(₹ in 000's)	
	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from issue of equity shares (net of issue expenses)	137,711	202,635
Increase/(Decrease) in Borrowings (Net)	6,745,477	(4,706,487)
Equity dividend paid during the year	(2,900,752)	(683,410)
<b>Net Cash Flow generated from/ (used in) Financing Activities (C)</b>	<b>3,982,436</b>	<b>(5,187,262)</b>
<b>Net Increase in Cash and Cash Equivalents (A+B+C)</b>	<b>6,330,037</b>	<b>2,095,764</b>
<b>Cash and Cash Equivalents at the beginning of the year</b>	<b>25,239,622</b>	<b>23,136,947</b>
<b>Cash and Cash Equivalents acquired pursuant to scheme of amalgamation (refer note 18(30))</b>	<b>-</b>	<b>6,911</b>
<b>Cash and Cash Equivalents at the end of the year</b>	<b>31,569,659</b>	<b>25,239,622</b>
<b>Notes to Cash Flow Statement:</b>		
1 Cash and Cash equivalents includes the following:		
<b>Cash and Bank Balances with Reserve Bank (Schedule 6)</b>	<b>31,333,703</b>	<b>25,183,148</b>
<b>Balance with Bank and Money at Call &amp; Short Notice (Schedule 7)</b>	<b>364,250</b>	<b>184,768</b>
	<b>31,697,953</b>	<b>25,367,916</b>
<b>Balances not considered as part of Cash and Cash equivalents</b>		
<b>Less: Fixed Deposits with original maturity more than 3 months or Bank Deposits under lien</b>	<b>(128,294)</b>	<b>(128,294)</b>
<b>Cash and Cash Equivalents at the end of the year</b>	<b>31,569,659</b>	<b>25,239,622</b>

As per our report of even date

**For Deloitte Haskins & Sells**

Chartered Accountants

FRN: 117365W

**For Abarna & Ananthan**

Chartered Accountants

FRN:000003S

**For and on behalf of Board of Directors of**

Ujjivan Small Finance Bank Limited

**G. K. Subramaniam**

Partner

Membership No. 109839

**Mohan Rao G**

Partner

Membership No. 203737

**Sanjeev Nautiyal**

DIN: 08075972

Managing Director & CEO

**B A Prabhakar**

DIN: 02101808

Independent Director

**Sudha Suresh**

DIN: 06480567

Independent Director

Bengaluru

April 30, 2025

**S Balakrishna Kamath**

Chief Financial Officer

**Sanjeev Barnwal**

Company Secretary