

# Cash Flow Statement

for the year ended March 31, 2022

Particulars	(₹ in 000's)	
	For the year ended March 31 2022	For the year ended March 31 2021
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
<b>Net Profit/(Loss) after taxation</b>	(41,45,904)	82,969
<b>Tax Adjustment</b>	(13,57,681)	19,006
<b>Net Profit/(Loss) before taxation</b>	(55,03,585)	1,01,975
<b>Adjustments for :</b>		
Depreciation on Bank's Property	804,430	768,006
Loss on sale of Land, Building & Other assets (net)	19,970	7,691
Expense on employee stock option	(15,277)	223,041
Expense on employee stock purchase	-	-
Fixed Assets Written off	-	-
Provision for Non Performing Assets	12,804,336	6,107,408
Provision for Standard Assets	(1,625,877)	1,882,215
Provision for depreciation on investment	3,404	-
Interest earned on fixed deposits	(241,876)	82,949
Profit on sale of Held-to-maturity (HTM) securities	(36,929)	509,157
Amortisation of premium on HTM investments	217,988	130,125
<b>Operating Profit/(Loss) before Working Capital changes</b>	<b>6,426,584</b>	<b>9,812,567</b>
<b>Adjustments for :</b>		
(Increase) /Decrease in Advances (Refer note 3 below)	(30,896,533)	(10,610,490)
(Increase)/Decrease in Investments in other than HTM securities	(2,095,008)	4,622,717
(Increase)/Decrease in Other Assets	(618,150)	272,845
Increase/ (Decrease) in Deposits	51,564,496	23,552,836
Increase/ (Decrease) in Other Liabilities	1,300,217	1,006,277
Cash generated from/(used in) Operations	25,681,606	28,656,752
Direct Taxes paid (net of funds)	(214,562)	(2,089,966)
<b>Net Cash Flow generated from/(used in) Operating Activities (A)</b>	<b>25,467,044</b>	<b>26,566,786</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of Fixed Assets	3,771	3,238
Investment in HTM securities (Net)	(14,454,303)	(6,465,125)
Deposits (created)/encashed with Banks and financial institutions (Net)	6,555,582	(6,521,192)
Purchase of Fixed Assets including WIP	(514,808)	(581,392)

# Cash Flow Statement

for the year ended March 31, 2022

Particulars	(₹ in 000's)	
	For the year ended March 31 2022	For the year ended March 31 2021
<b>Net Cash Flow used in Investing Activities (B)</b>	<b>(8,409,758)</b>	<b>(13,564,471)</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from issue of equity shares (net of issue expenses)	-	4,255
Increase/(Decrease) in Borrowings (Net)	(14,837,551)	(7,059,492)
Preference dividend paid during the year	-	-
Dividend distribution tax paid during the year	-	-
<b>Net Cash Flow generated from Financing Activities (C)</b>	<b>(14,837,551)</b>	<b>(7,055,237)</b>
<b>Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)</b>	<b>2,219,735</b>	<b>5,947,078</b>
<b>Cash and Cash Equivalents at the beginning of the year</b>	<b>19,334,974</b>	<b>13,387,896</b>
<b>Cash and Cash Equivalents at the end of the year</b>	<b>21,554,709</b>	<b>19,334,974</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>	16,822,456	17,115,317
<b>Balance with Bank and Money at Call &amp; Short Notice (Schedule 7)</b>	4,858,547	8,659,657
	<b>21,681,003</b>	<b>25,774,974</b>
<b>Balances not considered as part of Cash and Cash equivalents</b>		
Less: Bank Deposits with original maturity more than 3 months or Bank Deposits under lien	(126,294)	(6,440,000)
<b>Cash and Cash Equivalents at the end of the year</b>	<b>21,554,709</b>	<b>19,334,974</b>

- The above Cash Flow Statement has been prepared under the indirect method as set out in Accounting Standard 3 on Cash Flow Statements specified under Sec.133 of the Companies act, 2013 read with rule 7 of the Companies (Account) Rules, 2014 and Companies (Accounting Standards) Amendment Rules, 2016.
- Increase/ Decrease in advances are net after taking to account advances transferred under inter- bank participation certificates of ₹: 42,50,000 ('000) and transaction arrangements of ₹: 25,25,883('000) with other parties.
- Figures in bracket indicate cash outflow.

As per our report of even date

**For B K Ramadhyani & Co LLP**  
Chartered Accountants  
FRN: 002878S/ S200021

**Mukund M Chitale & Co.**  
Chartered Accountants  
FRN:106655W

**For and on behalf of Board of Directors of**  
Ujjivan Small Finance Bank Limited

**Vasuki H S**  
Partner  
MN: 212013

**Nilesh RS Joshi**  
Partner  
M N.114749

**Ittira Davis**  
DIN: 06442816  
Managing Director & CEO

**B A Prabhakar**  
DIN: 02101808  
Independent Director

**Rajni Mishra**  
DIN: 08386001  
Independent Director

**Sudha Suresh**  
DIN: 06480567  
Independent Director

Bengaluru  
May 12, 2022

**M.D. Ramesh Murthy**  
Chief Financial Officer

**Sanjeev Barnwal**  
Company Secretary