

यूको बैंक एमान आपके विश्वास का





HO/Finance/Share/38/2022-23

National Stock Exchange of India Ltd.

"Exchange Plaza" Plot no. C/1, G Block Bandra-Kurla Complex, Bandra (E) Mumbai – 400 051

NSE Scrip Symbol: UCOBANK

BSE Limited

Phiroze Jeejeebhoy Towers Dalal Street,Fort, Mumbai – 400 001

Date: 13.05.2022

BSE Scrip Code: 532505

Madam/Dear Sir

Financial update: Cash Flow Statement for the year ended 31.03.2022

Further to our letter ref: HO/Finance/Share/36/2022-23 dated 13.05.2022, we enclose herewith the Standalone and Consolidated Cash Flow Statement for the year ended 31st March, 2022.

Kindly take the same on your records.

Yours faithfully,

(N Purna Chandra Rao) Company Secretary TO BOTH TO STORY OF THE STORY O

Encl: as stated

| | | ('000') |
|---|-----------------------|------------------------------|
| PARTICULARS | Year ended 31.03.2022 | Year ended 31.03.2021 |
| A. Cash Flow from Operating Activities : | | |
| Net Profit before taxes \ | 17503654 | (849387) |
| Adjustments for: | | |
| Depreciation on fixed assets | 1649552 | 1344161 |
| Depreciation/Provision on investments | 5204065 | 1377032 |
| Provision for non-performing assets | 38000598 | 27340267 |
| Provision for Standard Assets | 3379266 | 110245 |
| Provision for other items | (4799318) | 20942959 |
| (Profit)/Loss on sale of fixed assets | (5173) | 209586 |
| Interest paid on subordinated debt (treated separately) | 2769807 | 2760234 |
| Dividend Received | (94324) | (92857) |
| Interest received from Tier-II Bonds (treated separately) | 0 | (4525) |
| Sub-total | 63608127 | 53137714 |
| Less: Direct Tax Paid | 0 | 0 |
| Less. Direct rax raid | 63608127 | 53137714 |
| Adjustments for | | |
| Adjustments for : | (36112592) | (29218401) |
| (Increase)/Decrease in investments | (152299245) | (129143147) |
| (Increase)/Decrease in advances | 19195368 | 22274657 |
| (Increase)/Decrease in other assets | | |
| Increase/(Decrease) in borrowings | (5149280) | (12541835) |
| Increase/(Decrease) in deposits | 181535039 | 127159509 |
| Increase/(Decrease) in other liabilities & provisions | (26790802) | (7447540) |
| Net Cash Flow from Operating Activities (A) | 43986615 | 24220958 |
| | | |
| B. Cash Flow from Investing Activities : | | |
| Purchase of fixed assets | (2160186) | (1458648) |
| Sale/disposal of fixed assets | 67731 | (183947) |
| Dividend Received | 94324 | 92857 |
| Interest received from Tier-II Bonds | 0 | 4525 |
| Net Cash Flow from Investing Activities (B) | (1998131) | (1545213) |
| C. Cash Flow from Financing Activities : | | September and September 2018 |
| Preferential allotment of Equity Shares | 20376177 | 0 |
| Share Premium on issue of Equity Shares | 5623823 | 0 |
| Capital infusion by GOI (Kept in Share Application Money) | (26000000) | 26000000 |
| Issue of Basel-III compliant Tier 2 Bonds | 5000000 | 0 |
| Redemption of Upper Tier-2 Bonds | (10000000) | 0 |
| Refinance from / Redemption to - NABARD/SIDBI/NHB | (8595601) | 9417537 |
| Interest paid on subordinated debts | (2769807) | (2760234) |
| Net Cash Flow from Financing Activities (C) | (16365408) | 32657303 |
| | | |
| Net increase in Cash & Cash Equivalents (A+B+C) | 25623076 | 55333048 |
| Adjustment for Foreign Exchange Fluctuation (D) | (145605) | 2607807 |
| | | |
| Net increase in Cash & Cash Equivalents (A+B+C+D) | 25477471 | 57940855 |
| Cash and Cash Equivalents as on April 1,2021 & 2020 respectively | 236002439 | 178061584 |
| Cash and Cash Equivalents as on March 31,2022 & 2021 respectively | 261479910 | 236002439 |
| | | |
| D Cash and Cash Equivalents at the beginning of the Year | | |
| Cash in Hand (including foreign currency notes and gold) | 8096269 | 9234231 |









| | | (000) |
|--|-----------------------|-----------------------|
| PARTICULARS | Year ended 31.03.2022 | Year ended 31.03.2021 |
| Balance with Reserve Bank of India | 86357875 | 58533053 |
| Balance with Banks and Money at Call and Short Notice | 141548295 | 110294300 |
| | 236002439 | 178061584 |
| 1 | | |
| E Cash and Cash Equivalents at the end of the Year | | |
| Cash in Hand (including foreign currency notes and gold) | 9167094 | 8096269 |
| Balance with Reserve Bank of India | 93708375 | 86357875 |
| Balance with Banks and Money at Call and Short Notice | 158604441 | 141548295 |
| | 261479910 | 236002439 |



For R GOPAL & ASSOCIATES
Chartered Accountants
Registration No. 000846C

INDORE SERVICE AND DO 1311C &

KOLKATA F.R.N. 304013E

Membership No. 051609

For KHANDELWAL KAKANI & CO

Chartered Accountants
Registration No. 001311C

Registration No. 001311C

Dummer

(CA SANTOSH DESHMUKH)

Partner

Membership No. 071011

For GHOSHAL & GHOSAL Chartered Accountants Registration No. 304013E ISHRAQ ALI KHAN Executive Director

SOMA SANKARA PRASAD

Managing Director & CEO

For S K AGRAWAL AND CO CHARTERED ACCOUNTANTS LLP

Chartered Accountants

Registration No. 306033E/E300272

Segrena Separation

(CA SANDEEP AGRAWAL)
Partner
Membership No. 058553

AMIYA KUMAR GHOSHAL)

Partner

Membership No. 005254

DR. SANJAY KUMAR
Director

ANJAN TALUKDAR

Director

RAJESH KUMAR

Director

RAVI KUMAR AGRAWAL

Director

K RAJIVAN NAIR

Director

Kolkata, the 13th May, 2022

SANDEEP RUMAR BOSE

Asst General Manager

SHASHI KANT KUMAI

General Manager

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|--|--|--|--|--|
| PARTICULARS | Year ended 31.03.2022 | Year ended 31.03.2021 | | |
| A. Cash Flow from Operating Activities : | | | | |
| Net Profit before taxes | 17155229 | (1062898) | | |
| Adjustments for : | PUBLICATION STATES | | | |
| Depreciation on fixed assets | 1649552 | 1344161 | | |
| Depreciation/Provision on investments | 5204065 | 1377032 | | |
| Provision for non-performing assets | 38000598 | 27340267 | | |
| Provision for Standard Assets | 3379266 | 110245 | | |
| Provision for other items (Profit)/Loss on sale of fixed assets Interest paid on subordinated debt (treated separately) | (4799318) | 20942959 | | |
| | (5173) | 209586 2760234 | | |
| | 2769807 | | | |
| Dividend Received | (94324) | (92857) | | |
| Interest received from Tier-II Bonds (treated separately) | 0 | (4525) | | |
| | | | | |
| Sub-total | 63259702 | 52924203 | | |
| Less: Direct Tax Paid | 0 | 0 | | |
| | 63259702 | 52924203 | | |
| Adjustments for : | estropesses apprinctes continues | | | |
| (Increase)/Decrease in investments | (35764167) | (29004890) | | |
| (Increase)/Decrease in advances | (152299245) | (129143147) | | |
| (Increase)/Decrease in other assets | 19195368 | 22274657 | | |
| Increase/(Decrease) in borrowings | (5149280) | (12541835) | | |
| Increase/(Decrease) in deposits | 181535039 | 127159509 | | |
| Increase/(Decrease) in other liabilities & provisions | (26790802) | (7447540) | | |
| increase/(Decrease) in other natificies & provisions | (20730002) | (/11/310) | | |
| Net Cash Flow from Operating Activities (A) | 43986615 | 24220958 | | |
| Net cash rlow from operating settings (x) | 10300015 | 21220700 | | |
| B. Cash Flow from Investing Activities : | | | | |
| Purchase of fixed assets | (2160186) | (1458648) | | |
| Sale/disposal of fixed assets | 67731 | (183947) | | |
| Dividend Received | 94324 | 92857 | | |
| Interest received from Tier-II Bonds | 0 | 4525 | | |
| Net Cash Flow from Investing Activities (B) | (1998131) | (1545213) | | |
| Net cash rlow from investing Activities (b) | | (1010210) | | |
| | | | | |
| C Cash Flow from Financing Activities | | sekilli jurasasanni saasaa | | |
| C. Cash Flow from Financing Activities : Preferential allotment of Faulty Shares | | 0 | | |
| Preferential allotment of Equity Shares | 20376177 | 0 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares | 20376177 5623823 | 0 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) | 20376177 5623823 (26000000) | 0 26000000 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds | 20376177 5623823 (26000000) 5000000 | 0 26000000 0 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds Redemption of Upper Tier-2 Bonds | 20376177 5623823 (2600000) 5000000 (10000000) | 0 26000000 0 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds Redemption of Upper Tier-2 Bonds Refinance from / Redemption to - NABARD/SIDBI/NHB | 20376177 5623823 (26000000) 5000000 (10000000) (8595601) | 0 26000000 0 0 9417537 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds Redemption of Upper Tier-2 Bonds Refinance from / Redemption to - NABARD/SIDBI/NHB Interest paid on subordinated debts | 20376177 5623823 (26000000) 5000000 (10000000) (8595601) (2769807) | 0 26000000 0 0 9417537 (2760234) | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds Redemption of Upper Tier-2 Bonds Refinance from / Redemption to - NABARD/SIDBI/NHB | 20376177 5623823 (26000000) 5000000 (10000000) (8595601) | 0 26000000 0 0 9417537 | | |
| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds Redemption of Upper Tier-2 Bonds Refinance from / Redemption to - NABARD/SIDBI/NHB Interest paid on subordinated debts | 20376177 5623823 (26000000) 5000000 (10000000) (8595601) (2769807) | 0 26000000 0 0 9417537 (2760234) | | |
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| Preferential allotment of Equity Shares Share Premium on issue of Equity Shares Capital infusion by GOI (Kept in Share Application Money) Issue of Basel-III compliant Tier 2 Bonds Redemption of Upper Tier-2 Bonds Refinance from / Redemption to - NABARD/SIDBI/NHB Interest paid on subordinated debts Net Cash Flow from Financing Activities (C) | 20376177 5623823 (26000000) 5000000 (10000000) (8595601) (2769807) (16365408) | 0 26000000 0 0 9417537 (2760234) 32657303 | | |
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| | PARTICULARS | Year ended 31.03.2022 | Year ended 31.03.2021 |
|---|--|------------------------|------------------------------------|
| _ | FARTICULARS | rear ended 31.03.2022 | rear ended 31.03.2021 |
| D | Cash and Cash Equivalents at the beginning of the Year | | se produces es arbitras assessment |
| | Cash in Hand (including foreign currency notes and gold) | 8096269 | 9234231 |
| | Balance with Reserve Bank of India | 86357875 | 58533053 |
| | Balance with Banks and Money at Call and Short Notice | 141548295 | 110294300 |
| | | 236002439 | 178061584 |
| Е | Cash and Cash Equivalents at the end of the Year | 数 数据是3次数据第二次第二次 | |
| | Cash in Hand (including foreign currency notes and gold) | 9167094 | 8096269 |
| | Balance with Reserve Bank of India | 93708375 | 86357875 |
| | Balance with Banks and Money at Call and Short Notice | 158604441 | 141548295 |
| | 4 | 261479910 | 236002439 |

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F.R.N. 304013E

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KOLKATA F.R.N. 000846C

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For R GOPAL & ASSOCIATES

Chartered Accountants Registration No. 000846C For KHANDELWAL KAKANI & CO

Chartered Accountants

SOMA SANKARA PRASAD Managing Director & CEO

Membership No. 051609

(CA SANTOSH DESHMUKH)

Partner Membership No. 071011

For GHOSHAL & GHOSAL

Chartered Accountants Registration No. 304013E ISHRAQ ALI KHAN **Executive Director**

For S K AGRAWAL AND CO CHARTERED ACCOUNTANTS LLP

Chartered Accountants

Registration No. 306033E/E300272 And Co. Chartered Acco

> SANDEEP AGRAWAL) Partner

Membership No. 058553

AMIYA KUMAR GHOSHAL)

Partner

Membership No. 005254

DR. SANJAY KUMAR

Director

ANJAN TALUKDAR

Director

RAJESH KUMAR

Director

RAVI KUMAR AGRAWAL

Director

K RAJIVAN NAIR

Director

Kolkata, the 13th May, 2022

Sanderp Kima K SANDEEP KUMAR BOSE

Asst General Manager

SHASMI KANT KUN

General Manager