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HO/Finance/Share/25/2022-23

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: 02.05.2023

BSE Scrip Code: 532505

Madam/Dear Sir

Financial update: Cash Flow Statement for the year ended 31.03.2023

Further to our letter ref: HO/Finance/Share/20/2023-24 dated 02.05.2023, we enclose herewith the Standalone and Consolidated Cash Flow Statement for the year ended 31st March, 2023.

Kindly take the same on your records.

Yours faithfully,

(N Purna Chandra Rao) Company Secretary

Encl: as stated

STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2023

\\	PARTICULARS	Year ended 31.03.2023	₹ in lakhs Year ended 31.03.2022
A. Cash Flow from Operating Activi		real clided \$1.03.2023	Teal ended 31.03.2022
Net Profit before taxes		290511	175037
Adjustments for :			
Depreciation on fixed assets		21752	16496
Depreciation/Provision on investm		83051	52041
Provision for non-performing asse	ts	129557	380006
Provision for Standard Assets		5863	33793
Provision for other items		76800	(47993)
(Profit)/Loss on sale of fixed assets		(17)	(52)
Interest paid on subordinated debt	(treated separately)	20629	27698
Dividend Received		(1429)	(943)
Sub-total		626718	636081
Less: Direct Tax Paid		0	0
		626718	636081
Adjustments for :			
(Increase)/Decrease in investment	S	87395	(361126)
(Increase)/Decrease in advances		(3438134)	(1522992)
(Increase)/Decrease in other assets	5	4597	191954
Increase/(Decrease) in borrowings		712046	(51493)
Increase/(Decrease) in deposits		2526484	1815350
Increase/(Decrease) in other liabili	ties & provisions	(220815)	(267908)
Net Cash Flow from Operating Ac	ctivities (A)	298291	439866
B. Cash Flow from Investing Activit	lon.		
B. Cash Flow from Investing Activit Purchase of fixed assets	ies :	(28834)	(21602)
Sale/disposal of fixed assets		673	(21002)
Dividend Received		1429	943
Net Cash Flow from Investing Act	tivities (B)	(26732)	(19981)
C. Cash Flow from Financing Activit	tiae :		
Preferential allotment of Equity Sha		0	203762
Share Premium on issue of Equity S		0	56238
Capital infusion by GOI (Kept in Sha		0	(260000)
Amount of ESPS Application Money		0	0
Issue of AT-1 Bonds		50000	0
Ilssue of Basel-III compliant Tier 2 B	Ronds	0	50000
Issue of Basel-III compliant Tier 2 E Redemption of AT-1 Bonds	Bonds		50000 0
Redemption of AT-1 Bonds		0	0
		0	0
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds	3	0 0 (100000)	0 (100000) 0
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts	3	0 0 (100000)	0 (100000) 0
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N	s S NABARD/SIDBI/NHB	0 0 (100000) 0 37248	0 (10000) 0 (85956)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds	s NABARD/SIDBI/NHB struments	0 0 (100000) 0 37248 (195)	0 (10000) 0 (85956) 0
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins	S NABARD/SIDBI/NHB struments S	0 0 (100000) 0 37248 (195)	0 (100000) 0 (85956)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac	S NABARD/SIDBI/NHB struments strivities (C)	0 0 (100000) 0 37248 (195) 0 (20629) (33577)	0 (100000) 0 (85956) 0 0 (27698) (163654)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt	struments strivities (C)	0 0 (100000) 0 37248 (195) 0 (20629)	0 (100000) 0 (85956) 0 0 (27698)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F	NABARD/SIDBI/NHB struments s ctivities (C) Evalents (A+B+C)	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029	0 (100000) 0 (85956) 0 (0 (27698) (163654) 256231
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac	NABARD/SIDBI/NHB struments s ctivities (C) Evalents (A+B+C)	0 0 (100000) 0 37248 (195) 0 (20629) (33577)	0 (10000) 0 (85956) 0 (27698) (163654)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F	NABARD/SIDBI/NHB struments s ctivities (C) Evalents (A+B+C)	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029	0 (100000) 0 (85956) 0 (0 (27698) (163654)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F Net increase in Cash & Cash Equi Cash and Cash Equivalents as on	is in ABBARD/SIDBI/NHB struments struities (C) ivalents (A+B+C) Fluctuation (D) ivalents (A+B+C+D)	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029	0 (100000) 0 (85956) 0 (0 (27698) (163654) 256231 (1456)
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F Net increase in Cash & Cash Equi Cash and Cash Equivalents as on Cash and Cash Equivalents as on	is in ABARD/SIDBI/NHB struments strivities (C) ivalents (A+B+C) Fluctuation (D) ivalents (A+B+C+D) April 1,2022 & 2021 respectively March 31,2023 & 2022 respectively	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029 258011	0 (100000) 0 (85956) 0 (0 (27698) (163654) 256231 (1456) 254775
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F Net increase in Cash & Cash Equi Cash and Cash Equivalents as on Cash and Cash Equivalents as on Cash and Cash Equivalents at the	is in ABARD/SIDBI/NHB struments struments struities (C) valents (A+B+C) Fluctuation (D) valents (A+B+C+D) April 1,2022 & 2021 respectively March 31,2023 & 2022 respectively e beginning of the Year	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029 258011 2614799 2872810	0 (100000) 0 (85956) 0 (0 (27698) (163654) 256231 (1456) 254775 2360024 2614799
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F Net increase in Cash & Cash Equi Cash and Cash Equivalents as on Cash and Cash Equivalents as on Cash and Cash Equivalents at the Cash in Hand (including foreign cu	struments struments struments struments scrivities (C) valents (A+B+C) Fluctuation (D) valents (A+B+C+D) April 1,2022 & 2021 respectively March 31,2023 & 2022 respectively e beginning of the Year renecy notes and gold)	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029 258011 2614799 2872810	0 (100000) 0 (85956) 0 0 (27698) (163654) 256231 (1456) 254775 2360024 2614799
Redemption of AT-1 Bonds Redemption of Upper Tier-2 Bonds Redemption of Subordinated Debts Refinance from / Redemption to - N Interest paid on AT-1 Bonds Interest paid on Upper T-2 Debt Ins Interest paid on subordinated debt Net Cash Flow from Financing Ac Net increase in Cash & Cash Equi Adjustment for Foreign Exchange F Net increase in Cash & Cash Equi Cash and Cash Equivalents as on Cash and Cash Equivalents as on Cash and Cash Equivalents at the	NABARD/SIDBI/NHB struments s stivities (C) Evalents (A+B+C) Fluctuation (D) Evalents (A+B+C+D) April 1,2022 & 2021 respectively March 31,2023 & 2022 respectively E beginning of the Year Frency notes and gold)	0 0 (100000) 0 37248 (195) 0 (20629) (33577) 237982 20029 258011 2614799 2872810	0 (100000) 0 (85956) 0 (85956) 0 (27698) (163654) 256231 (1456) 254775

E	Cash and Cash Equivalents at the end of the Year		
	Cash in Hand (including foreign currency notes and gold)	91423	91671
	Balance with Reserve Bank of India	938578	937084
	Balance with Banks and Money at Call and Short Notice	1842809	1586044
		2872810	2614799

For R GOPAL & ASSOCIATES

Chartered Accountants

Registration No. 000846C

RA PRASAD AGARWAL)

Partner

KOLKATA F.R.N. 0908466

CAED ACCO

ership No. 051979

For S K AGRAWAL AND CO CHARTERED ACCOUNTANTS LLP

Chartered Accountants

Registration No. 306033E/E300272

Kolkata (GA SANDEEP AGRAWAL)

Partner

Membership No. 058553

For KHANDELWAL KAKANI & CO

Chartered Accountants

Registration No. 001311C

(CA NIRANTAN PURANDARE)

Partner ACMembership No. 072684

> For GHOSHAL & GHOSAL **Chartered Accountants** Registration No. 304013E

RAJENDRA KUMAR SABOO **Executive Director**

> DR. SANJAY KUMAR Director

SOMA SANKARA PRASAD Managing Director & CEO

THI BISWAS 04013E

Membership N

ANJAN TALUKDAR

Director

RAJESH KUMAR

Director

KUMAR AGRAWAL

Director

SHELESH NAVLAKHA

Asst General Manager

K RAJIVAN NAIR

Director

SUJOY DUTTA

Dy. General Manager

Kolkata, the 02nd May, 2023

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2023

₹ in lakhs

		₹ in lakhs
PARTICULARS	Year ended 31.03.2023	Year ended 31.03.2022
Cash Flow from Operating Activities :		
Net Profit before taxes	286906	171552
Adjustments for :		
Depreciation on fixed assets	21752	16496
Depreciation/Provision on investments	83051	52,041
Provision for non-performing assets	129557	380006
Provision for Standard Assets	5863	33793
Provision for other items	76800	(47993
(Profit)/Loss on sale of fixed assets	(17)	(52
Interest paid on subordinated debt (treated separately)	20629	27698
Dividend Received	(1429)	(943
Sub-total	623113	632597
Less: Direct Tax Paid	0	032397
	623113	632597
Adjustments for :		
(Increase)/Decrease in investments	91000	(357642
(Increase)/Decrease in advances	(3438134)	(1522992
(Increase)/Decrease in other assets	4597	191954
Increase/(Decrease) in borrowings	712046	(51493
Increase/(Decrease) in deposits	2526484	1815350
Increase/(Decrease) in other liabilities & provisions	(220815)	(267908
	(220010)	(207)00
Net Cash Flow from Operating Activities (A)	298291	439866
. Cash Flow from Investing Activities :		
Purchase of fixed assets	(28834)	(21602
Sale/disposal of fixed assets	673	67
Dividend Received	1429	943
Net Cash Flow from Investing Activities (B)	(26732)	
Net Cash Flow from Investing Activities (b)	(26/32)	(19981
Cash Flow from Financing Activities :		
Preferential allotment of Equity Shares	0	203762
Share Premium on issue of Equity Shares	0	56238
Capital infusion by GOI (Kept in Share Application Money)	0	(260000
Amount of ESPS Application Money	0	(
#REF!	50000	(
#REF!	0	50000
Redemption of AT-1 Bonds	0	(
Redemption of Upper Tier-2 Bonds	(100000)	(100000
Redemption of Subordinated Debts	0	(10000
Refinance from / Redemption to - NABARD/SIDBI/NHB	37248	(85956
Interest paid on AT-1 Bonds	(195)	(83936
Interest paid on Upper T-2 Debt Instruments		
	0	
Interest paid on subordinated debts	(20629)	(27698
Net Cash Flow from Financing Activities (C)	(33577)	(163654
Net increase in Cash & Cash Equivalents (A+B+C)	237982	256231
Adjustment for Foreign Exchange Fluctuation	20029	(1456
Net increase in Cash & Cash Equivalents	258011	254775
Cook and Cook Equipolants on an April 4 2002 C 2004	220177	
Cash and Cash Equivalents as on April 1,2022 & 2021 respectively	2614799	2360024
Cash and Cash Equivalents as on March 31,2023 & 2022 respectively	2872810	2614799
Cash and Cash Equivalents at the beginning of the Year		
Cash in Hand (including foreign currency notes and gold)	91671	8096
Balance with Reserve Bank of India	937084	863579
Balance with Banks and Money at Call and Short Notice	1586044	1415483
	2614799	2360024

E	Cash and Cash Equivalents at the end of the Year		
	Cash in Hand (including foreign currency notes and gold)	91423	91671
	Balance with Reserve Bank of India	938578	937084
	Balance with Banks and Money at Call and Short Notice	1842809	1586044
		2872810	2614799

For R GOPAL & ASSOCIATES **Chartered Accountants** OPAL & ASS Begistration No. 000846C KOLKATA F.R.N. 0008 60 NDRA PRASAD AGARWAL) Partner Partner
Membership No. 051979

For S K AGRAWAL AND CO CHARTERED ACCOUNTANTS LLP **Chartered Accountants** Registration No. 306033E/E300272

Co. Chartered Accou (CA SANDEEP AGRAWAL) 306033E | E Membership No. 058553

Kolkata, the 02nd May, 2023

For KHANDELWAL KAKANI & CO

Chartered Accountants

Wiregistration No. 001811C

RED Membership No. 072684 For GHOSHAL & GHOSAL

Chartered Accountants Registration No. 304013E

KOLKACA SOMNATH BISWAS) F.R.N. 304013E Patther Membership No. 064735

ERED ACCOV

ANJAN TALUKDAR Director

RAVIKUMAR AGRAWAL Director

SHELESH NAVLAKHA Asst General Manager DR. SANJAY KUMAR

RAJENDRA KUMAR SABOO

Executive Director

SOMA SANKARA PRASAD Managing Director & CEO

Director

RAJESH KUMAR Director

K RAJIVAN NAIR Director

SUJOY DUTTA Dy. General Manager