

यूको बैंक



UCO BANK

सम्मान आपके विश्वास का

Honours Your Trust

HO/Finance/Share/112/2020-21

Date: 27.10.2020

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

BSE Scrip Code: 532505

Dear Sir,

Sub: Cash Flow Statement for the half year and quarter ended 30th September, 2020

Further to our letter ref: HO/Finance/Share/109/2020-21 dated 22.10.2020, we enclose herewith the Cash flow statement for the half year and quarter ended 30th September, 2020, for your kind perusal.

Kindly take the same on your records.

Yours faithfully,


(Vikash Gupta)
Manager

Encl : as stated above



**CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2020**

Amount in Lakh

PARTICULARS	HY Ended 30.09.2020	HY Ended 30.09.2019
A. Cash Flow from Operating Activities :		
Net Profit before taxes	7312	(1493 43)
Adjustments for :		
Depreciation on fixed assets	64 70	62 57
Depreciation/Provision on investments	(16 92)	140 78
Provision for non-performing assets	1596 92	3409 04
Provision for Standard Assets	114 36	1526
Provision for other items	1039 02	879 30
(Profit)/Loss on sale of fixed assets	21 04	(2)
Interest paid on subordinated debt (treated separately)	45 12	82 44
Dividend received from subsidiaries/others (treated separately)	(2 76)	(4 52)
Interest received from Tier-II Bonds (treated separately)	(16 58)	(3 82)
Interest paid on Upper Tier-2 Debt Instruments (treated separately)	93 26	79 67
	3011 27	3167 29
Adjustments for :		
(Increase)/Decrease in investments	158627	(1472 74)
(Increase)/Decrease in advances	(5905 16)	(2939 09)
(Increase)/Decrease in other assets	(621 93)	(802 81)
Increase/(Decrease) in borrowings	(4678 43)	395686
Increase/(Decrease) in deposits	449293	(8321 88)
Increase/(Decrease) in other liabilities & provisions	(776 03)	(473 46)
Net Cash Flow from Operating Activities (A)	(2891 07)	-6885 82
B. Cash Flow from Investing Activities :		
Purchase of fixed assets	(37 02)	(57 54)
Sale/disposal of fixed assets	41 36	18 67
Dividend received from subsidiaries/others	2 76	4 52
Interest received from Tier-II Bonds	16 58	3 82
Net Cash Flow from Investing Activities (B)	2369	(30 53)
C. Cash Flow from Financing Activities :		
Capital infusion by GOI (Kept in Share Application Money)		21 30 00
Issue of Basel-III Compliant Teir-II Bonds		5 00 00
Redemption of Subordinated Debts	0	(275 00)
Refinance from / Redemption to - NABARD/SIDBI/NHB	19455	
Interest paid on Upper T-2 Debt Instruments	(93 26)	(79 67)
Interest paid on subordinated debts	(45 12)	(82 44)
Net Cash Flow from Financing Activities (C)	5617	219288
Net increase in Cash & Cash Equivalents (A+B+C)	(2811 22)	(4723 47)
Other Adjustment	48 78	108 95
Net increase in Cash & Cash Equivalents	(2762 43)	(4614 52)
Cash and Cash Equivalents as on April 1,2020 & 2019	17806 15	24432 10
Cash and Cash Equivalents as on September 30,2020 & 2019	15043 72	19817 57



PARTICULARS	HY Ended 30.09.2020	HY Ended 30.09.2019
D Cash and Cash Equivalents at the beginning of the Year		
Cash in Hand (including foreign currency notes and gold)	923 42	585 08
Balance with Reserve Bank of India	5853 30	8237 93
Balance with Banks and Money at Call and Short Notice	11029 43	15609 09
	17806 15	24432 10
E Cash and Cash Equivalents at the end of the Quarter		
Cash in Hand (including foreign currency notes and gold)	921 18	771 57
Balance with Reserve Bank of India	5790 42	8520 66
Balance with Banks and Money at Call and Short Notice	8332 12	10525 34
	15043 72	19817 57

For R M LALL & CO
Chartered Accountants
Registration No. 000932C



(CA R.P. TEWARI)
Partner

Membership No.071448

For M C BHANDARI & CO
Chartered Accountants
Registration No. 303002E



(CA NEERAJ JAIN)
Partner

Membership No. 064393


A.K.GOEL
Managing Director & CEO

For RAMA K GUPTA & CO
Chartered Accountants
Registration No. 005005C



(CA DINESH SAHU)
Partner

Membership No. 425952

For V SINGHI & ASSOCIATES
Chartered Accountants
Registration No. 311017E



(CA D PAL CHOUDHURY)
Partner

Membership No. 016830

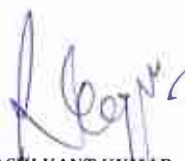

AJAY VYAS
Executive Director

For RAWLA & CO
Chartered Accountants
Registration No. 001661N



(CA RAJA RAM GUPTA)
Partner

Membership No. 081279


SHASHI KANT KUMAR
Deputy General Manager


RAM KUMAR
General Manager

Kolkata, the 22nd October, 2020