CASH FLOW STATEMENT

FOR THE YEAR ENDED 31ST MARCH 2026

(₹ 000's omitted)

Particulars	Year Ended 31st March 2026 (Audited)	Year Ended 31st March 2025 (Audited)
Cash flow from/(used in) operating activities		
Net Profit as per Profit and Loss account	**2510 33 16**	**1941 63 67**
Adjustments for		
Depreciation on Bank's property	127 01 89	113 73 77
Provisions for other contingencies	128 90 62	117 85 39
Provision for taxes	809 71 30	649 08 72
Provision for standard assets	54 48 27	39 94 92
Provision for non performing assets	572 13 06	440 39 85
Provision for non performing investments	(58 30)	23 40 31
Provision for compensated absences	17 99 00	31 30 00
Provision for medical leave	4 94 00	11 24 00
Amortization of premium paid on Held to Maturity (HTM) investments	85 76 53	85 27 92
Provision for employees stock option plan / scheme	3 04 78	2 74 89
(Profit) /Loss on sale of fixed assets (net)	(9 07 12)	(3 06 32)
Operating profit before working capital changes	**4304 67 19**	**3453 57 12**
Adjustments for working capital changes		
(Increase) / Decrease in investments (excluding HTM investments)	(3784 70 07)	522 50 96
(Increase) / Decrease in advances	(14757 28 26)	(10776 42 00)
(Increase) / Decrease in other assets	(362 87 87)	88 13 53
Increase / (Decrease) in deposits	13587 74 77	12965 26 70
Increase / (Decrease) in borrowings	1405 57 84	(1261 36 79)
Increase / (Decrease) in other liabilities and provisions	(253 09 06)	10 38 72
	140 04 54	**5002 08 24**
Direct taxes paid	(694 00 00)	(515 00 00)
Net cash flow (from)/ used in operating activities	**(553 95 46)**	**4487 08 24**
Cash flow from investing activities		
Purchase of fixed assets	(152 12 94)	(171 62 61)
(Increase)/Decrease in HTM investments	(1615 71 93)	(1982 83 43)
Sale of fixed assets / other assets	22 72 91	3 65 95
Net cash flow from / (used in) investing activities	**(1745 11 96)**	**(2150 80 09)**

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31ST MARCH 2026 (Contd.)

(₹ 000's omitted)

Particulars	**Year Ended 31st March 2026 (Audited)**	**Year Ended 31st March 2025 (Audited)**
Cash flow from financing activities		
Proceeds from issue of share capital	9 72	14 95
Proceeds from share premium	3 54 17	4 26 81
Dividend paid (including tax on dividend)	(208 64 89)	(192 54 06)
Net cash flow from / (used in) financing activities	**(205 01 00)**	**(188 12 30)**
Net Increase / (decrease) in cash & cash equivalents	**(2504 08 42)**	**2148 15 85**
Cash and cash equivalents at the beginning of the year	**7806 72 07**	**5658 56 22**
Cash and cash equivalents at the end of the year	**5302 63 65**	**7806 72 07**
The above Cash Flow Statement is based on indirect method	-	-

Note: Cash and Cash Equivalents comprises of Cash in hand (including foreign currency notes), Balances with Reserve Bank of India, Balances with Banks and money at call and short notice (Refer Schedules 6 and 7 of the Balance Sheet).

DR.MEENA HEMCHANDRA	**CA DR. CHINNASAMY GANESAN**	**B. RAMESH BABU**	**SANKAR BALABHADRAPATRUNI**	**RAMSHANKAR R**	**M.SRINIVASA RAO**
Non-executive Independent (Part-time) Chairperson	Audit Committee Chairman	Managing Director & C E O	Executive Director	Chief Financial Officer	Company Secretary
DIN: 05337181	DIN: 07615862	DIN: 06900325	DIN: 08846754		

As per our report of even date

For **Kalyaniwalla & Mistry LLP**
Chartered Accountants
FRN: 104607W/W100166

Sushant S. Lahoti
Partner
M. No. 114092

For **Varma & Varma**
Chartered Accountants
FRN:004532S

Radhesh L Bhat
Partner
M. No. 214229

Place : Karur
Date : 7th May 2026