UJJIVAN SMALL FINANCE BANK
Build a Better Life

USFB/CS/SE/2025-26/51

Date: July 24, 2025

To,

National Stock Exchange of India Limited Listing Department, Exchange Plaza, C -1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai-400 051	**BSE Limited** Listing Compliance, P.J. Tower, Dalal Street, Fort, Mumbai-400 001
Symbol: UJJIVANSFB	**Scrip Code**: 542904

Dear Sir/Madam,

Sub: Investor Presentation on the financial performance of the Bank for the quarter ended June 30, 2025

Further to our intimation carrying reference number USFB/CS/SE/2025-26/50 dated July 24, 2025, please find enclosed herewith, a copy of the investor presentation on the business and financial performance of the Bank for the quarter ended June 30, 2025.

This intimation shall also be available on the Bank's website at www.ujjivansfb.in.

We request you to take note of the above.

Thanking You,

Yours faithfully,
For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal Digitally signed by Sanjeev Barnwal
Date: 2025.07.24 13:55:01 +05'30'

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

Encl: As mentioned above

Q1FY26 INVESTOR PRESENTATION

UJJIVAN SMALL FINANCE BANK

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- This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter , as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.
- Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off.
- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

KEY HIGHLIGHTS – Q1FY26

Gross Loan Book

₹ 33,287 Cr

Up 11% YoY
Jun'24: ₹30,069 Cr

Secured Loan Book

₹ 15,162 Cr

Up 61% YoY
Jun'24: ₹9,417 Cr

GNPA / NNPA

2.5% / 0.7%

Up 19 bps / Up 32 bps YoY
Jun'24: 2.3% / 0.4%

Total Deposits

₹ 38,619 Cr

Up 19% YoY
Jun'24: ₹32,514 Cr

Retail TD*+ CASA

₹ 27,883* Cr

Up 16% YoY
Jun'24: ₹23,975 Cr

Collection Efficiency

96.0%

Down 132 bps YoY
Jun'24: 97.4%

* Note: Retail TD are TDs below ₹ 3 Cr;
*** All NPA data in this document (except in Financial Overview section) are without adjusting for IBPC & Securitization book

KEY FINANCIAL HIGHLIGHTS Q1FY26 - QOQ

	Q1FY26 vs Q4FY25
NII	**₹856 Cr** *Down 1% Vs ₹864 Cr*
NIM	**7.7%** *Down 60 bps Vs 8.3%*
PPoP	**₹360 Cr** *Flat Vs ₹360 Cr*
PAT	**₹103 Cr** *Up 24% Vs ₹83 Cr*
RoA	**0.8%** *Up 12 bps Vs 0.7%*
RoE	**6.7%** *Up 114 bps Vs 5.6%*

KEY FINANCIAL HIGHLIGHTS Q1FY26 - YOY

	Q1FY26 vs Q1FY25
NII	**₹856 Cr** *Down 9% Vs ₹941 Cr*
NIM	**7.7%** *Down 157 bps Vs 9.3%*
PPoP	**₹360 Cr** *Down 29% Vs ₹510 Cr*
PAT	**₹103 Cr** *Down 66% Vs ₹301 Cr*
RoA	**0.8%** *Down 207 bps Vs 2.9%*
RoE	**6.7%** *Down 1,418 bps Vs 20.9%*

KEY HIGHLIGHTS

❖ Asset Book:

- ❖ Strongest ever Q1 disbursement, driving loan book growth of 11% YoY and 4% QoQ
- ❖ Secured business grew 63% YoY, Secured portfolio now forms 46% of the loan book
- ❖ Micro Banking disbursement has remained steady in line Q4FY25, despite Q1 being a cyclically softer quarter
- ❖ Bank has built capacity and scale in the new verticals i.e Micro Mortgages, Vehicle, Gold and Agri, that have contributed meaningfully

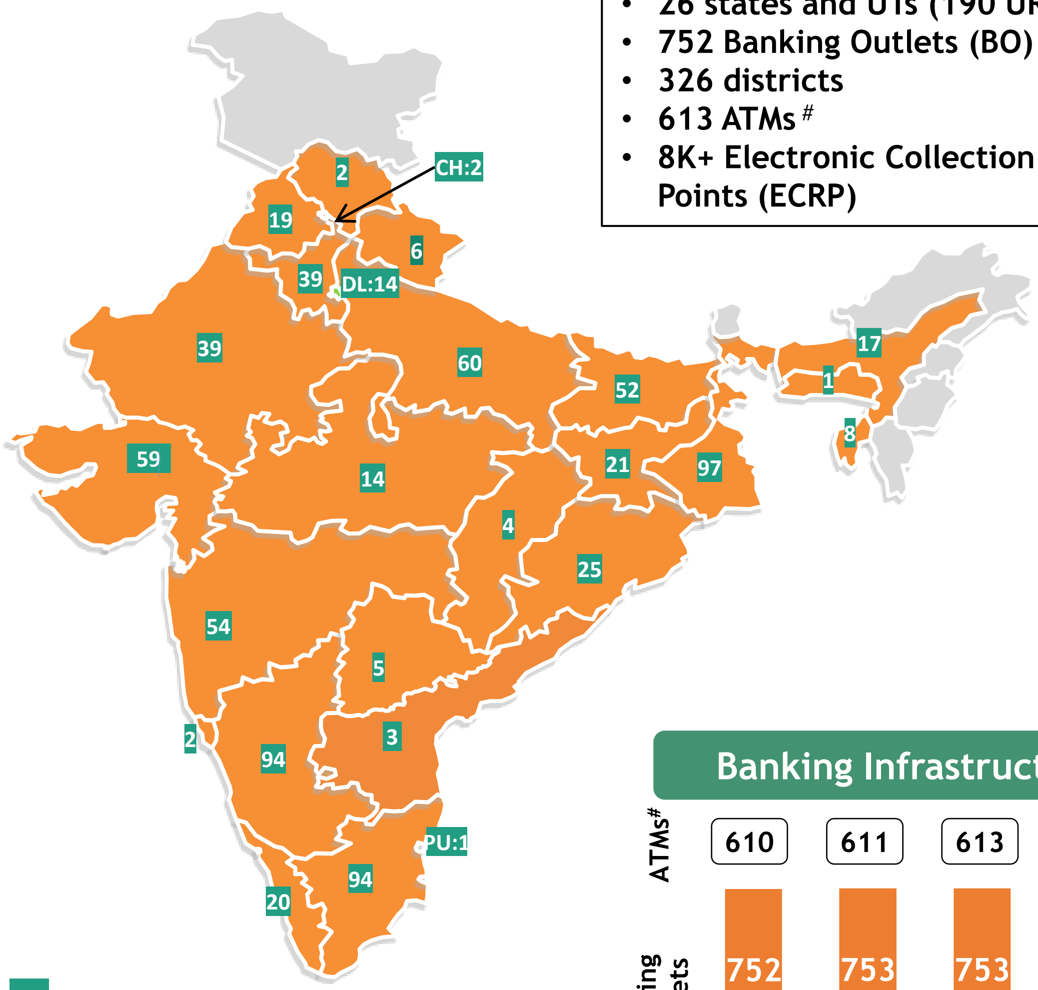
❖ Asset Quality:

- ❖ PAR accretion consistently moderating over last 2 quarters
- ❖ Slippages in Micro Banking have peaked in 9 out of top 10 states in Q4, Karnataka peaked in Q1FY26

❖ Deposits and Cost of Funds:

- ❖ Total Deposit grew 3% QoQ, Average CASA balances grew 4% QoQ
- ❖ Cost of Funds is expected to taper in H2FY26 led by deposit rate cuts
- ❖ TD rates in top slab has reduced by 65 bps, selective re-calibration of SA rates by upto 100 bps, post Mar’25

WELL DIVERSIFIED PAN INDIA PRESENCE

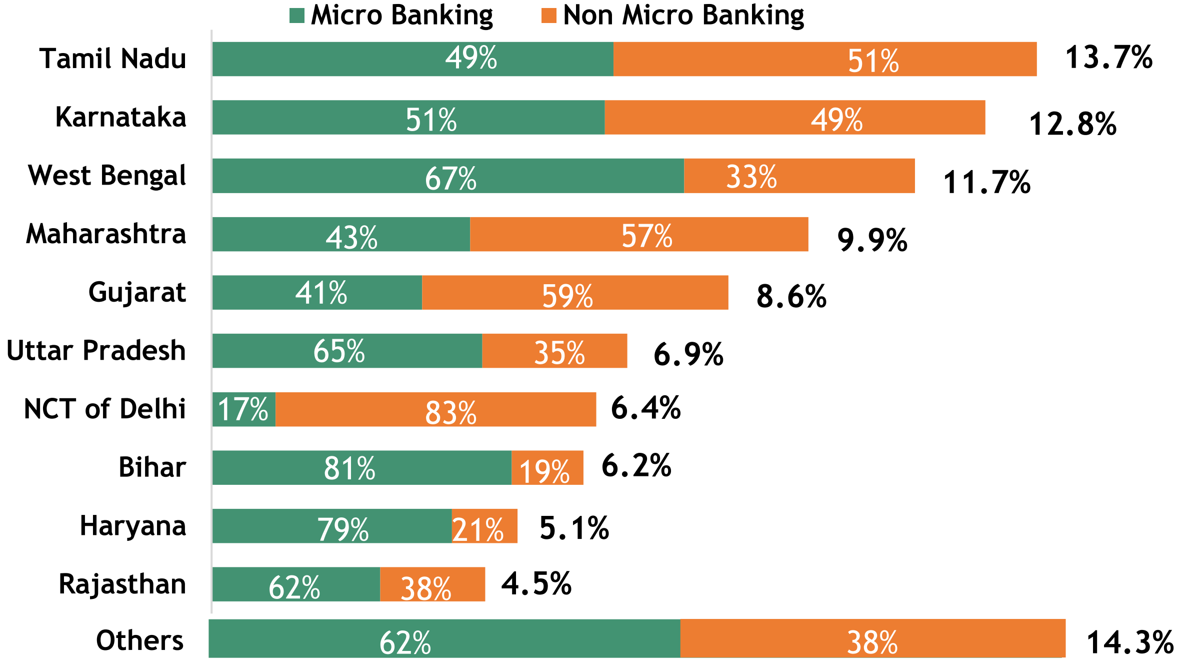


Banking Outlets

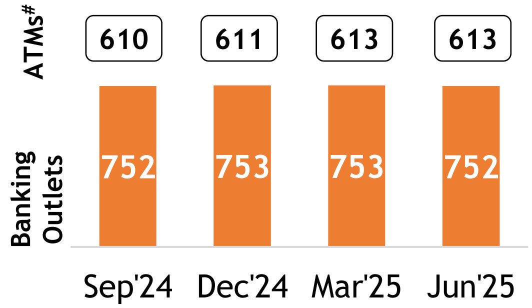
States with branch network

- 26 states and UTs (190 URCs)
- 752 Banking Outlets (BO)
- 326 districts
- 613 ATMs #
- 8K+ Electronic Collection Retail Points (ECRP)

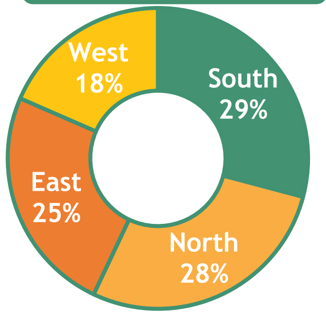
Jun'25 Gross Loan Book* (%) - Top 10 States



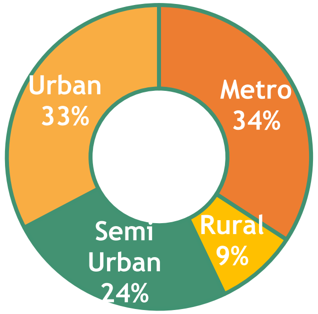
Banking Infrastructure



Region-wise



Branch-wise



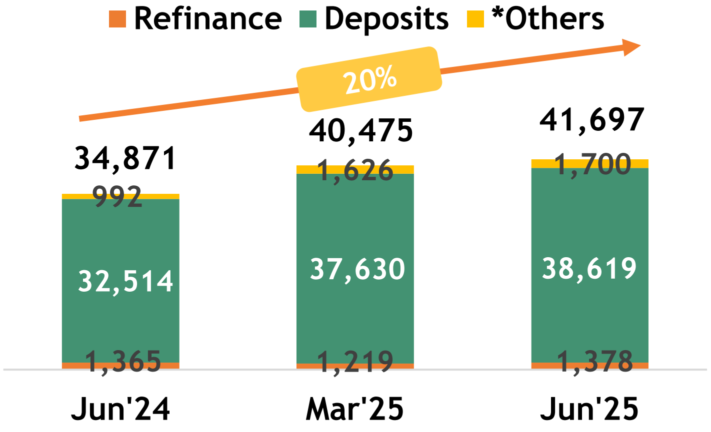
#Including 62 ACRs Note:- Map not to scale

*Total Gross Loan Book ₹33,287 including IBPC and Securitization

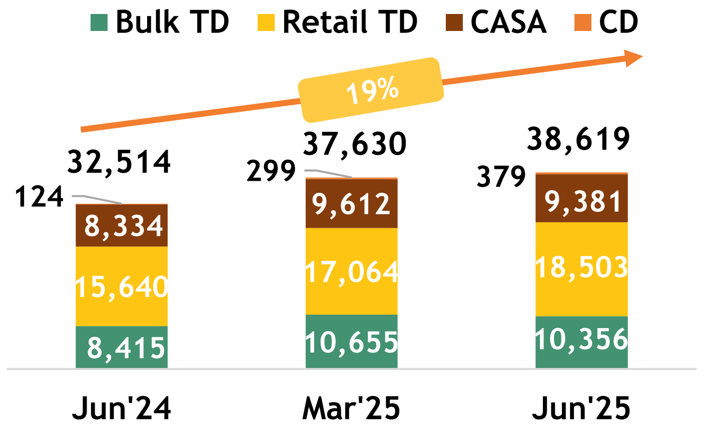
Liabilities: Driving Retail Deposit Base

HEALTHY DEPOSIT GROWTH

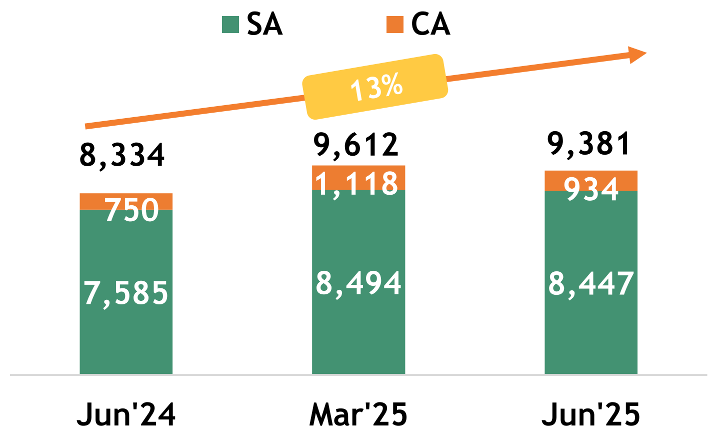
Total liabilities profile (₹ in Crore)



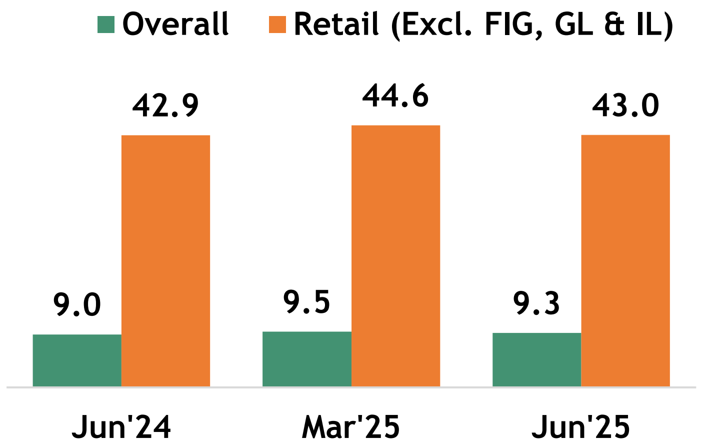
Deposits break-up (₹ in Crore)



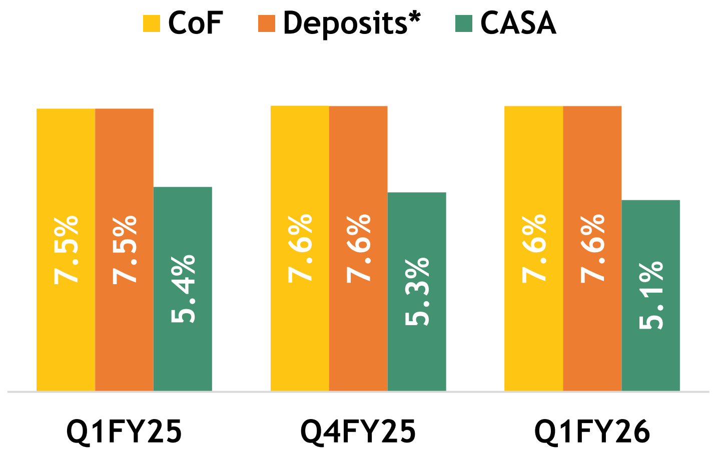
CASA break-up (₹ in Crore)



Average SA Balances (₹ in '000)



Cost of funds#



- Average daily LCR at 156% for Jun'25
- Credit To Deposit Ratio: 86% as of Jun'25, adjusted for IBPC/ Securitization book
- Ratings - CRISIL A1+, (₹ 2,500 Crore certificate of deposits); CARE AA- (stable) (Long term bank facilities, ₹ 10,000 Crore Fixed Deposits)

* Others includes Money markets, Term loans, Sub-debt

**Cost of Blended Deposits - TD + CA+ SA; # On Book + off Book*

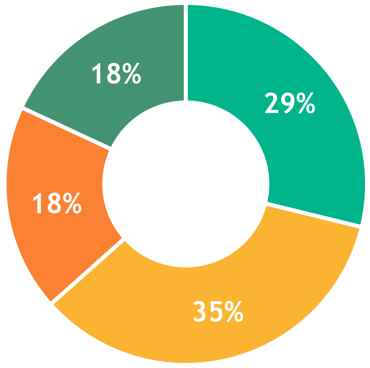
^ TD: Term Deposits, CASA: Current Account, Savings Account;

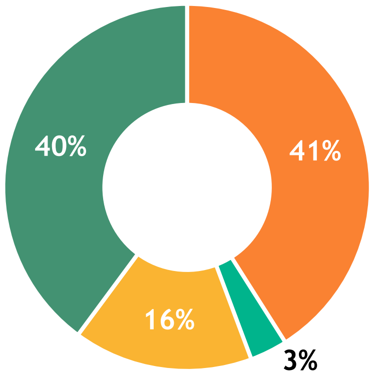
% CAGR in %

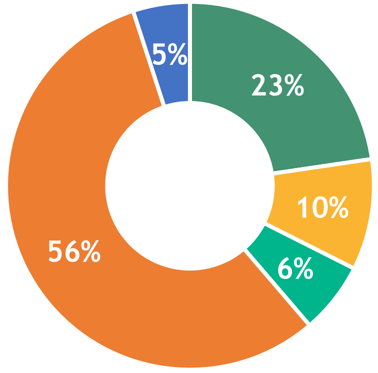
WELL-DIVERSIFIED DEPOSIT MIX

	Region-wise deposit mix	Branch classification wise deposit mix	Segment wise deposit mix

Jun'25





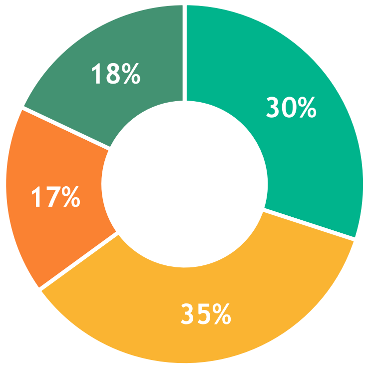


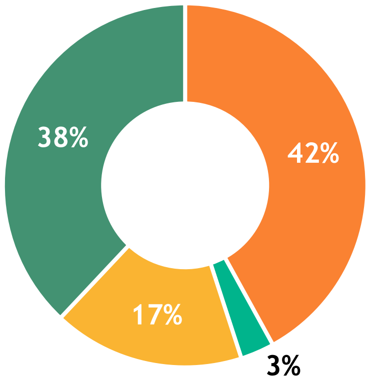
South North East West

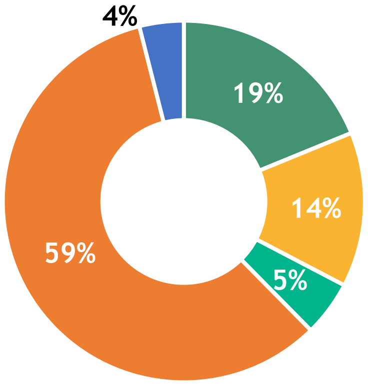
Metropolitan Rural Semi Urban Urban

Bank Corporate Govt Individual TASC

Jun'24





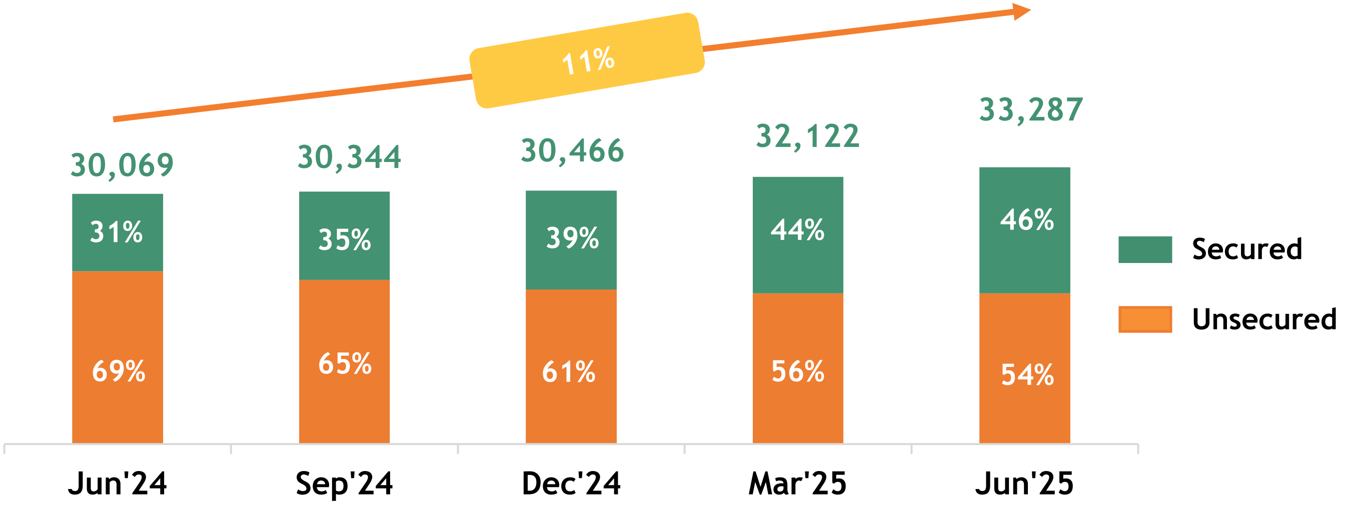


Diversified deposit book across geography with all states contributing less than 15%

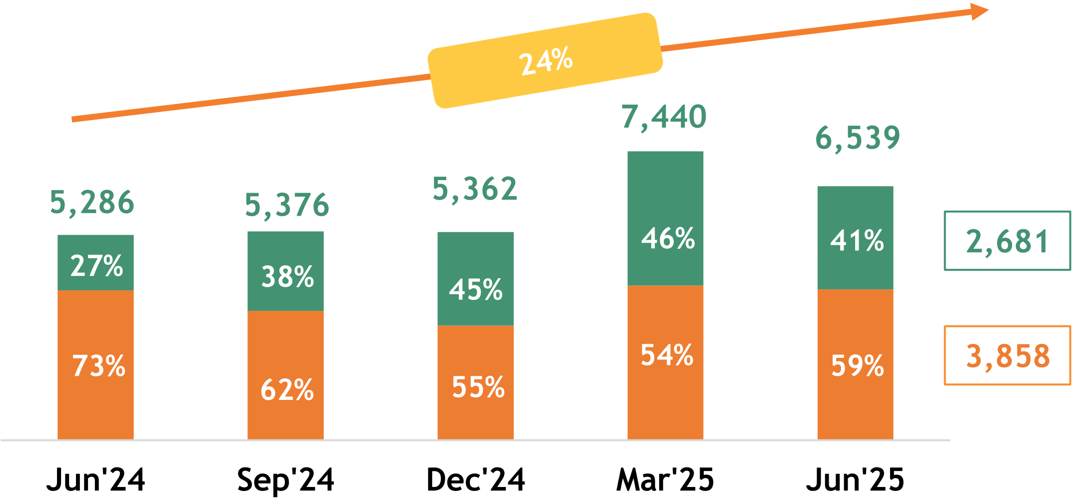
Assets: Well-diversified Growth

GROSS LOAN BOOK AND DISBURSEMENT TREND

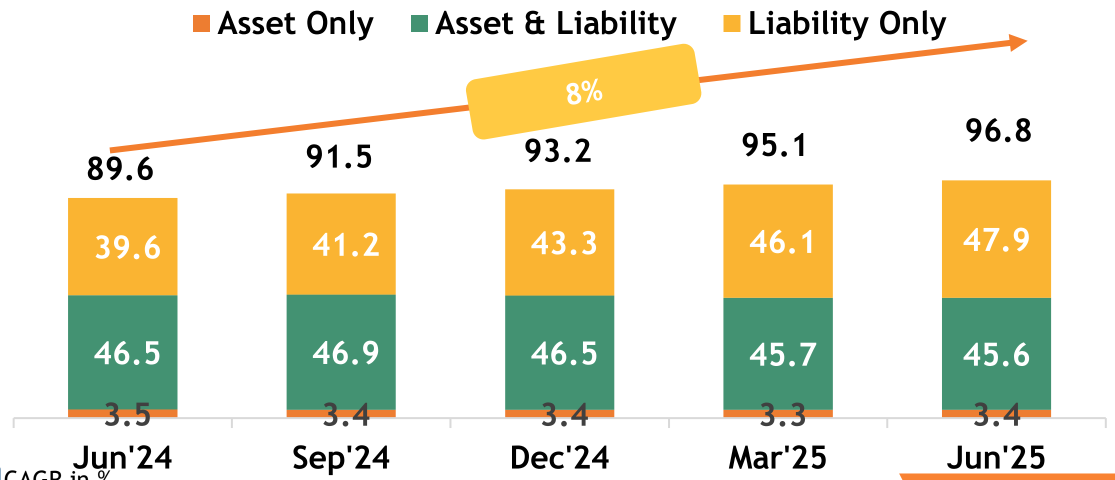
Gross Loan Book (₹ in Crore)



Secured Book Contribution in Disbursement (₹ in Crore)



Growing Customer Base (Nos in Lakhs)

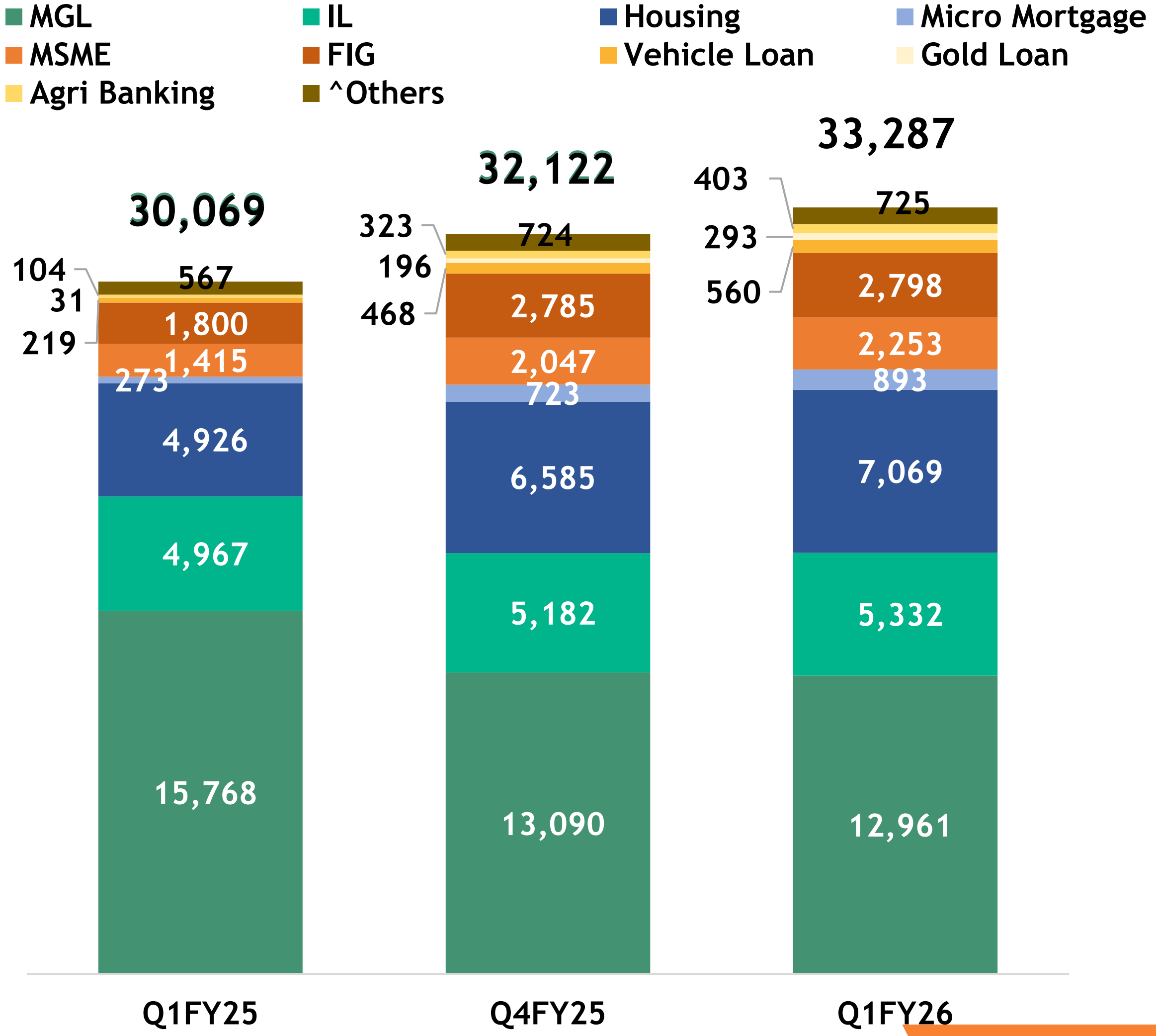


- Gross Loan Book share of the secured portfolio increased to ₹15,162 Crore which is an increase of 14% over Jun’24
- Disbursements share of secured products has stayed above 40% consistently for 3 quarters reflecting focused portfolio
- Customer addition during the quarter stood at 1.7 Lakhs over Mar’25 reflecting a constant expansion strategy

% CAGR in %

GROSS ADVANCES GROWING STEADILY

Gross Loan Book - Segment Wise (₹ in Crore)

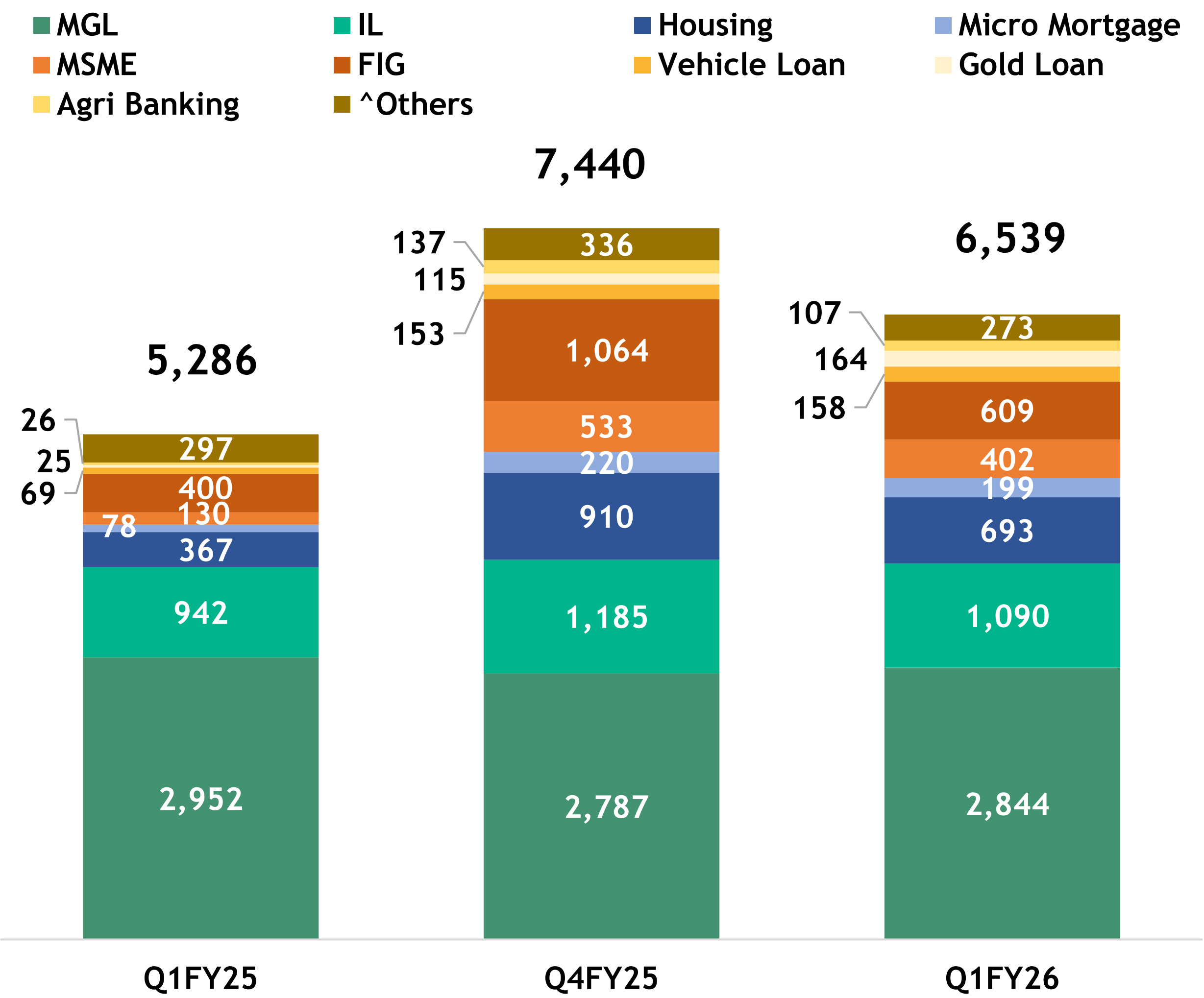


Product	% Gross Loan Book (Q1FY26)	% Gross Loan Book (Q1FY25)	Growth YoY	Growth QoQ
Group Loans	39%	52%	(18)%	(1)%
Individual Loans	16%	17%	7%	3%
Housing	21%	16%	44%	7%
Micro Mortgage	3%	1%	227%	24%
MSME	7%	5%	59%	10%
FIG Lending	8%	6%	55%	0%
Vehicle Loan	1.7%	0.7%	156%	20%
Gold Loan	0.9%	0.1%	845%	49%
Agri Banking	1.2%	0.3%	288%	25%
^Others	2.2%	1.9%	28%	0%
Total	100.0%	100.0%	11%	4%

^Includes Staff Loan, OD-FD & others;
MGL- Micro Group Loans; IL- Individual Loans ; MSME- Micro Small & Medium Enterprise;
FIG- Financial Institution Group

DIVERSIFIED DISBURSEMENT

Quarterly Segment Wise Disbursement (₹ in Crore)

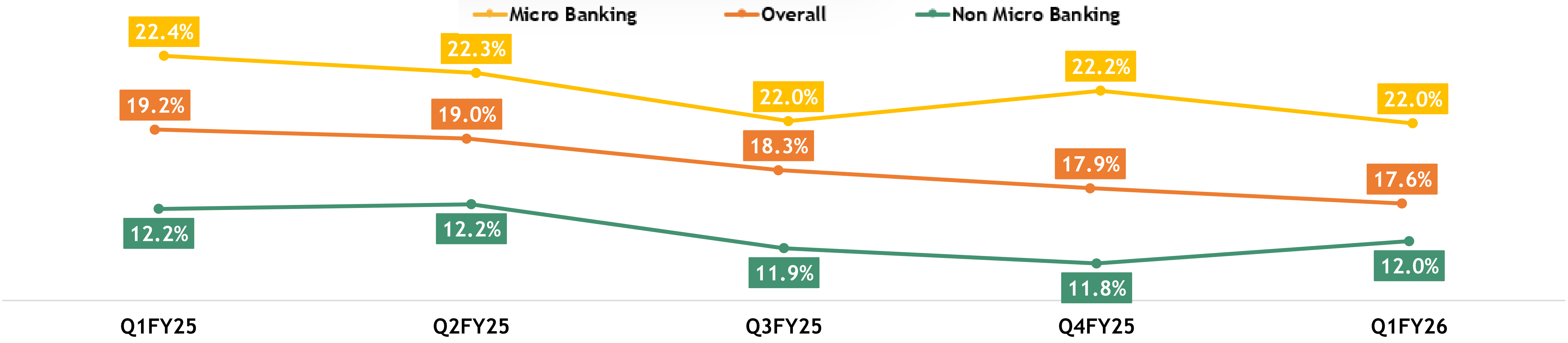


Product	% Disbursement (Q1FY26)	% Disbursement (Q1FY25)	Growth YoY	Growth QoQ
Group Loans	43%	56%	(4)%	2%
Individual Loans	17%	18%	16%	(8)%
Housing	11%	7%	89%	(24)%
Micro Mortgage	3%	1%	155%	(10)%
MSME	6%	2%	212%	(25)%
FIG Lending	9%	8%	52%	(43)%
Vehicle Loan	2.4%	1.3%	129%	3%
Gold Loan	2.5%	0.5%	556%	43%
Agri Banking	1.6%	0.5%	312%	(22)%
^Others	4.2%	5.6%	(8)%	(19)%
Total	100%	100%	24%	(12)%

^Includes Staff Loan, OD-FD & others;
MGL- Micro Group Loans; IL- Individual Loans ; MSME- Micro Small & Medium Enterprise;
FIG- Financial Institution Group

YIELD AND AVERAGE TICKET SIZE

Quarterly Portfolio Yield (%) - Segment wise



Note: Calculation of yield for Q1FY25 is done on month end average basis and rest on daily average basis

Average Ticket Sizes on Disbursement (₹ in Lakhs)

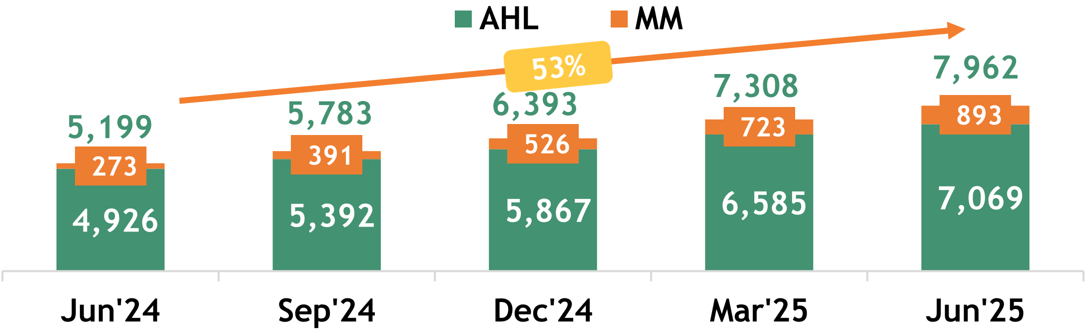
Product	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Micro Group Loans	0.6	0.6	0.6	0.6	0.6
Individual Loan	1.3	1.3	1.3	1.3	1.3
Micro Mortgages	5.2	5.7	5.8	6.0	6.0
Affordable Housing	13.7	14.5	14.7	16.2	15.7
MSME (Excl.-SCF)	55.7	58.5	60.8	69.6	70.7

DRIVERS OF SECURED BOOK GROWTH –HOUSING

Business Highlights

- PAN INDIA Presence: 576 Branches| 23 States |16 Retail Asset Centres
- Customer Segmentation: Self Employed (49%) & Salaried (51%)
- Self Occupied Residential Property: 94%
- Average Ticket Size Q1FY26 (₹) 11.5L | AHL - 15.7L | MM - 5.9L
- Average LTV maintained at 48% | AHL 50% | MM 44%
- Average FOIR for all loans are maintained below 50% for the vertical
- As on Jun’25; On Time Repayment Rate: 87.3% I Monthly Repayment Rate: 97.3%

Gross Loan Book Growth (₹ in Crore)

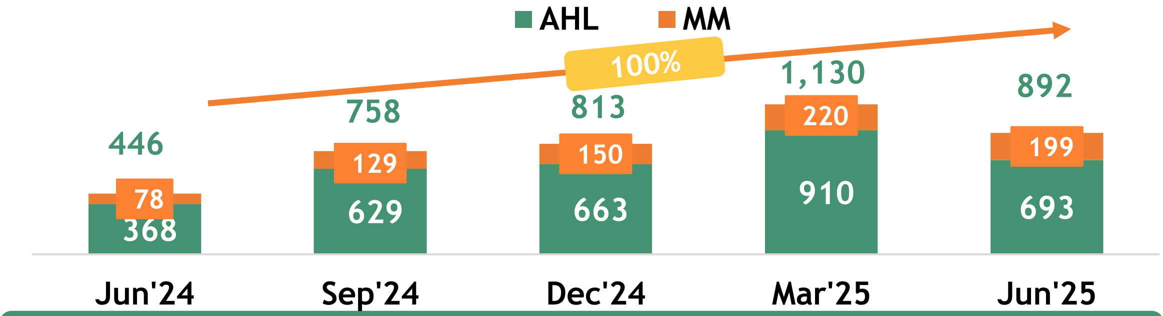


Asset Quality (%)

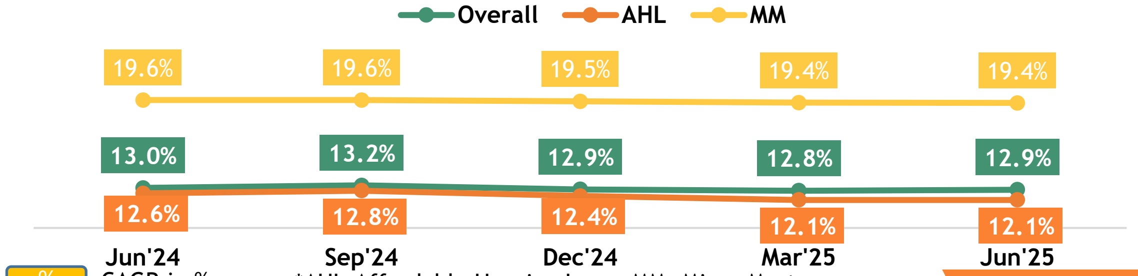
PAR	Overall	AHL	MM
Jun'24	4.3%	4.5%	0.2%
Sep'24	4.2%	4.5%	0.3%
Dec'24	3.9%	4.2%	0.6%
Mar'25	3.5%	3.8%	0.7%
Jun'25	3.7%	4.0%	1.0%

GNPA	Overall	AHL	MM
Jun'24	1.5%	1.5%	0.1%
Sep'24	1.4%	1.5%	0.1%
Dec'24	1.1%	1.2%	0.1%
Mar'25	1.1%	1.2%	0.2%
Jun'25	1.2%	1.3%	0.3%

Disbursement (₹ in Crore)



Yield (%)



% CAGR in %

*AHL-Affordable Housing Loan, MM- Micro Mortgages

Enablers of Growth

Tailor made State Level Collateral Policy
To cater Tier II and Tier III market Requirements

Centralized Credit Processing Unit
Centralized Credit Processing unit for Salaried Customers

Extensive usage of Data & Analytics
To enhance productivity, improve cross sell & identify early warning

DRIVERS OF SECURED BOOK GROWTH – MSME

Dedicated lines of business offering full stack financial services to MSMEs

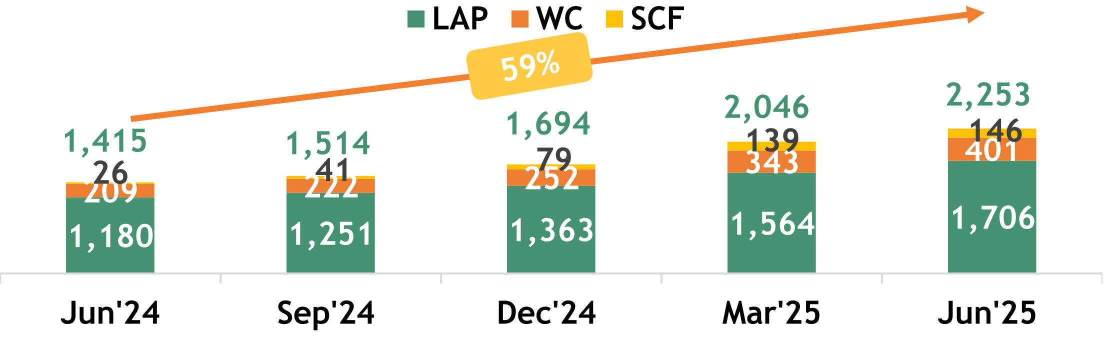
Loan Against Property (LAP): Vintage Business with mix of Semi-formal and Formal MSMEs
Products: **Long Term** LAP, LRD, DLOD

Working Capital (WC): New Line Of Business for Formal MSMEs
Facilities: **Short Term** Fund Based - OD/ CC, WCDL, Non-Fund - BG

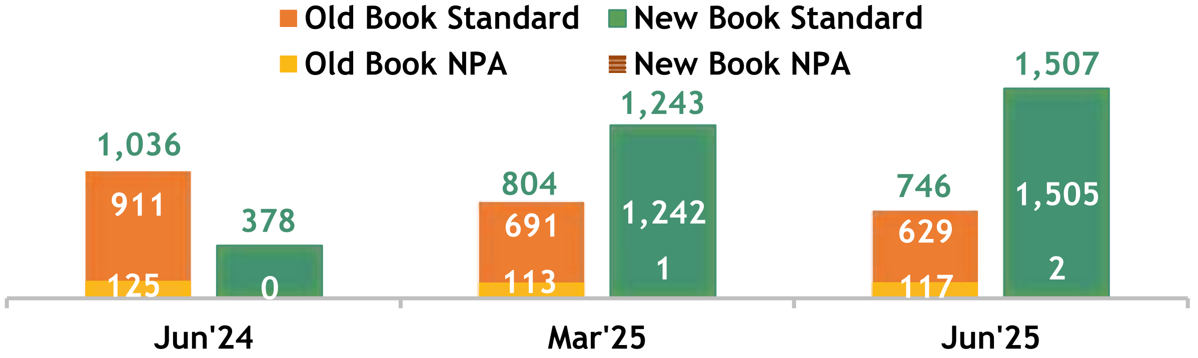
Supply Chain Finance (SCF): New Line Of Business for Formal MSMEs
Facilities: **Ultra-Short Term** anchor-led Dealer and Vendor Financing

Focus Area: To build 360 banking relationship with MSME customers

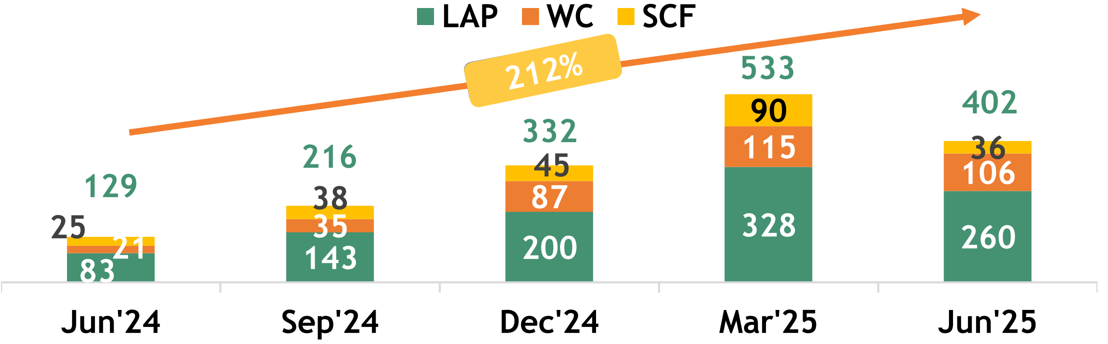
Gross Loan Book Growth (₹ in Crore)



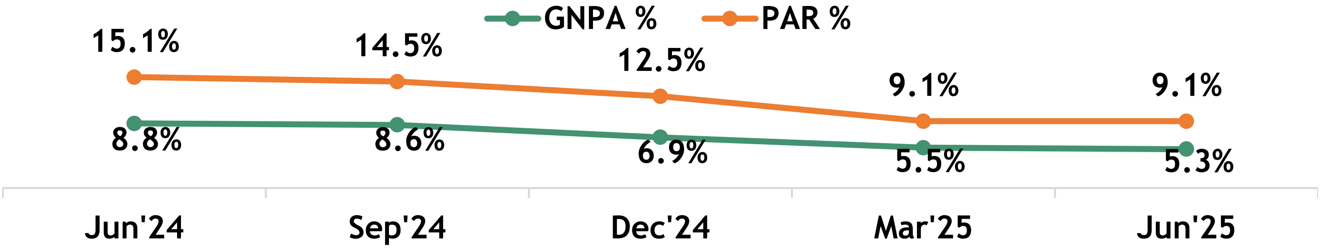
Asset Quality - New Book at Minimal NPA



Disbursement (₹ in Crore)



GNPA Movement (%)



% CAGR in %

Enablers of Growth and Stability

Digital Underwriting
Dedicated LOS for LAP and WC businesses | Automated CAM with GST, Banking, ITR fetch

Analytics & Digital Interventions
Enhanced productivity | Increased Cross Selling & Up selling opportunities

EWS and Monitoring
Automated Early Warning System | Enable proactive risk identification and timely correction

DRIVERS OF SECURED BOOK GROWTH – NEW PRODUCTS

Vehicle Finance

Business Performance
- **Disbursement Runrate Achieved:** ₹52.5 Crore
- **Yield:** ~ 20%
- **Asset Quality:** NPA - 1.4%

Target Segment:
- Tier II and Tier III markets
- Bith Salaried & Self-Employed

Product:
- 2W – Commuter & Mid Premium vehicles

Geographical Presence:
- 254 Branches across 10 States with major business coming from East at 50%

Sourcing:
- Is through tie ups with Dealer Network
- Focus on top OEMs
- NTB at 90%

Enablers:
- Scorecard based quick decisioning
- Integrated LOS with rule engine
- Curated dealer Loyalty Program

Gold Loan

Business Performance
- **Disbursement Runrate Achieved:** ₹55.2 Crore
- **Yield:** ~14%
- **Asset Quality:** NPA 0%

Target Segment:
- Unorganized segment with agri and allied activities & small businesses

Products:
- Bullet repayment
- Monthly Interest Scheme
- EMI repayment

Geographical Presence:
- 280 branches with 50% of business contributed by South

Sourcing:
- Sales team: 75%
- Referrals: 25%
- ETB: 74% | NTB: 26%

Enablers:
- Geographical presence in North and East regions
- Affluent segment product offerings
- Mobility Solution enabling digital customer onboarding

Agri Banking

Business Performance
- **Disbursement Runrate Achieved:** ₹35.9 Crore
- **Yields:** ~13%
- **Asset Quality:** NPA 0.7%

Target Segment:
- Aspirational Individual Loan Customers
- Farmers with livestock and with varied income sources

Products:
- Overdrafts for crop cultivation and consumption
- Term loan for farm investments

Geographical presence
- 291 branches across 10 States

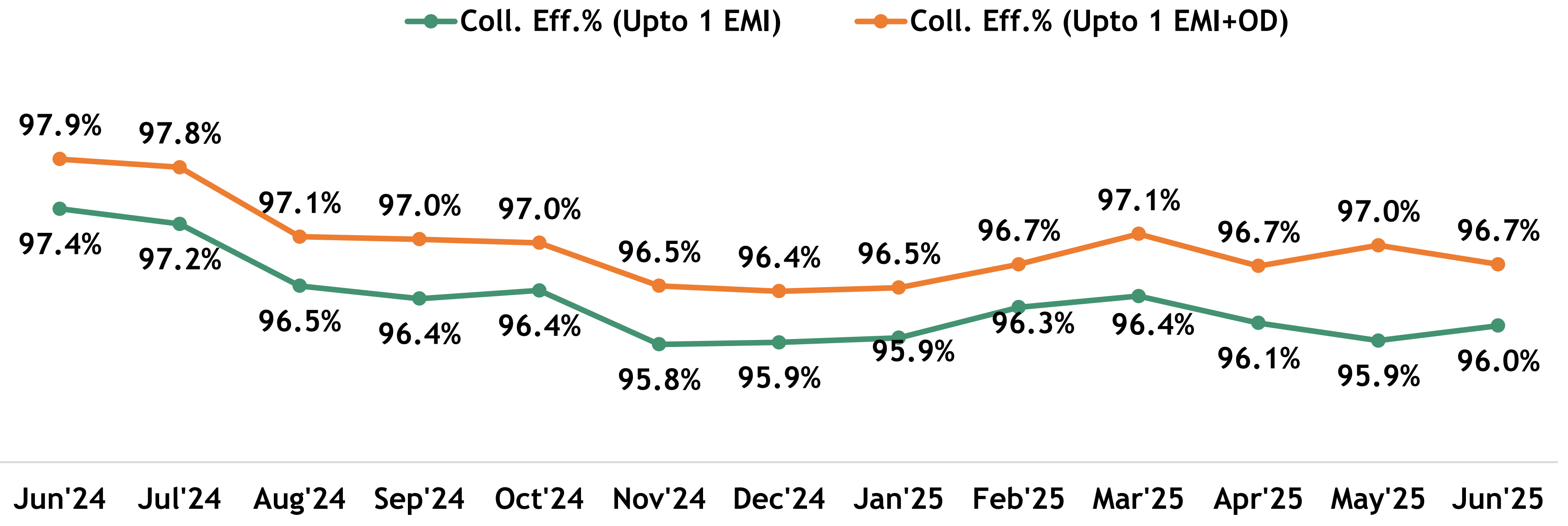
Sourcing:
- Sales team: 75%
- Cross sell : 25%

Entire portfolio is secured with Agri Collateral (~60%) / Non-Agri Collateral (~40%)

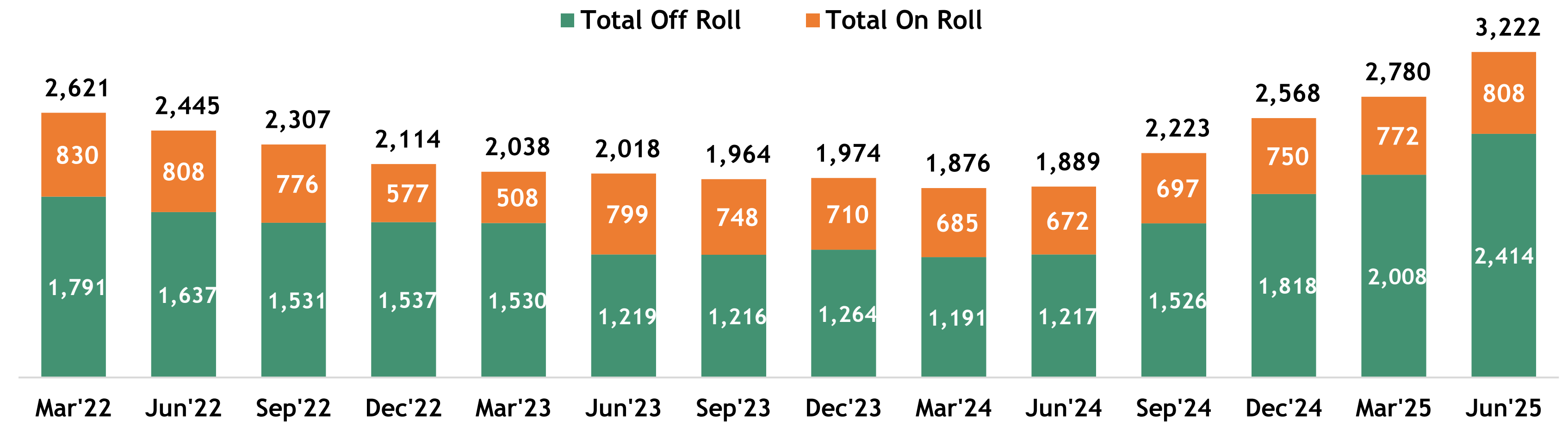
Enablers
- Branch based sourcing
- Customized approach to cater to upstream and downstream Agri Community

Asset Quality

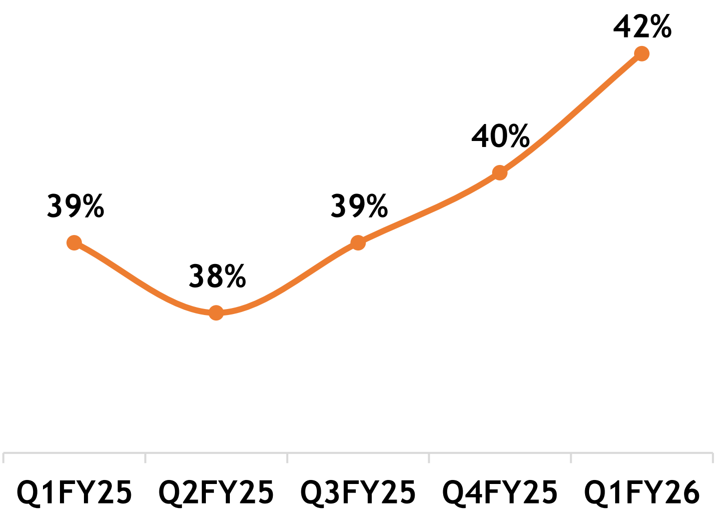
HEALTHY COLLECTIONS DESPITE STRESS



Well Calibrated Collections Team (Nos)



Cashless MB collections



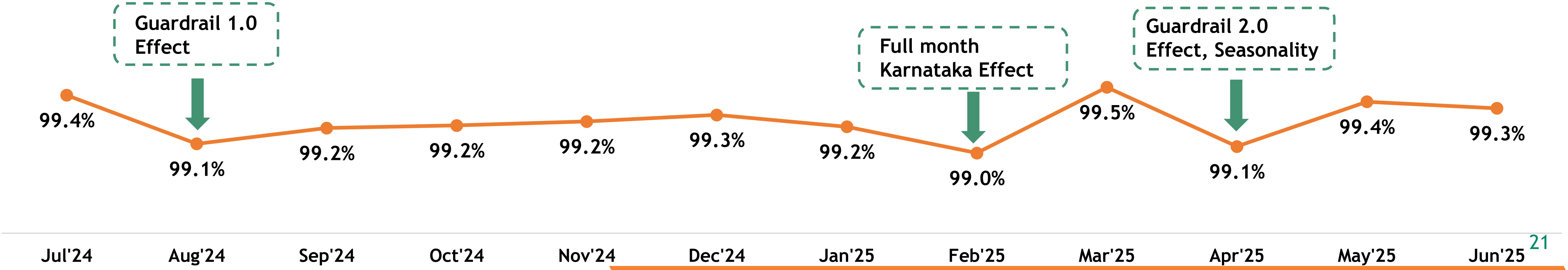
- Digital Repayment through BBPS, Hello Ujjivan & Standing Instructions at 38% as of Jun’25
- Cashless collection through Electronic Collection Retail Points through partners is 4% as of Jun’25
- Enhanced customer convenience to align with evolving needs by providing flexible modes of repayments not limited to centre meeting

COLLECTION EFFICIENCY

Collection Efficiency for Top 5 Vertical Comprising 94% of Gross Loan Book

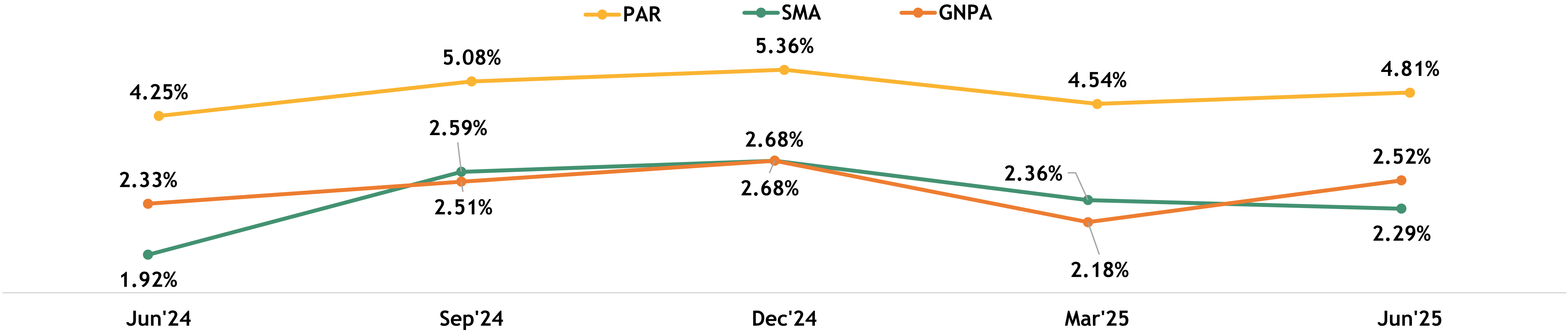
₹ Crore	Apr’25					May’25					Jun’25				
Verticals	Due	Upto 1 EMI	CE%	Upto 1 EMI + OD	CE% (Incl OD Coll)	Due	Upto 1 EMI	CE%	Upto 1 EMI + OD	CE% (Incl OD Coll)	Due	Upto 1 EMI	CE%	Upto 1 EMI + OD	CE% (Incl OD Coll)
Group Loans	1,158.2	1,103.1	95%	1,107.8	96%	1,149.8	1,094.4	95%	1,100.8	96%	1,134.4	1,079.4	95%	1,085.4	96%
Individual Loans	379.1	365.2	96%	366.6	97%	394.6	378.0	96%	379.7	96%	391.4	375.1	96%	377.1	96%
Affordable Housing	105.5	102.9	98%	106.3	101%	109.1	107.1	98%	113.2	104%	113.4	111.0	98%	115.0	101%
MSME	26.2	23.8	91%	26.3	100%	27.1	24.9	92%	30.4	112%	27.7	25.3	92%	26.8	97%
FIG Lending	229.1	229.1	100%	229.1	100%	167.8	167.8	100%	167.8	100%	258.5	258.5	100%	258.5	100%

NDA Collection Efficiency for GL & IL inching towards normalcy

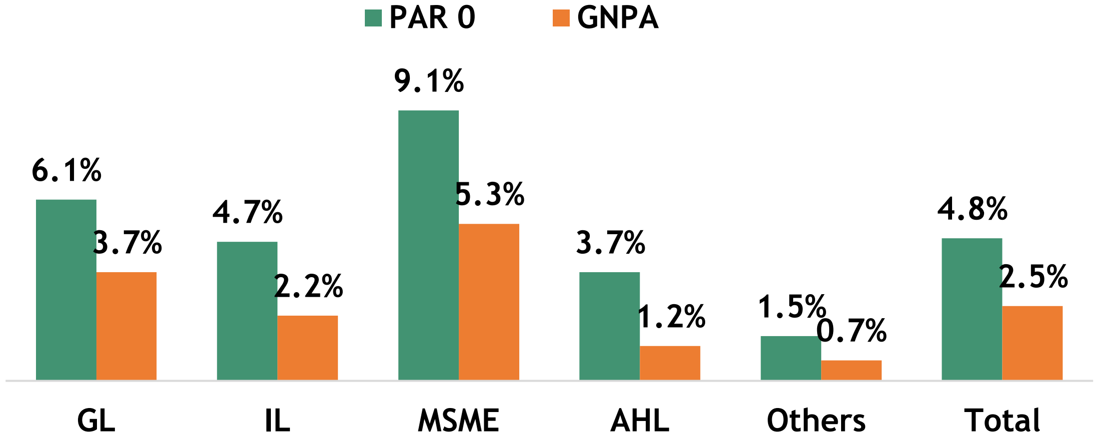


ASSET QUALITY

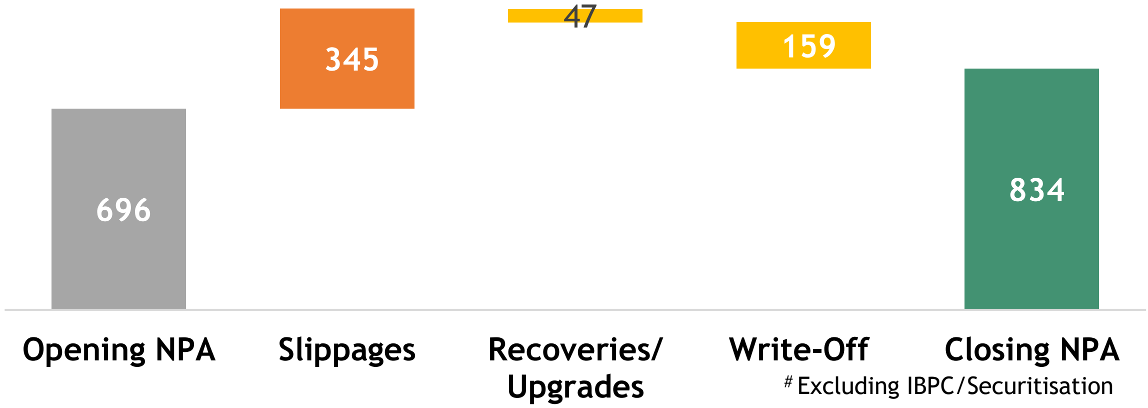
PAR, SMA & NPA (%)



PAR 0 and GNPA (segment wise)

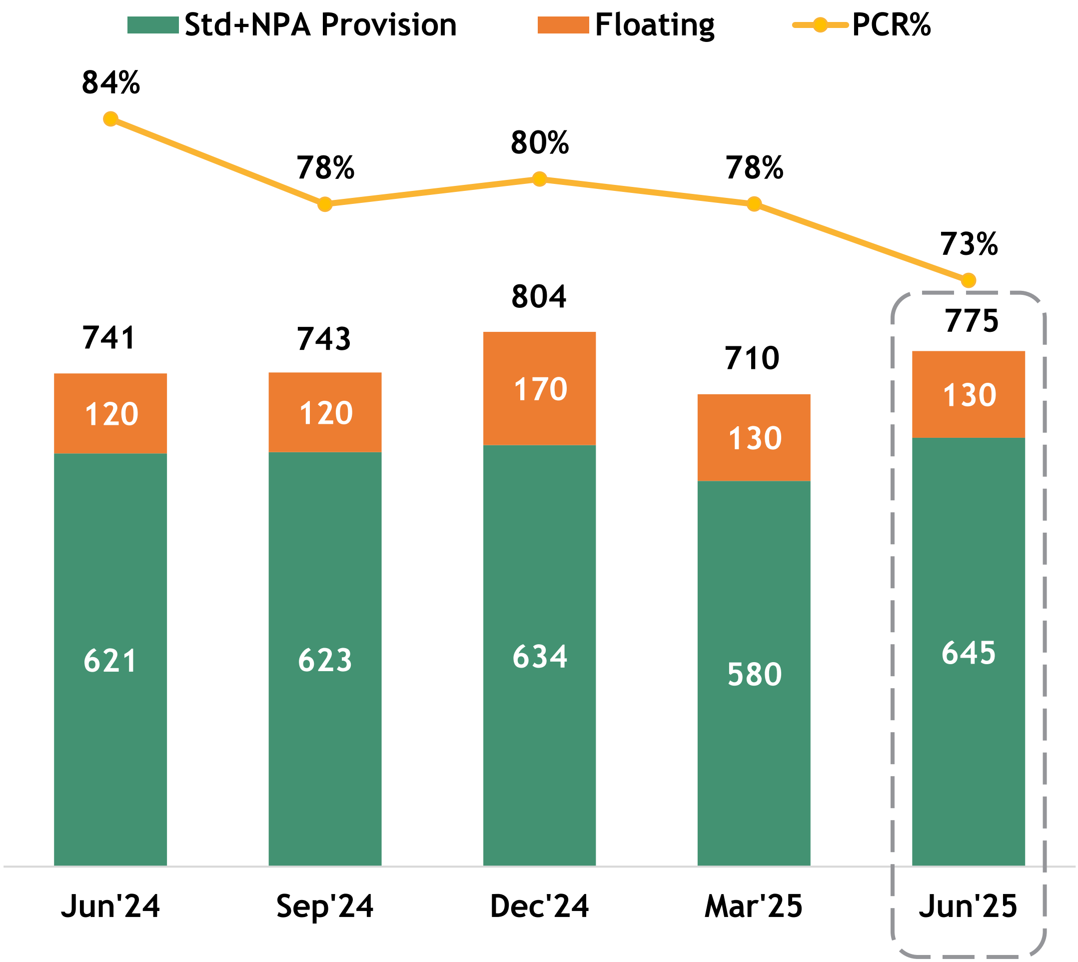


YTD NPA Movement Table#

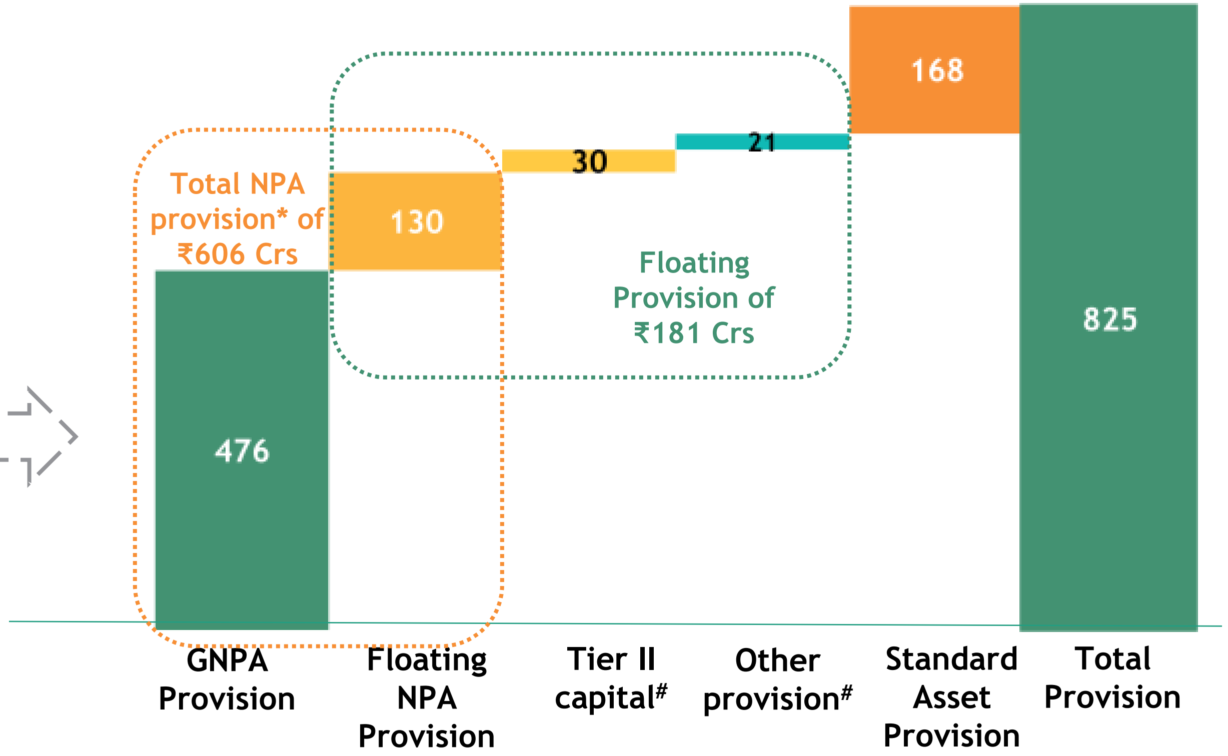


Excluding IBPC/Securitisation

HEALTHY PROVISION COVERAGE



- CGFMU cover for Q4FY25: ₹649 Crore | As of Mar'25 : ₹ 1,220 Crore
- Accelerated Provision as of Jun'25: ₹ 23 Crore
- NNPA as of Jun'25 at 0.7%



Floating provision of ₹ 181 Crore continues to be on books & can be utilized as per RBI guidelines. Of this ₹ 30 Crore is earmarked toward Tier II capital, ₹130 Crore is earmarked for PCR calculation and ₹ 21 Crore is earmarked for Other Provisions

GROUP LOANS: LENDER WISE TREND

Lender wise OSB % trend				
Lender Overlap	Sep’24	Dec’24	Mar’25	May’25
Unique to Ujjivan	45.0%	46.3%	48.3%	49.1%
Ujjivan+1	25.6%	26.2%	27.2%	28.2%
Ujjivan+2	15.4%	15.3%	15.1%	15.3%
Ujjivan+3	8.0%	7.3%	6.2%	5.0%
Ujjivan+4 & above	6.0%	4.9%	3.2%	2.4%

Lender wise PAR % trend				
Lender Overlap	Sep’24	Dec’24	Mar’25	May'25
Unique to Ujjivan	3.7%	3.5%	2.9%	3.1%
Ujjivan+1	4.6%	5.2%	4.6%	5.0%
Ujjivan+2	6.5%	8.1%	7.5%	8.4%
Ujjivan+3	9.5%	13.5%	14.4%	18.9%
Ujjivan+4 & above	18.7%	29.2%	34.0%	41.8%

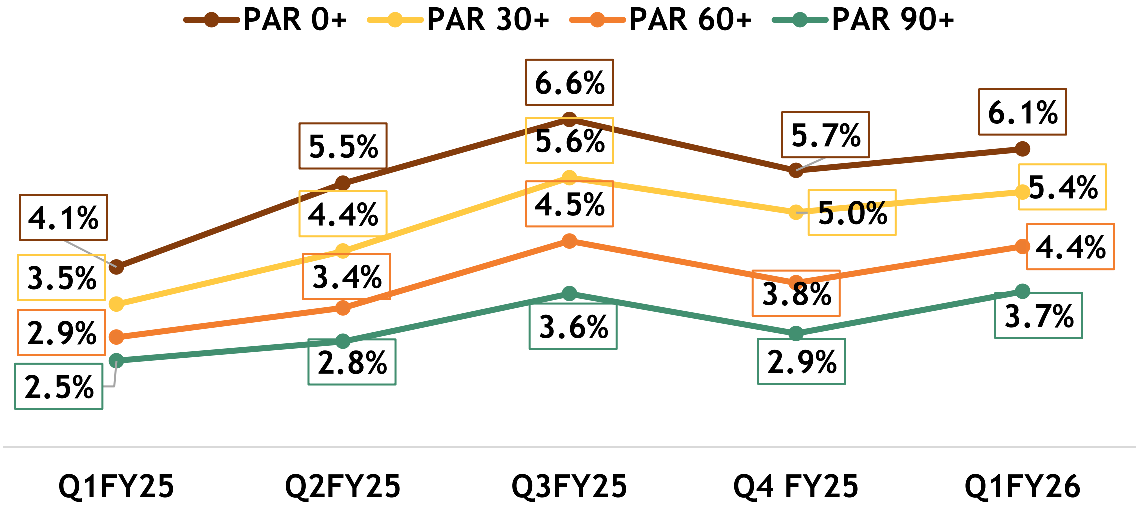
- **Guardrail is applicable only on Group Loan book which is 71% of Micro Banking book (Group Loan + Individual Loan)**
- **More than 3 lender book has come down to 7.4% as of May’25 from 14% as of Sep’24**
- **Greater than ₹2 L indebtedness for <= 3 lender at 3.4% as of May’25**

Lender wise Collection Efficiency %				
Lender Overlap	Sep'24	Dec'24	Mar’25	May'25
Unique to Ujjivan	97.7%	97.5%	97.9%	97.8%
Ujjivan+1	96.7%	96.0%	96.4%	96.0%
Ujjivan+2	95.0%	93.6%	93.9%	93.2%
Ujjivan+3	92.4%	89.2%	88.7%	86.0%
Ujjivan+4 & above	85.0%	77.0%	74.3%	68.9%

Portfolio numbers are excluding Technical w/off and ARC

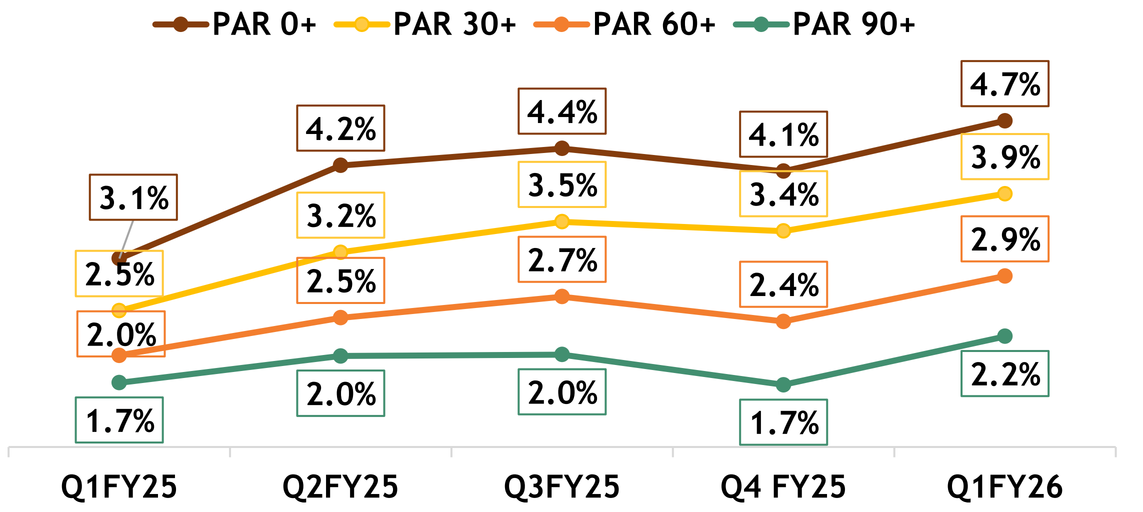
GL AND IL - PAR TRENDS AND TOP 5 STATES

GL PAR Trend



Group Loan Portfolio - Top States				
Top States	**% of Loan Book**	**PAR 0+**	**PAR 30+**	**PAR 90+**
West Bengal	15.1%	4.7%	4.1%	2.9%
Karnataka	12.7%	9.7%	8.7%	5.9%
Tamil Nadu	12.6%	8.4%	7.5%	5.1%
Bihar	11.1%	5.3%	4.6%	3.3%
Uttar Pradesh	7.8%	4.8%	4.2%	2.8%
Others	40.7%	5.3%	4.6%	3.1%
Total	**100.0%**	**6.1%**	**5.4%**	**3.7%**

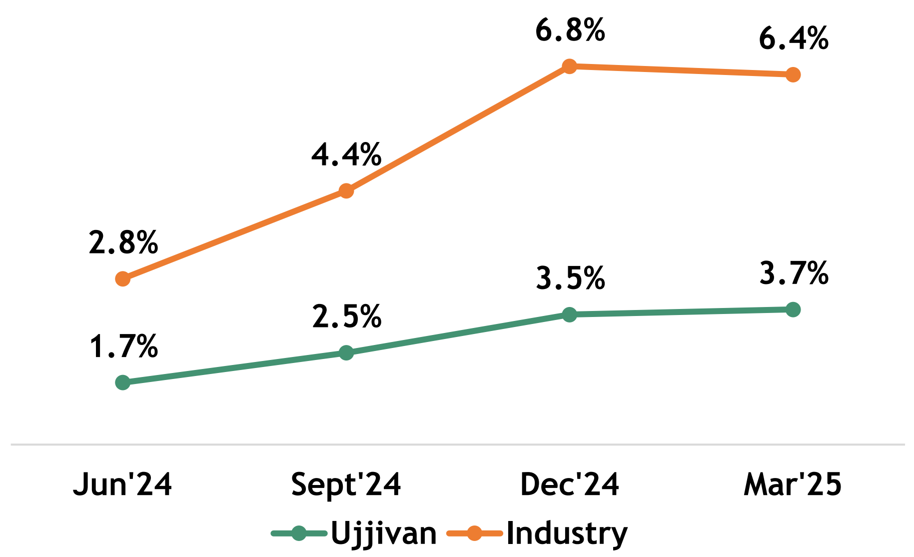
IL PAR Trend



Individual Loan Portfolio - Top States				
Top States	**% of Loan Book**	**PAR 0+**	**PAR 30+**	**PAR 90+**
Maharashtra	12.3%	4.2%	3.3%	1.6%
West Bengal	12.1%	5.3%	4.5%	2.8%
Tamil Nadu	11.0%	4.0%	3.3%	2.0%
Haryana	10.8%	3.3%	2.6%	1.4%
Karnataka	9.9%	7.4%	6.3%	3.8%
Others	43.9%	4.5%	3.7%	2.2%
Total	**100.0%**	**4.7%**	**3.9%**	**2.2%**

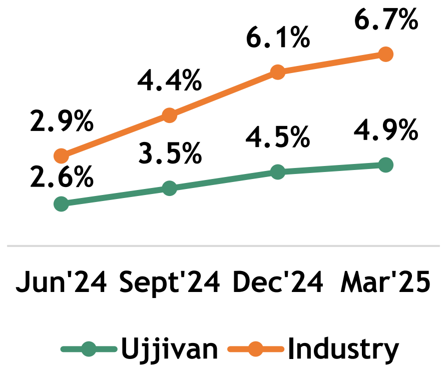
GROUP LOAN:UJJIVAN VS INDUSTRY COMPARISON: PAR 31-180

Group Loan

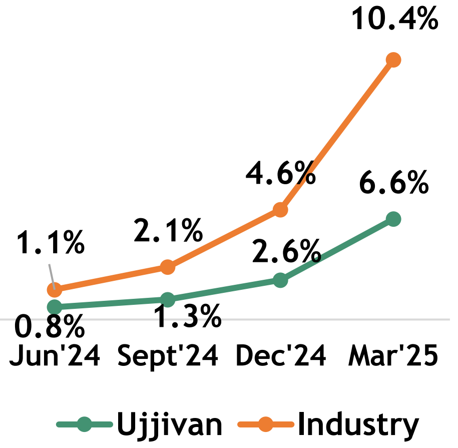


- Ujjivan SFB PAR better than industry in top 5 states which contributes 59% in GL book
- Other than Tamil Nadu and Karnataka PAR 31-180 is reducing both for industry and Ujjivan

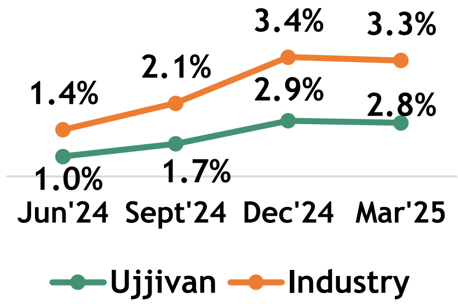
Tamil Nadu



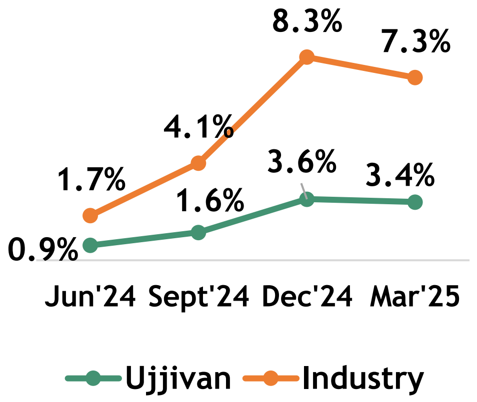
Karnataka



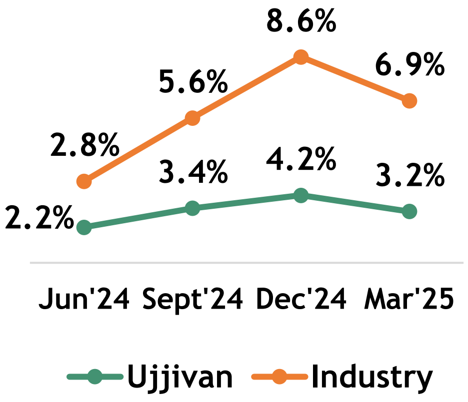
West Bengal



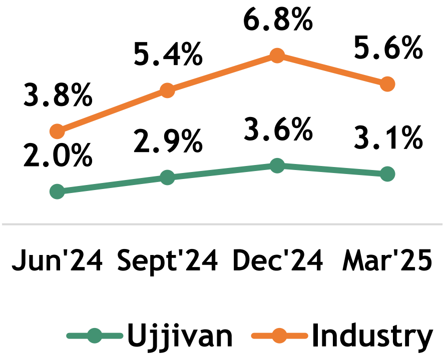
Bihar



Uttar Pradesh



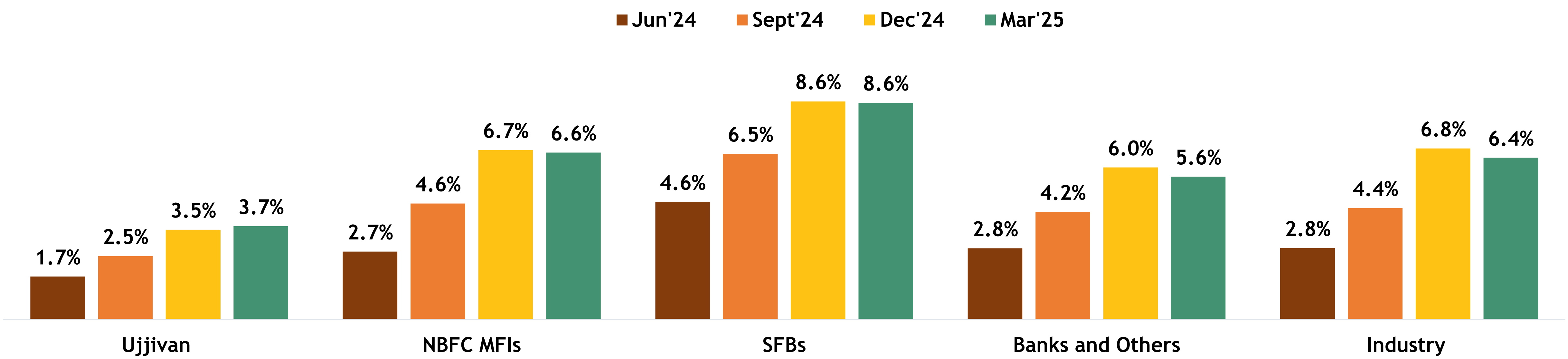
Others



**Source - CRIF Highmark Prismatic Report, Industry data is excluding Ujjivan data*

GROUP LOAN: UJJIVAN VS INDUSTRY PERFORMANCE

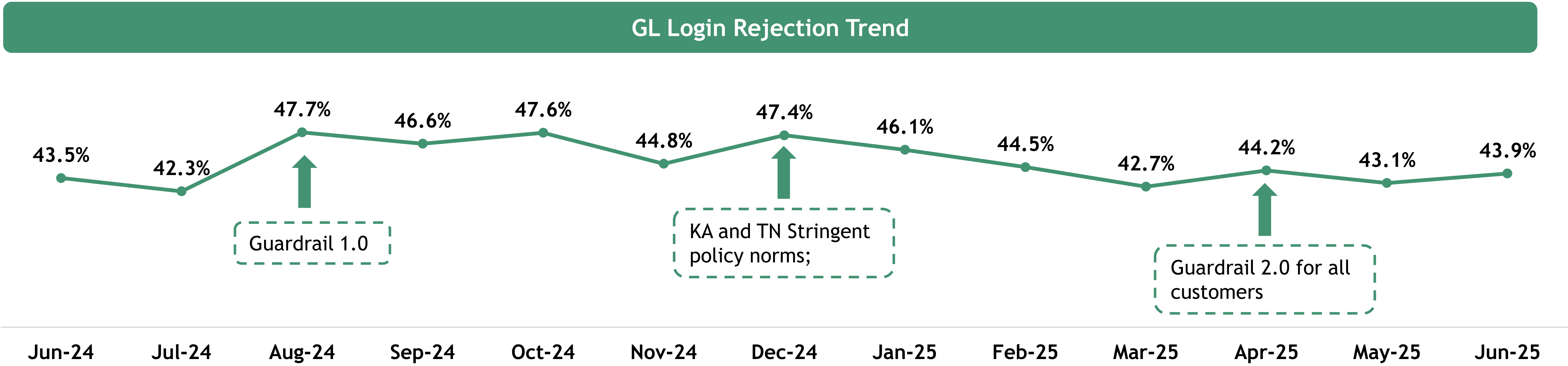
PAR 31 to 180 Trend (%)



- Ujjivan’s asset quality is better than Industry; Ujjivan NDA CE is above 99.3% in Jun’25
- Geographical diversification, early identification and cautious growth, necessary policy interventions are key factors for Ujjivan’s better performance
- Ujjivan’s 31 to 180 DPD PAR trends remains significantly lower than peers over the last 4 quarters indicating a superior asset quality performance among the industry
- Ujjivan’s PAR 31 to 180 would start to improve Jun’25 onwards

**Source - CRIF Highmark Prismatic Report, SFBs & Overall Industry data is excluding Ujjivan data*

REJECTION TREND – MICRO BANKING



- Actual rejections remained in the range of 43% to 44% of applications received
- Implemented Bureau based rejection tool in the front end from Apr'25
- Front end rejections were higher by approx. 5% to 6%, these were rejected before login due to Guardrail 2.0
- Rejections : New to bank : 49% | Existing to bank: 42%
- Micro Banking Group Loan rejection rates remained high in the quarters subsequent to the implementation of guardrails in 3 phases during FY-25
- Micro Banking Individual loan rejection rates are in the range of 35% to 40% during Q1FY26

GUIDANCE FY26

Asset

- Advances growth ~20%
- Secured Book Growth ~35%

Deposit

- In line with advances
  Maintain CD ratio ~ 88%
- CASA% ~ 27%

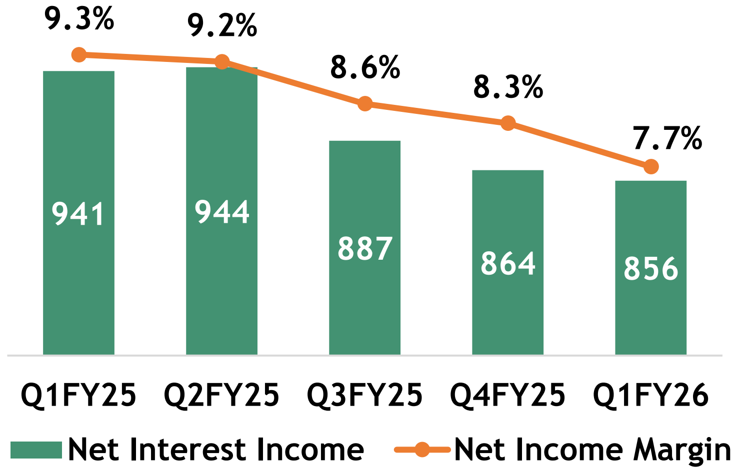
Ratio

- Cost to Income: ~ 67%
- Credit Cost: 2.3% - 2.4%
- RoE: 10% - 12%
  RoA: 1.2% - 1.4%

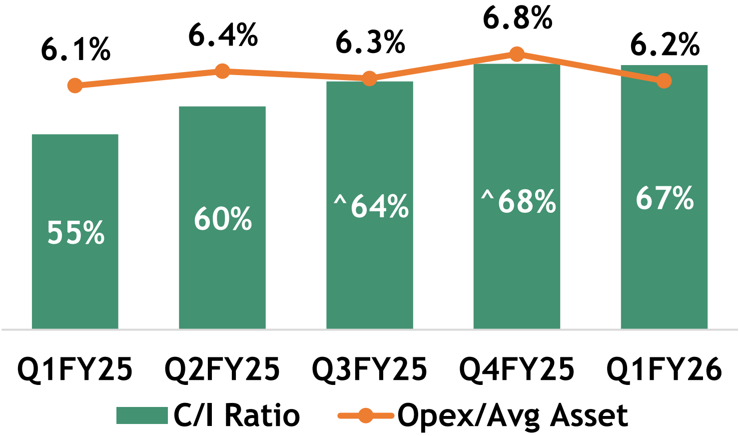
Financial Overview

FINANCIAL OVERVIEW

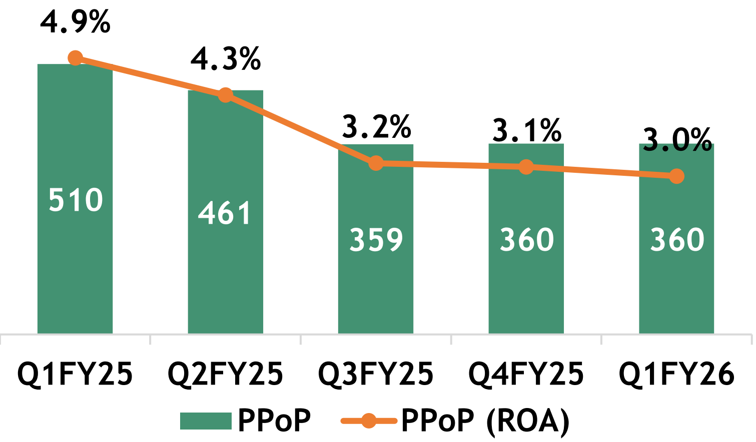
NII (₹ in Crore) & NIM*



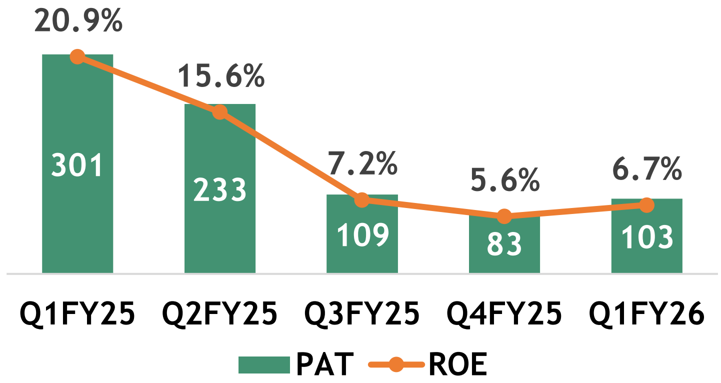
Cost to Income Ratio & Operating Expenses/ Average Assets (%)



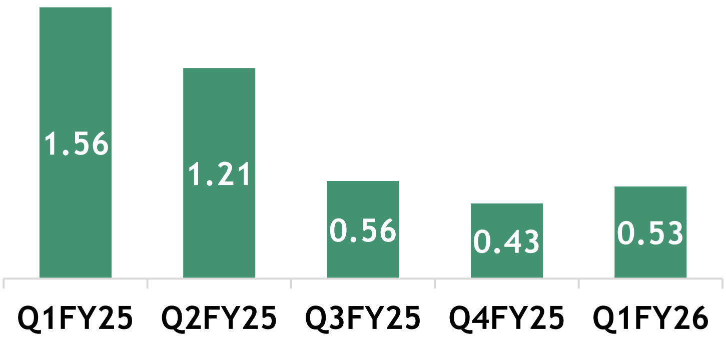
Pre-Provision Operating Profit



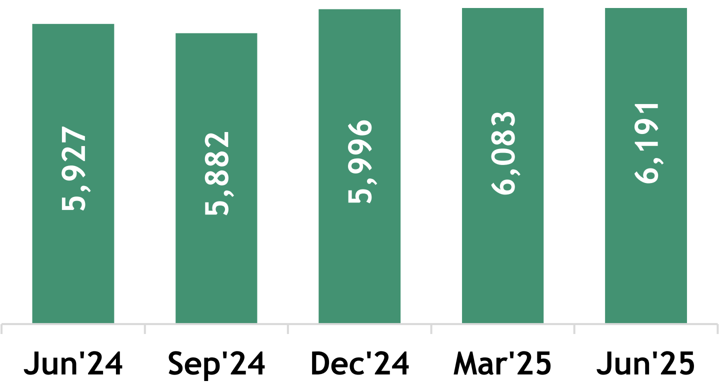
PAT (₹ in Crore) & RoE



EPS* (₹)



Net Worth (₹ in Crore) & BVPS (₹)



^Excluding the impact of provision created for security receipts related to ARC for Q3FY25 / Q4FY25 : ₹26 Cr /₹ 11 Cr

** NIM based on total book including IBPC & Securitization*

INCOME STATEMENT

Particulars (₹ in Crore)	Q1FY26	Q1FY25	YoY Growth	Q4FY25	QoQ Growth
Interest Earned	1,619	1,577	3%	1,573	3%
Other Income	249	197	26%	270	(8)%
Total Income	**1,868**	**1,774**	**5%**	**1,843**	**1%**
Interest Expended	763	636	20%	709	8%
Personnel Expenses	414	348	19%	426	(3)%
Operating Expenses	331	281	18%	348	(5)%
Total Cost	**1,507**	**1,265**	**19%**	**1,483**	**2%**
Pre Provision Operating Profit	**360**	**510**	**(29)%**	**360**	**0%**
Credit cost	225	110	105%	265	(15)%
Other provisions & contingencies	0	0	0%	0	0%
Tax	32	99	(67)%	12	172%
Net profit for the period	103	301	(66)%	83	24%

TOTAL INCOME - BREAKUP

Particulars (₹ in Crore)	Q1FY26	Q1FY25	YoY Growth	Q4FY25	QoQ Growth
Interest on loan	1,399	1,379	1%	1,360	3%
Int. on investments	218	195	11%	211	3%
Securitization Income	2	3	(23)%	3	(12)%
Total Interest Earned	**1,619**	**1,577**	**3%**	**1,573**	**3%**
Processing Fees	77	69	11%	93	(17)%
PSLC Income	8	20	(59)%	21	(60)%
Insurance Income	22	22	2%	40	(45)%
Bad Debt Recovery	16	27	(40)%	31	(48)%
Treasury	50	5	820%	25	99%
Misc. Income*	75	54	40%	60	25%
Total Other Income	**249**	**197**	**26%**	**270**	**(8)%**
Total Income	**1,868**	**1,774**	**5%**	**1,843**	**1%**

** Includes cards AMC charges, NFS/ other banking operations income and foreclosure/ late payment & other charges*

BALANCE SHEET

Particulars (₹ in Crore)	As at Jun 30, 2025	As at Mar 31, 2025	As at Jun 30, 2024
CAPITAL AND LIABILITIES			
Net worth	**6,191**	**6,083**	**5,927**
Capital	1,935	1,935	1,933
Employees Stock Options Outstanding	93	90	77
Reserves and Surplus	4,163	4,059	3,918
Deposits	38,619	37,630	32,514
Borrowings	3,078	2,845	2,358
Other Liabilities and Provisions	1,223	1,130	1,252
TOTAL	49,111	47,689	42,050
ASSETS			
Cash and Balances with Reserve Bank of India	2,267	3,133	2,119
Balance with Banks and Money at Call and Short Notice	509	36	351
Investments	12,339	11,730	11,118
Advances	32,501	31,390	27,114
Fixed Assets	478	457	470
Other Assets	1,017	942	878
TOTAL	49,111	47,689	42,050

HEALTHY CAPITAL ADEQUACY

(₹ in Crore)	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Credit Risk Weighted Assets	23,625	24,954	25,108	26,240	26,691
Tier I Capital	5,425	5,390	5,548	5,610	5,654
Tier II Capital*	446	443	453	451	423
Total Capital	**5,870**	**5,833**	**6,001**	**6,062**	**6,077**
CRAR	**24.85%**	**23.38%**	**23.90%**	**23.10%**	**22.77%**
Tier I CRAR	22.96%	21.60%	22.10%	21.38%	21.18%
Tier II CRAR	1.89%	1.78%	1.80%	1.72%	1.58%
Floating Provision considered in Tier II	30	30	30	30	30

Floating Provision:

- Created in Q1 FY22 of amount ₹250 Cr which could be utilized for making specific provisions in extraordinary circumstances, as per RBI guidelines
- For FY 22, ₹250 Cr was earmarked towards NNPA / PCR calculation
- During Q1 FY23, Bank had earmarked ₹220 Cr for NNPA / PCR calculation and ₹30 Cr as part of Tier II capital
- During Q4 FY25, Bank utilized Rs. 69 Cr of Floating Provision towards adjustment of shortfall on transfer of stressed loan to ARC, as per RBI guidelines
    - Earmark continues for amounts of ₹130 Cr for NNPA / PCR calculation, ₹30 Cr as part of Tier II capital
    - The balance ₹21 Cr has been earmarked as part of other provisions

Ujjivan – Platform for growth

For more details uploaded on our website www.ujjivansfb.in

SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS

Retail Mobile / Internet Banking

- Available in 9 Languages (including English)
- Easy access to multiple relationships with one app
- Multiple payments modes: NEFT, RTGS, IMPS & Internal fund transfers
- Value added features like GST & Bill Payments

Payments

- UPI & UPI Lite service
- AePS platform available to promote Digital Inclusion
- Merchant QR Codes for small merchants/retailers
- Multiple Partner Payment Gateways available

Business Internet Banking

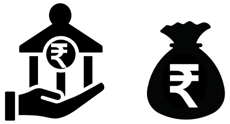
- Dedicated platform for Corporate customers
- High-volume & bulk upload, Multi-Fund Transfer option
- Major Features – GST, Direct tax payments & PFMS

RBI Innovation Hub

- Live on Unified Lending Interface (ULI) for Housing Loans, Micro Mortgages, Vehicle Loans, Gold Loans and Agri Loans
- PAN validation services for loans processed through LOS
- Audio calling service enabled for loan processed using RBiH services

Hello Ujjivan App

- Voice-Visual-Vernacular App available for MicroBanking customers
- Available in 11 Languages (including English) with Chabot facility
- Helps conduct basic financial & non-financial banking transactions
- Digital loan acknowledgement for Repeat customers



Digital Acquisition (DFD/DSA/DCA)

- Ujjivan's DIY journey for customers to open SA, CA & Fixed Deposit
- Branchless opening of SA and FD account through video KYC
- Digital CA can be opened within serviceable Bank branch location

SMS & Missed Call Banking

- Providing basic services for customers using feature phones
- Basic banking facilities such as Balance Enquiry, Mini statement, Last 5 Transactions, Request cheque Book, Hotlist Debit Card etc.

COMPREHENSIVE SUITE OF PRODUCT AND SERVICES

Loan

MICRO-BANKING

- Group Loans
- Individual Loans
- Top up Loans
- Agriculture & allied loans
- Gold loan
- Street vendor loan
- Water Sanitation Loan
- Cattle Maintenance Loan
- NULM^
- Pre-approved – IL

MICRO, SMALL & MEDIUM ENTERPRISE LOANS

- Prime LAP# - Semi Formal
- Elite LAP# – Formal
- Business EDGE Overdraft
- Dealer Finance
- Working Capital Overdraft
- Working Capital TL*
- Bank Guarantee
- MSME – Dropline Overdraft

AFFORDABLE HOUSING LOANS

- Construction and Purchase
- Home Improvement
- Composite Home Loan
- Home Equity Loan
- Commercial Purchase Loan
- Pre Qualified Top-up
- Micro-LAP
- Micro Business Loan
- Micro Home Improvement Loan

FINANCIAL INSTITUTIONS GROUP

- Term loan to NBFCs, HFCs and MFIs
- CC/OD
- Bank Guarantee
- CP/NCD
- Working Capital Demand Loan (WCDL)

OTHERS

- Two-wheeler loans- Commuter & Mid Premium Vehicle Segment
- E-3 wheeler loans
- Busimoni OD
- OD against FD
- Loan Against FD
- Non MF Loans

Deposit

Retail Products

Current Account
Savings Account
Non Resident Account
Term Deposit
Digital CASA & FD

Institutional Products

- Fixed Deposits
- Term Money
- Institutional Savings
- Current Account
- Certificate of Deposit
- PFMS# Integration
- Call money products
- G-Sec trading
- Collection and CC/OD variants of current account

Third-Party

Fee based Products

- Insurance
- 3-in-1 Demat Trading Services
- Forex
- APY & NPS
- Aadhaar enrolment services
- CMS
- Safe deposit locker

Channels

- Branch Banking, Asset Centers
- ATM / POS / QR code/ Money Mitra/ Touch-points
- Mobile & Internet Banking, Hello Ujjivan
- WhatsApp Banking, Phone Banking, IVR, Video Banking
- Internet & Corporate Banking

Loan against property
^ National urban livelihood mission
* Term Loan
#PFMS: Public Financial Management System

STRONG IT INFRASTRUCTURE

Financial Inclusion

Delivering solutions through Branches and Assisted Channels ILOS, GLOW, HHD, Digital Repayments options

Loan Originating System (LOS)

For field engagement using Mobile Apps LOS for Vehicle, Gold, Agri, Housing, Working Capital Loans

Core Banking Solutions

- Accounting supported by Oracle
- CBS: Finacle, BR.Net, Veefin
- Customer Demographic data: CRM Next

Digital Customer Onboarding

- Rule Engine for loan decision system
- e-Signing and e-Stamping
- Integration with Account Aggregator

Digital Channels

- IB, MB, Hello Ujjivan, BNB, DFD, DSA, DCA, Phone & Video Banking & Video KYC
- Payments - QR code, UPI, NEFT, RTGS, IMPS, AEPS
- WhatsApp Banking, Chatbot

Robust Infrastructure

- Compute capacity of nearly of 4.4 Petabytes
- Multi layer Data Warehouse creation
- Robotic Process Automation led operational efficiency

DATA ANALYTICS

Year Of Breakthrough

2025

Capitalized Existing Resources

Leveraged ML to harness business potential within ETB customers through cross sell	14 Campaigns
BI driven mobility automation to empower feet-on-street to take informed decision	46 Dashboards
Laid foundation of dedicated compliance data mart to streamline regulatory reporting	1020+ Data points

Outcome

₹ 1.01 Bn: Additional Business

₹ 0.55 Bn: Assets 61% Secured

₹ 36 Mn Cost saved via automation

Amplifying the Momentum

Plan

Smart algorithms with deeper wallet share

Aiming to unlock business contribution by activating all verticals, utilizing phone banking along with AI-led digital channels

Reimaged Credit-lending and Collection

Implementing route optimization and customer allocation strategies for collection team to boost write-off recoveries, all while leveraging the existing headcounts base. Transitioning from traditional credit underwriting to scorecard driven model with pricing optimization

Smarter signals and safer bank

Strengthening EWS across credit risk and AML to proactively mitigate portfolio losses and detect money mule activity by triangulating internal and external data.

Putting data to work for all

Developing smart data mart and lake to enable customizable, drill-down reports – driving the democratization of data

Foundation for future

Building a future-ready data infrastructure along with robust data governance to fuel scalable growth and operational efficiency

STRONG INDEPENDENT BOARD

Banavar Anantharamaiah Prabhakar
Chairman and Independent Director

Education: Commerce graduate, University of Mysore, Chartered Accountant.
Experience: Andhra Bank, Bank of India, Bank of Baroda UK Operations

Sanjeev Nautiyal
MD & Chief Executive Officer

Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Sudha Suresh
Independent Director

Education: B.Com (Honors) C.A., Grad ICWA, CS
Experience: S. Rao & Associates, Mani Capital, UFSL

Rajni Mishra
Independent Director

Education: M.Com (Gold Medallist), MS University, Vadodara
Experience: SBI as well as its associate banks, NCL Buildtek limited

Ravichandran Venkataraman
Independent Director

Education: Qualified FCCA (UK), ACMA (UK), Program for CFOs with Wharton Business School
Experience: eVidyaloka Trust, HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat

Rajesh Kumar Jogi
Independent Director

Education: Bachelor of Arts (Economics), Fellow member ICAI, Advanced Management Program from Harvard Business School
Experience: Natwest Group (erstwhile RBS Group), Royal Bank of Scotland

Mona Kachhwaha
Independent Director

Education: MBA: Post Graduate Diploma in Business Management, B.A. (Hons)
Experience: Citibank, UC Imporwer, Caspian Impact Investment Advise

Carol Furtado
Executive Director

Education: B. Sc (Bangalore University), PGDM (Mount Carmel Institute)
Experience: UFSL, ANZ Grindlays Bank and Bank Muscat

KEY MANAGEMENT

Sanjeev Nautiyal
MD & Chief Executive Officer

Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Carol Furtado
Executive Director

Education: B. Sc (Bangalore University), PGDM (Mount Carmel Institute)
Experience: UFSL, ANZ Grindlays Bank and Bank Muscat

Martin Pampilly S
Chief Operating Officer

Education: COO Certified – IIM Lucknow
Experience: UFSL, ANZ Grindlays Bank, Bank Muscat and Centurion Bank of Punjab

Sadananda Balakrishna Kamath
Chief Financial Officer

Education: Associate Company Secretaryship (ACS, ICSI), Chartered Accountancy (CA, ICAI)
Experience: Credit Access Grameen Ltd, Tata Group

Ashish Goel
Chief Credit Officer

Education: PGDM in Marketing & Finance (XIM, Bhubaneshwar),B. Tech (Mechanical Engineering), Kurukshetra
Experience: ICICI Bank, Marico Industries, Godrej & Boyce

Brajesh Joseph Cherian
Chief Risk Officer

Education: MBA in Finance (Sikkim Manipal University), B. Pharma (Dr. M.G.R. Medical University)
Experience: The South Indian Bank, Axis Bank

Mangesh Mahale
Chief Technology Officer

Education: Bachelor of Engineering Computer
Experience: NSE Clearing Limited, Union Bank of India, Oriental Bank of Commerce, State Bank of India, Rolta India Limited

Rajaneesh Hosakoppa Rudresha
Chief Compliance Officer

Education: Master of Arts
Experience: Kotak Mahindra Bank Ltd, ICICI Bank Ltd, Deutsche Bank

Chandralekha Chaudhuri
Head- Human Resource

Education: BBA, LLB (Symbiosis School of law), PGCHRM -HR (XLRI)
Experience: UFSL

BUSINESS LEADERS

Rajeev Padmanabh Pawar
Head of Treasury

Education: Master of Business Administration
Experience: Growmore Research, Kotak Mahindra, Daewoo Securities, American Express, Standard Chart., Edelweiss

Hitendra Nath Jha
Head Retail Liabilities and TASC

Education: Bachelor of Science, Bachelor of Laws
Experience: Stock Holding Corporations, IDBI Banki, ICICI Bank, Kotak Mahindra Bank

Umesh Arora
Head of Emerging Business

Education: Post Graduate IIM Kozhikode
Experience: Axis Bank, IDBI Bank, Standard Chartered

Vibhas Chandra
Business Head of Micro Banking

Education: PGDBM (Rural Management), XIM, Bhubaneshwar
Experience: UFSL

Parag Kumar Srivastava
Head of Financial Institutions Group

Education: Master of Business Administration
Experience: Kotak Mahindra Bank, MCX Ltd, Stock Holding Corporation of India

Prem Kumar G
Business Head – Vehicle Finance

Education: Bachelor of Commerce
Experience: UFSL, Paul D Souza & Associates, One World Hospital

Pradeep B
Business Head of Housing Loan & MM

Education: Master of Social Work
Experience: UFSL

Ashim Sarkar
Business Head - MSME

Education: IIT Kharagpur & IIM Ahmedabad
Experience: Kotak Mahindra Bank

Murali Chari
Business Head – Agriculture Banking

Education: Post Graduate Diploma
Experience: Samaaru Finance P Ltd, HDFC Bank Ltd, Sundaram Finance Ltd

CAPITAL EFFICIENT GROWTH MODEL – POISED FOR SUSTAINABLE ROA/ROE DELIVERY

Our Journey Till Now

Balance Sheet (Deposits & Advances)

- Balance Sheet size at ₹49,111 Cr as of Q1FY26
- Advances at ₹33,287 Cr with secured share 46%
- Retail deposits (CASA+Retail TD) comprise 72% of total deposits

Net Interest Margins (%)

- NIM around 7.7% for Q1FY26, led by stable yield profile
- Yield moderation observed as secured loans gain share

Asset Quality & Credit Costs

- GNPA around 2.5% in Q1FY26
- Credit cost at 0.7% on Avg. Gross advances for Q1FY26
- Provision coverage ratio at 73%

Cost to Income (%)

- Cost to Income around 67%, Cost to Avg Assets at 6.2%
- Branch network with 752 touchpoints

Return Profile (%)

For Q1FY26
- ROA at 0.8%, ROE at 6.7%
- Tier-1 at 21.2%

Outlook 3-5 Years

Balance Sheet (Deposits & Advances)

- Aim to grow 20% to 25% CAGR with FY30 Advances around ₹1 L Cr, with secured share around 60% to 65%
- Deepening liability franchise with focus on CASA keeping CASA% around 35%

Net Interest Margins (%)

- NIMs expected to stabilize in the range of 6% to 7%
- Scale up in new products of MM, Gold and Vehicle to support margin expansion
- CASA growth and deposit repricing expected in the coming years

Asset Quality & Credit Costs

- Credit cost expected to trend lower as secured book expands
- Steady-state credit cost range of 1.0% to 1.5% of Avg. Gross Advances
- Enhanced underwriting and data analytics to maintain asset quality

Cost to Income (%)

- Operating leverage to improve with scale
- Target Cost to Income of around 55% and Cost to Assets below 5.0%
- Incremental Branch count by around 400

Return Profile (%)

- Maintain ROA around 1.8%-2.0%, ROE around 16%-18%
- Sufficient capital buffer with CRAR around 17% to 20%
- Drive stable and sustainable profitability

Annexures

AWARDS & ACCOLADES

Great Place to Work
Rank 26th

Digital Payments Awards 23-24
2nd for outstanding performance in digital payments

IBA CISO Summit & Citation
Cyber Security Compliance Champion

Atal Pension Yojna
Exemplary award for Par Excellence, Power of Persist, APY Big Believer

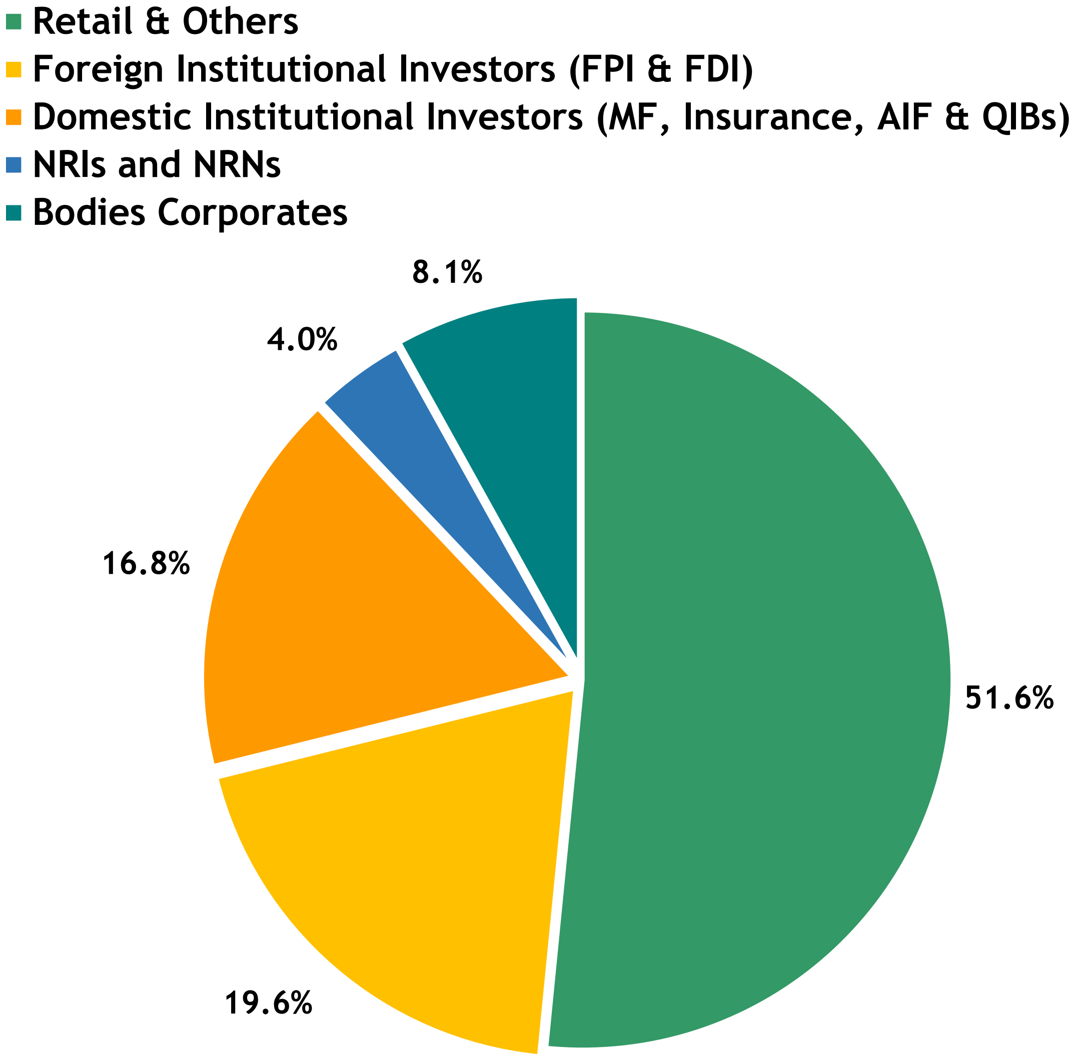
Ambition Box Employee Choice Award 2025
Top Rated Large Banking Company

ASSOCHAM Branding & Marketing Concalve cum Excellence Awards
Best use of Experimental Marketing, Retail Marketing Campaign of the year, Omnichannel Marketing Campaign of the year

E4m RetailEX Awards
Best CSR & Social Welfare Campaign,

E4m RetailEX Awards
Best use of Marketing Drive Brand Engagement

SHAREHOLDING PATTERN AS ON JUN'25



Top 10 Investors
International Financial Corporation
Sundaram Mutual Fund
Duro One Investments Limited
Franklin India Mutual Fund
Vanguard Asset Management Limited
JM Financial Mutual Fund
Bowhead India Fund
Motilal Oswal Financial Services
Canara Robeco Mutual Fund
Flowering tree

CORPORATE SOCIAL RESPONSIBILITY

Renovation of an orphanage, Midnapur - CKP

Renovation of classrooms, Uttarahalli - CKP

Project Swachh Neighbourhood

Volunteering engagement

- **2** Chote Kadam projects inaugurated
- **212** branches engaged in Project Swachh Neighbourhood
- **1.3+** lakhs of beneficiaries impacted
- **5100+ kg** of waste collected
- **5000+** employees participated in volunteering
- **4,000+** saplings planted
- CSR data management platform launched for employees use to share the proposals, register for volunteering activities, etc

FINANCIAL LITERACY PROGRAM (FLP)

Diksha+ Pro for Micro-Loan Customers

- ✓ **27,735** customers enrolled in Diksha FL program
- ✓ **24%** customers accessed different banking products
- ✓ **15%** customers repaid their loans digitally

Diksha+ Pro for Individual-Loan Customers

- ✓ **5,620** customers enrolled in IL Diksha program
- ✓ **23%** customers accessed different banking products
- ✓ **32%** customers repaid their loans digitally

8,402 customers and non-customers attended the camps across **176** rural branches

1,544 customers trained across **8** branches in Assam through 'Pragati' Financial literacy program which is designed for Nano-Entrepreneurs

22 MSME customers trained from **West and South**

971 new to bank (non-Ujjivan) customers trained through FLP Beyond Ujjivan initiative. The beneficiaries were students, daily wage workers, frontline govt employees.

FLP beyond Ujjivan

Ujjivan Entrepreneur Development Program

ENVIRONMENT, SOCIAL & GOVERNANCE (ESG)

Business Responsibility & Sustainability Report (BRSR) disclosed for FY 24-25 with Maiden Scope 3 emission disclosure

Mock Reasonable Data Assurance conducted by EY – Gaps being addressed

Sanchaya – Shall be extended to branches towards 5% savings (Electricity & paper) across PAN India

Formal ESG rating by Q2 FY26

Energy Audits across HO & South RO offices to check the avenues for energy savings by Q2FY26

Data Management system for ESG Data by Q4FY26

Model Green Branch by Q4FY26

Exploring Green Financing options under Housing, Vehicle Finance, MSME & Agricultural Banking by Q3FY26

BRSR FY 2024-25
Disclosed Business Responsibility & Sustainability Report along with the Bank's Annual report for FY'25

Highlights from BRSR

- Reduction in Emission intensity per Rupee Turnover from 2.3(FY '24) to 1.93(FY '25) – Scope 1 & 2
- 14,192 KWh of Green Energy used through rooftop Solar Panels
- 16% CSR projects at economically weaker geographies
- 12,15,494+ lives impacted through CSR program &
- 1,69,704 beneficiaries impacted through Financial Literacy programs
- 55.5% Gender Diversity at Board
- Alignment to 14/17 UNSDGs
- Disclosure of Scope 3 Emissions for the first time

Roadmap Of Ujjivan

UJJIVAN'S JOURNEY

2004

Incorporation of Ujjivan Financial Services Private Limited and Formation of MOA

2005

- UFSL registered as an NBFC with the RBI
- Commenced operations in Southern India, with its pilot project in Bengaluru

2006

- UFSL's first investors, Bellwether Microfinance Fund and Michael & Susan Dell Foundation came on board
- Became the only Microfinance Institution (MFI) in India to introduce ESOP

2007

- Commenced operation in Northern and Eastern part of India
- Became a Founding member of Association of Karnataka Micro-Finance Institution (AKMI)

2011

- Posted profits even in the wake of MFI crisis
- Founding member of MFIN & Credit Bureau

2014

Became the largest Microfinance Institution spread over 24 States and 273 Districts across India

2016

- Received an in-principle approval, followed by a license from the RBI, to set up the Small Finance Bank (SFB) business
- Pre -IPO of ₹292 Crore followed by an IPO by ₹883 Crore, including Offer for Sale (OFS) of UFSL

UJJIVAN'S JOURNEY

2017

- Launched Handheld devices on the field, harnessing the power of technology further.
- Transferred UFSL's business to USFB which commenced operations
- Launched USFB banking operations with 5 branches in Bangalore

2018

First Small Finance Bank to become Registrar for Aadhar enrolment

2019

Listed on NSE and BSE, with IPO being Oversubscribed 170 times. Set benchmark as the most successful IPO in 2019 and the best IPO in the last 4 years in Banking and Financial Services Sector

2020

- Expanded the network to 575 banking branches
- Crossed ₹14,153 Crore in asset Portfolio
- Increased the customer base to 55 Lakh+

2022

- Witnessed turnaround in overall financial performance
- Ujjivan SFB records the highest growth in deposits and loan portfolio
- Record highest ever quarterly profit in Q2FY23

2023

Launched India's 1st Voice-Visual-Vernacular banking app - Hello Ujjivan

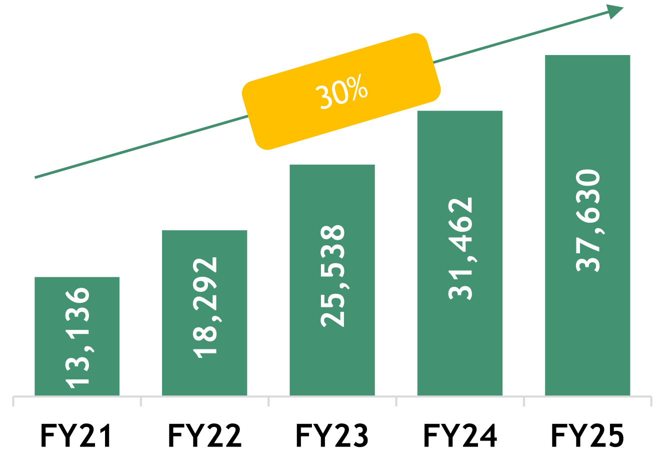
2025

Applied for Universal Bank License

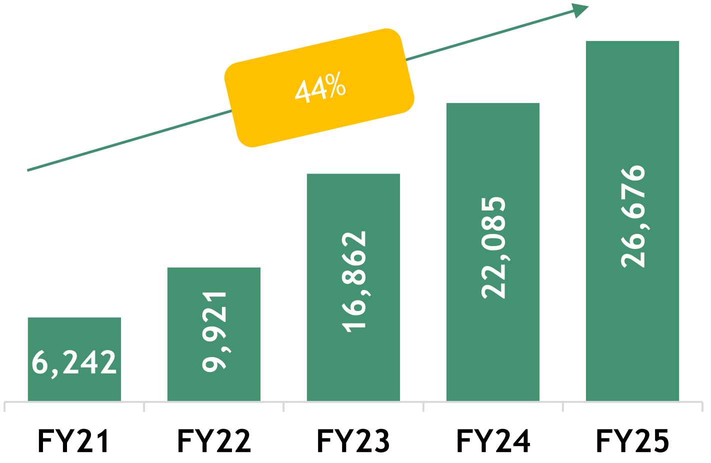
5 YEAR ANNUAL TREND

PERFORMANCE TRACK RECORD (1/4)

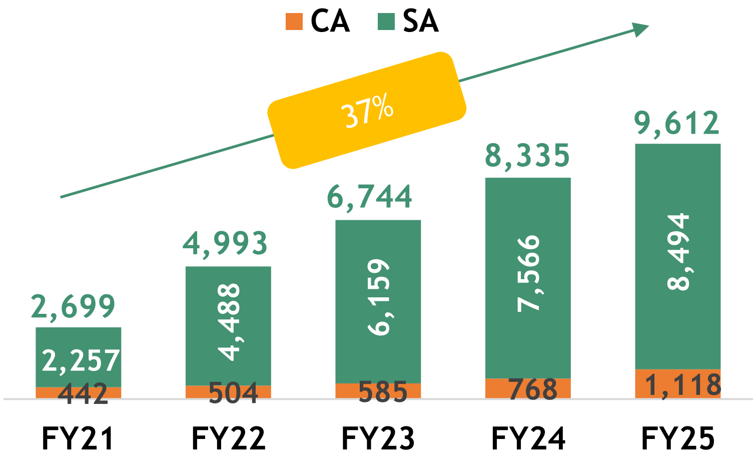
Total Deposits (₹ in Crore)



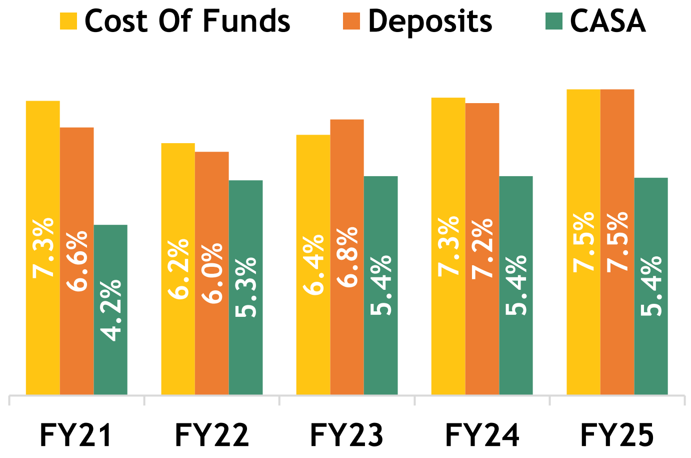
Retail Deposits(₹ in Crore)



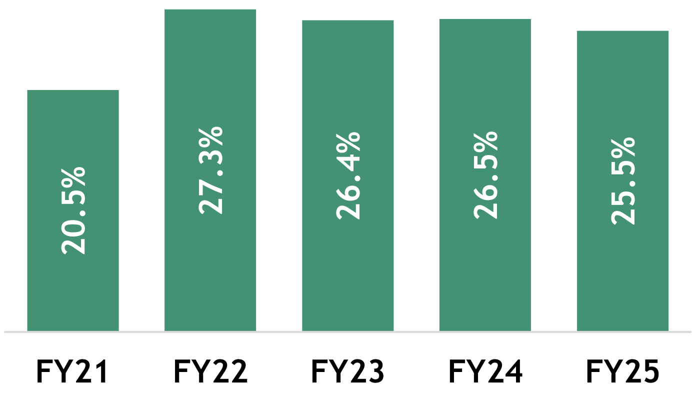
CASA Breakup (₹ in Crore)



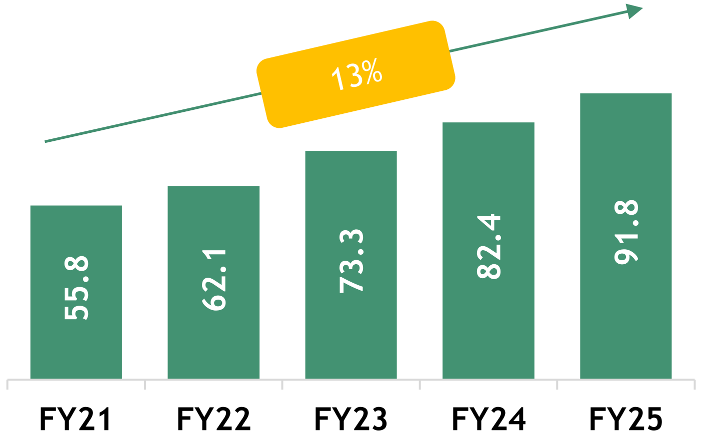
Cost of Funds (%)



CASA (%)



Deposit Customers* (Nos in Lakh)

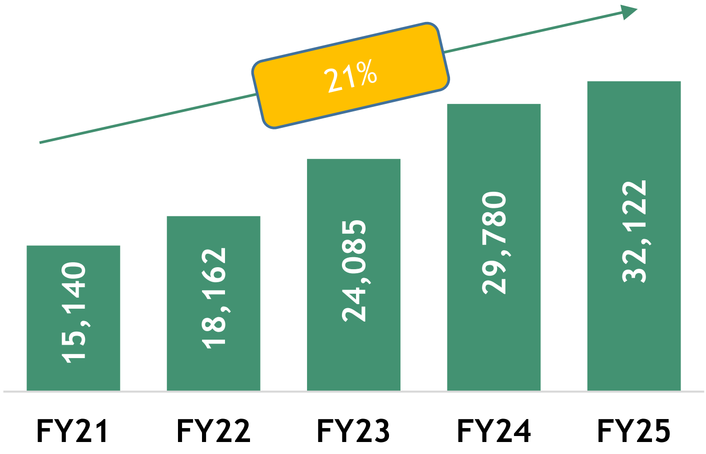


% CAGR in %

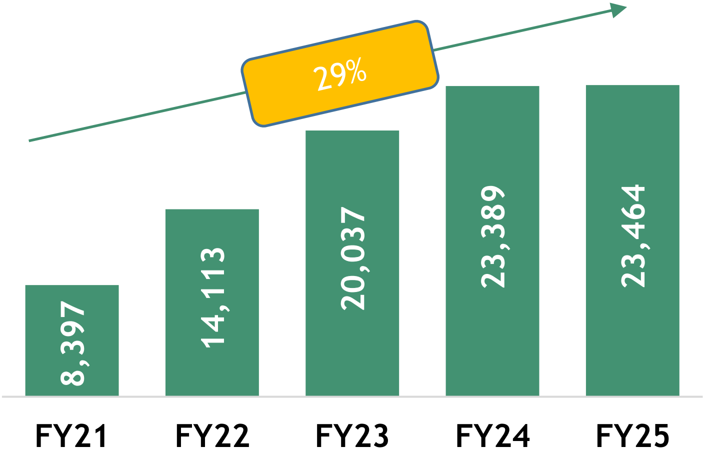
* Includes: 'Only Deposits Accounts' and 'both Asset and Deposit accounts'

PERFORMANCE TRACK RECORD (2/4)

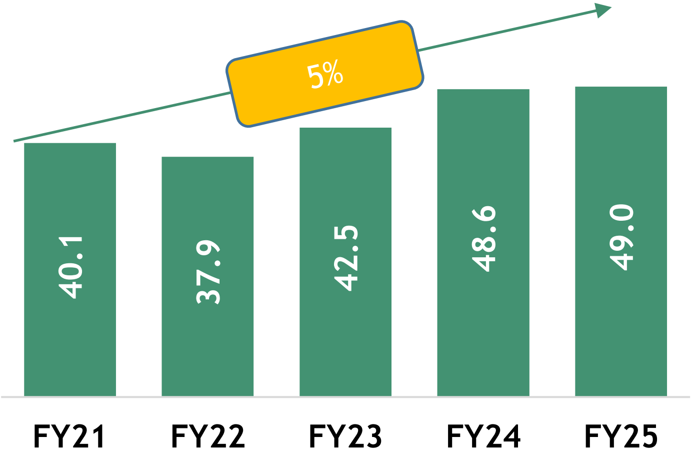
Gross Loan Book (₹ in Crore)



Disbursement (₹ in Crore)

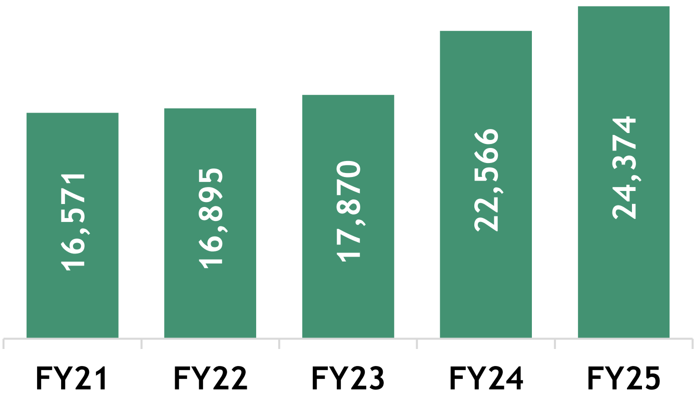


Asset Customer* (Nos in Lakh)



Branch Network (Nos)

Employees (Nos)

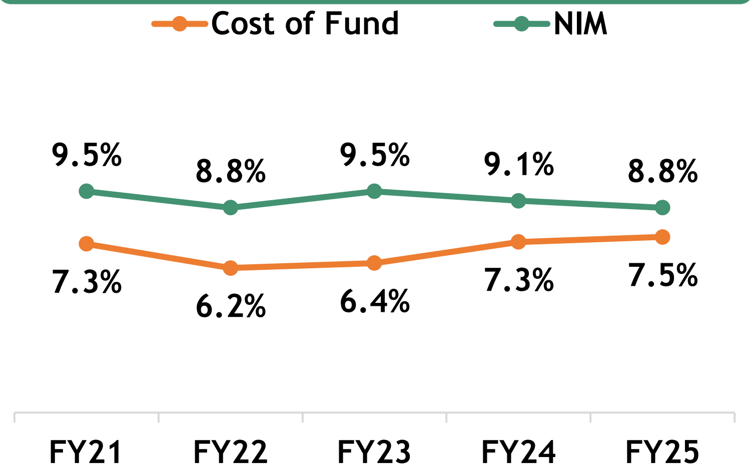


% CAGR in %

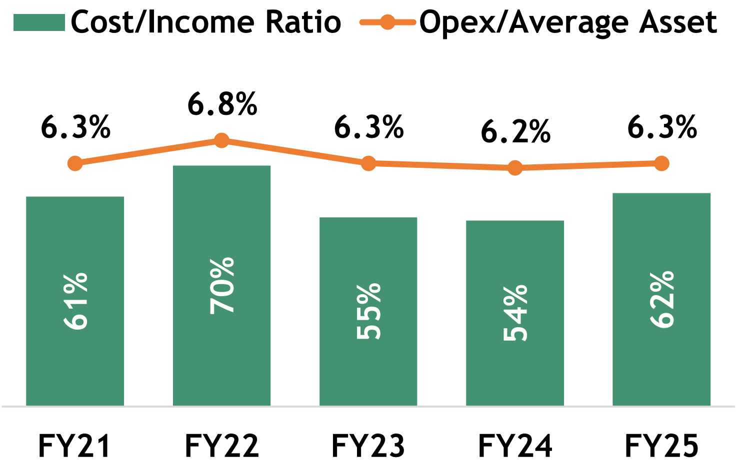
* Includes: 'Only Asset Account' and 'both Asset and Deposit accounts'

PERFORMANCE TRACK RECORD (3/4)

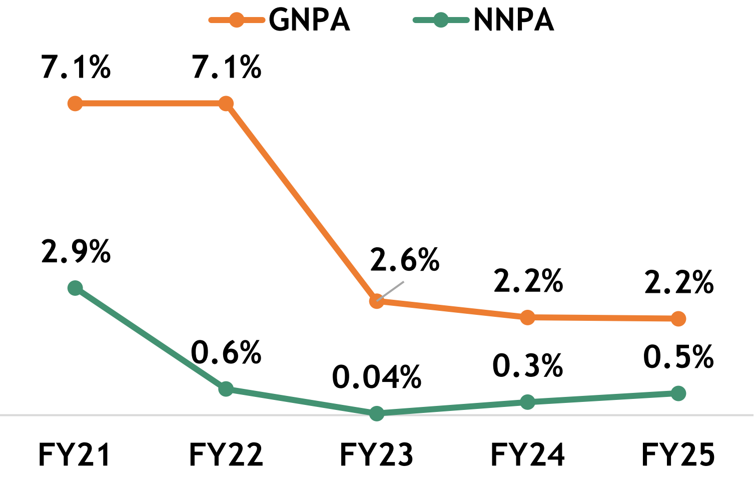
Margin Analysis (%)



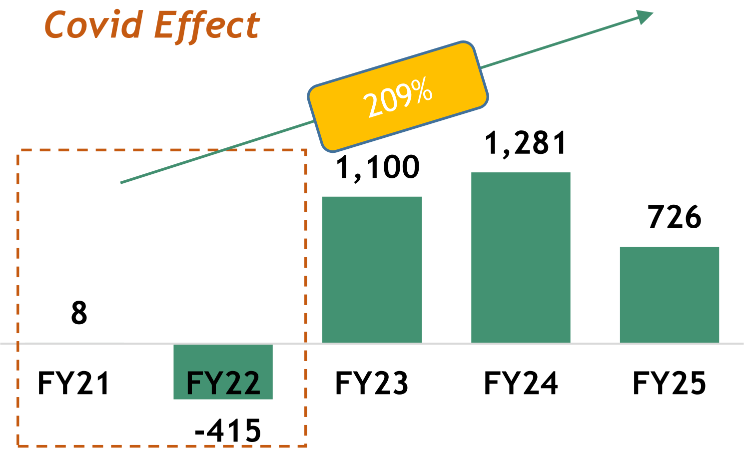
Operating Efficiency (%)



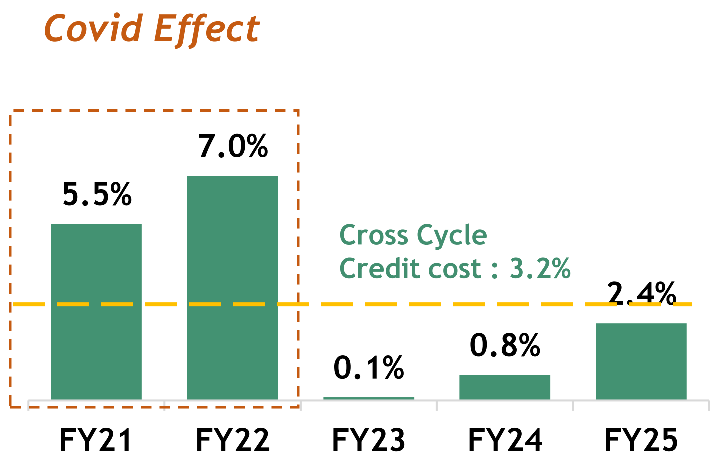
Asset Quality (%)



PAT (₹ in Crore)

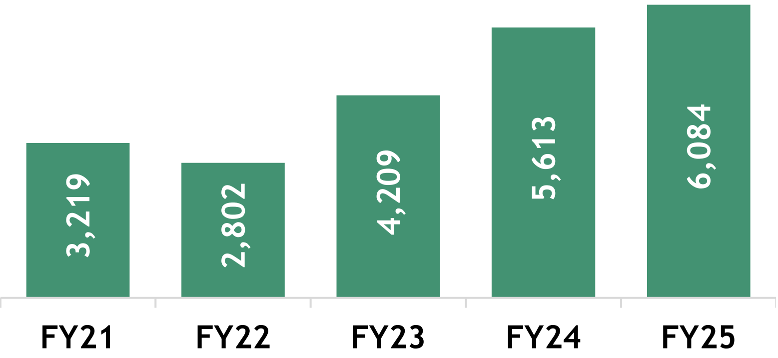


Credit Cost / Average GLP (%)



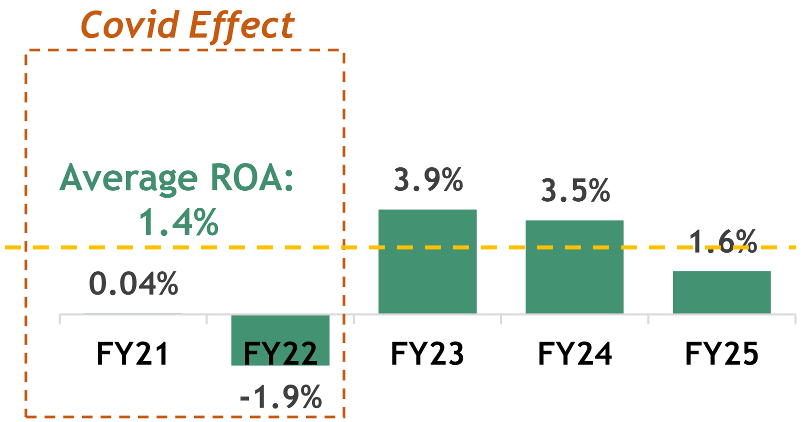
PERFORMANCE TRACK RECORD (4/4)

Net Worth (₹ in Crore)

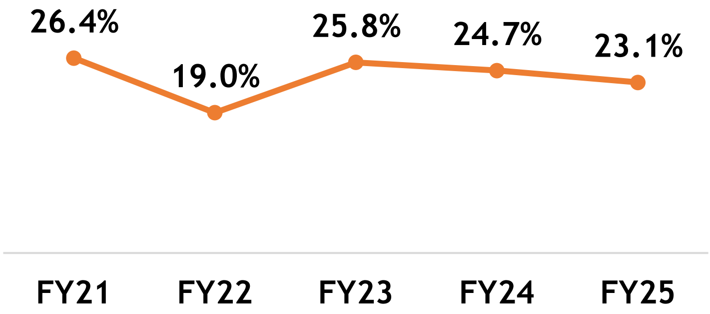


BVPS (in ₹)

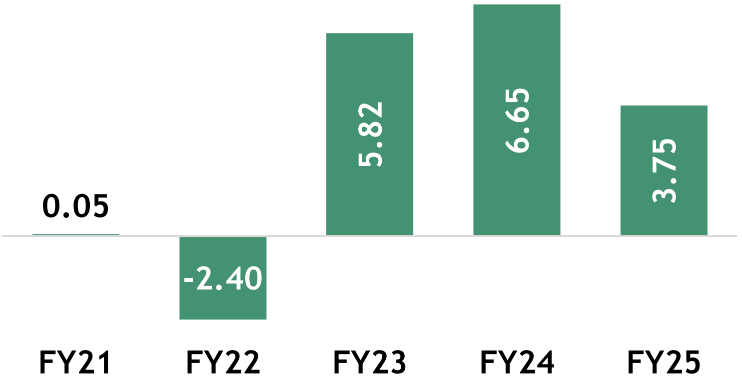
Cross Cycle ROA (%)



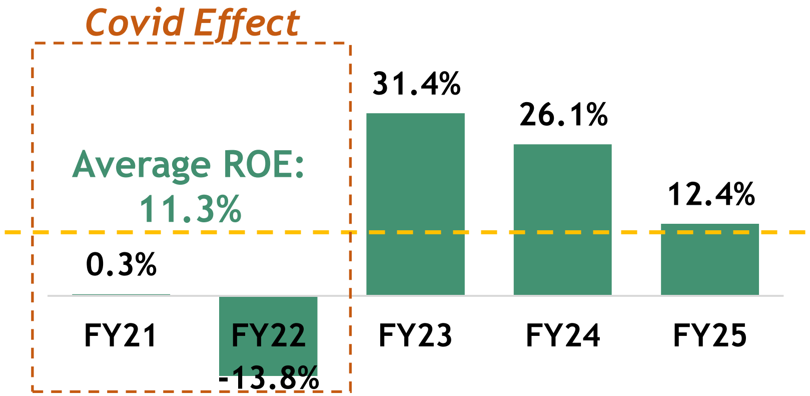
CRAR (%)



EPS (in ₹)



Cross Cycle ROE (%)



THANK YOU

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investorrelations@ujjivan.com