



UJJIVAN SMALL FINANCE BANK

Build a Better Life

USFB/CS/SE/2021-22/87

Date: February 05, 2022

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: Outcome of the meeting of the Board of Directors-Approval of Financial Results for the quarter and nine months ended December 31, 2021

Further to our letter bearing reference number **USFB/CS/SE/2021-22/85** dated **January 28, 2022** and pursuant to Regulation 30 and 33 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that further to the review by the Audit Committee, the Board of Directors of the Bank, in its meeting held on February 05, 2022, has, inter alia, considered and approved the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2021 along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., Chartered Accountants and M/s. B. K. Ramadhyani & Co. LLP, Chartered Accountants.

A copy of aforesaid Unaudited Financial Results and Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, a copy of press release and the investor presentation on financial and business performance of the Bank for the quarter and nine months ended December 31, 2021 are enclosed herewith. The meeting of the Board of Directors commenced at 01:30 P.M. and concluded at 05:00 P.M.

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

Chanchal Kumar
Company Secretary and Compliance Officer

☎ 18002082121

🌐 www.ujjivansfb.in

✉ customercare@ujjivan.com

B K Ramadhyani & Co LLP

Chartered Accountants
4B, Chitrapur Bhavan ,
No.68, 8th Main,
15th Cross, Malleshwaram ,
Bangalore - 560 055

Mukund M Chitale & Co.

Chartered Accountants
Second Floor, Kanpur House, Paranjape B
Scheme Road No 1, Vile Parle East,
Mumbai- 400057

**Independent Auditor's Review Report on Review of Unaudited Quarterly
Financial Results of the Company pursuant to the Regulation 33 of the SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

To,
The Board of Directors
Ujjivan Small Finance Bank Limited
Koramangala
Bengaluru

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of Ujjivan Small Finance Bank Limited ("the Company") for the quarter and the nine months ended December 31, 2021 being submitted by it pursuant to the requirement of Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended .
2. This Statement, which is the responsibility of the Company's management and approved by Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" ("AS 25") prescribed under section 133 of Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards of Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with applicable accounting standards i.e. Indian Accounting Standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder or by the Institute of Chartered Accountants of India and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended



Note:

- 1) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on February 05, 2022. The financial results for the quarter and Nine months ended December 31, 2021, have been subjected to "Limited Review" by the statutory auditors (B. K. Ramadhani & Co LLP, Chartered Accountants and Mukund M Chitale & Co, Chartered Accountants) of the Bank. The report thereon is unmodified. The first quarter ended June 30, 2021 results were reviewed by MSKA & Associates, Chartered Accountants.
- 2) The above financial results have been prepared in accordance with the Banking Regulation Act, 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under section 133 of the Companies Act, 2013 read with relevant rules thereunder, Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended, and the guidelines issued by the Reserve Bank of India ('RBI')
- 3) The Bank has applied significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended March 31, 2021.
- 4) As at December 31, 2021, 15,865,555 options have been lapsed, 10,199,765 options vested and are yet to be exercised and balance 15,176,311 options remains unvested out of the total options granted under the approved Employee Stock Option Plan (ESOP) 2019.
- 5) Other income includes income from commission, exchange and brokerage, processing fees, profit on sale of investments and PSLC fee income.
- 6) The Capital Adequacy Ratio ("CAR") has been computed as per RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 06, 2016 on 'Operating Guidelines for Small Finance Banks'. The Bank has followed BASEL II standardized approach for credit risk in accordance with the aforesaid guidelines. Further, the RBI vide its Circular No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 08, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk. Further, the Bank has not considered contingent provisions created on account of COVID-19 stress for the purpose of computing CAR.
- 7) Based on RBI Master Direction on Financial statements - Presentation and Disclosures issued on August 30, 2021, recoveries from written off accounts, which was hitherto included as part of other income have been classified as credit to provisions and contingencies and provision for depreciation on investments, which was hitherto classified as part of provisions and contingencies has been reclassified as part of other income. There is no impact of this change on the net profit/loss of the current or earlier periods. The change has been effected from quarter ended September, 2021 and accordingly comparative figures have been regrouped.
- 8) Consequent to the outbreak of COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional post COVID 19 restrictions continue to be implemented in areas with a significant number of COVID-19 cases. India had experienced a "Second wave" of the COVID-19 pandemic in Apr-May 2021 following the discovery of mutant variant, leading to the re-imposition of regional lockdowns. These were gradually lifted as the Second wave subsided. The World is now experiencing another outbreak on account of new coronavirus variant and as a precautionary measure India has started to re-impose localised/regional restrictions.

The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities, which may persist even after the restrictions related to the COVID-19 outbreak are lifted. The disruptions following the outbreak, have led to a decrease in loan originations and the efficiency in collection efforts. This may lead to a continued rise in the number of customer defaults and consequently an increase in provisions there against.

The extent to which the COVID-19 pandemic will continue to impact the Bank's operations and financial results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether mandated by the Government or elected by the Bank.



(Rs. in Lacs)							
Unaudited Financial Results for the Quarter and Nine Months Ended December 31, 2021							
Sl No.	Particulars	Quarter ended			Nine month Ended		Year ended
		December 31, 2021	September 30, 2021	December 31, 2020	December 31, 2021	December 31, 2020	March 31, 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest Earned (a)+(b)+(c)	70,787	64,504	68,832	1,99,457	2,18,821	2,80,607
	a) Interest/ discount on advances/ bills	64,779	58,308	63,775	1,81,691	2,03,595	2,60,038
	b) Income on Investments	4,602	4,507	4,530	13,235	13,080	17,298
	c) Interest on balances with Reserve Bank of India and other interbank funds	1,406	1,689	527	4,531	2,146	3,271
2	Other Income (Refer note 5)	9,082	4,689	9,782	21,071	18,832	30,231
3	Total Income (1)+(2)	79,869	69,193	78,614	2,20,528	2,37,652	3,10,838
4	Interest Expended	25,401	25,368	25,604	76,495	82,778	1,07,751
5	Operating Expenses (i)+(ii)	40,335	36,723	32,893	1,06,707	90,332	1,23,008
	(i) Employees Cost	22,104	19,983	20,394	58,570	57,950	74,878
	(ii) Other Operating Expenses	18,231	16,740	12,499	48,137	32,382	48,130
6	Total Expenditure (4)+(5) [excluding provisions & contingencies]	65,736	62,091	58,497	1,83,202	1,73,110	2,30,759
7	Operating Profit before Provisions & Contingencies (3)-(6)	14,133	7,102	20,117	37,326	64,543	80,079
8	Provisions (other than tax) and Contingencies	18,697	43,688	58,084	1,09,706	81,909	79,059
9	Exceptional Items	-	-	-	-	-	-
10	Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	(4,564)	(36,586)	(37,967)	(72,380)	(17,367)	1,020
11	Tax Expense	(1,181)	(9,207)	(10,084)	(18,269)	(4,549)	190
12	Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	(3,383)	(27,379)	(27,883)	(54,111)	(12,818)	830
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit/(Loss) for the period (12)-(13)	(3,383)	(27,379)	(27,883)	(54,111)	(12,818)	830
15	Paid up equity share capital (Face Value of Rs 10/- each)	1,72,831	1,72,831	1,72,825	1,72,831	1,72,825	1,72,831
16	Reserves excluding revaluation reserves						1,24,671
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio - BASEL II (Refer Note 6)	19.09%	22.19%	26.93%	19.09%	26.93%	26.44%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses)*						
	Basic EPS (Rs)	(0.20)	(1.58)	(1.61)	(3.13)	(0.74)	0.05
	Diluted EPS (Rs)	(0.20)	(1.58)	(1.61)	(3.13)	(0.74)	0.05
	(iv) NPA Ratios						
	(a) Gross NPAs	1,61,166	1,71,265	13,058	1,61,166	13,058	1,07,060
	(b) Net NPAs	25,155	43,514	640	25,155	640	42,458
	(c) % of Gross NPAs to Gross Advances	9.79%	11.80%	0.96%	9.79%	0.96%	7.07%
	(d) % of Net NPAs to Net Advances	1.67%	3.29%	0.05%	1.67%	0.05%	2.93%
	(v) Return on assets (average)*	(0.17)%	(1.39)%	(1.51)%	(2.72)%	(0.68)%	0.04 %

* Figures for the quarter and nine month ended are not annualised



UJIVAN SMALL FINANCE BANK LIMITED							
CIN: L65110KA2016PLC142162							
Registered and Corporate Office: Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka							
Website: www.ujivansfb.in Phone: +91 80 4071 2121							
Segment information in accordance with Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under:							
(Rs. in Lacs)							
Sl No.	Particulars	Quarter ended			Nine month ended		Year ended
		December 31, 2021 (Unaudited)	September 30, 2021 (Unaudited)	December 31, 2020 (Unaudited)	December 31, 2021 (Unaudited)	December 31, 2020 (Unaudited)	March 31, 2021 (Audited)
1	Segment Revenue						
(a)	Treasury	6,042	6,661	9,805	22,232	23,672	31,931
(b)	Retail Banking	71,874	60,708	67,451	1,92,885	2,09,662	2,73,233
(c)	Wholesale Banking	1,952	1,824	1,358	5,411	4,318	5,674
(d)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	Income From Operations	79,868	69,193	78,614	2,20,528	2,37,652	3,10,838
2	Segment Results						
(a)	Treasury	(68)	(2,664)	4,157	1,008	7,459	10,293
(b)	Retail Banking	(5,336)	(33,179)	(38,876)	(72,520)	(21,361)	(9,572)
(c)	Wholesale Banking	1,556	207	864	1,561	1,973	2,974
(d)	Unallocated	(717)	(950)	(4,112)	(2,429)	(5,438)	(2,675)
	Total Profit Before Tax	(4,565)	(36,586)	(37,967)	(72,380)	(17,367)	1,020
3	Segment Assets						
(a)	Treasury	4,74,692	4,94,036	4,96,623	4,74,692	4,96,623	4,93,033
(b)	Retail Banking	15,11,256	13,36,176	13,70,573	15,11,256	13,70,573	14,54,524
(c)	Wholesale Banking	88,025	75,859	50,795	88,025	50,795	64,865
(d)	Unallocated	45,934	44,684	23,582	45,934	23,582	25,623
	Total Assets	21,19,907	19,50,755	19,41,573	21,19,907	19,41,573	20,38,045
4	Segment Liabilities						
(a)	Treasury	4,74,692	4,94,036	4,96,623	4,74,692	4,96,623	4,93,033
(b)	Retail Banking	13,06,631	11,26,993	10,99,870	13,06,631	10,99,870	11,75,425
(c)	Wholesale Banking	71,221	59,027	37,116	71,221	37,116	47,712
(d)	Unallocated	18,52,544	16,80,056	16,33,609	18,52,544	16,33,609	17,16,170
	Total Liabilities	18,52,544	16,80,056	16,33,609	18,52,544	16,33,609	17,16,170
5	Capital Employed						
(a)	Treasury	2,04,626	2,09,183	2,70,703	2,04,626	2,70,703	2,79,099
(b)	Retail Banking	16,804	16,832	13,679	16,804	13,679	17,153
(c)	Wholesale Banking	45,933	44,684	23,582	45,933	23,582	25,623
(d)	Unallocated	2,67,363	2,70,699	3,07,964	2,67,363	3,07,964	3,21,875
	Total	2,67,363	2,70,699	3,07,964	2,67,363	3,07,964	3,21,875

A) Treasury: The Treasury Segment primarily consists of net interest earnings from the Bank's investment portfolio, money market borrowing and lending, gains or losses on investment operations and income from sale of Priority Sector Lending Certificates ("PSLC").

B) Retail Banking: The Retail Banking Segment serves retail customers through a branch network and other delivery channels. Retail Banking includes lending to and deposits from retail customers and identified earnings and expenses of the segment. This segment raises deposits from customers and provides loans and other services to customers. Revenues of the retail banking segment are derived from interest earned on retail loans, processing fees earned and other related incomes. Expenses of this segment primarily comprises of interest expense on deposits & borrowings, infrastructure and premises expenses for operating the branch network and other delivery channels, personnel costs, other direct overheads and allocated expenses.

C) Whole Sale Banking: The Wholesale Banking Segment provides loans to Corporates and Financial Institutions. Revenues of the wholesale banking segment consist of interest earned on loans made to customers. The principal expenses of the segment consist of interest expense on funds borrowed from external sources and other internal segments, premises expenses, personnel costs, other direct overheads and allocated expenses of delivery channels, specialist product groups, processing units and support groups.



Note:

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- 3) The Bank has applied significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended March 31, 2021.
- 4) As at December 31, 2021, 15,865,555 options have been lapsed, 10,199,765 options vested and are yet to be exercised and balance 15,176,311 options remains unvested out of the total options granted under the approved Employee Stock Option Plan (ESOP) 2019.
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- 7) Based on RBI Master Direction on Financial statements - Presentation and Disclosures issued on August 30, 2021, recoveries from written off accounts, which was hitherto included as part of other income have been classified as credit to provisions and contingencies and provision for depreciation on investments, which was hitherto classified as part of provisions and contingencies has been reclassified as part of other income. There is no impact of this change on the net profit/loss of the current or earlier periods. The change has been effected from quarter ended September, 2021 and accordingly comparative figures have been regrouped.
- 8) Consequent to the outbreak of COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional post COVID 19 restrictions continue to be implemented in areas with a significant number of COVID-19 cases. India had experienced a "Second wave" of the COVID-19 pandemic in Apr-May 2021 following the discovery of mutual variant, leading to the re-imposition of regional lockdowns. These were gradually lifted as the Second wave subsided. The World is now experiencing another outbreak on account of new coronavirus variant and as a precautionary measure India has started to re-impose localised/regional restrictions.
The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities, which may persist even after the restrictions related to the COVID-19 outbreak are lifted. The disruptions following the outbreak, have led to a decrease in loan originations and the efficiency in collection efforts. This may lead to a continued rise in the number of customer defaults and consequently an increase in provisions there against. The extent to which the COVID-19 pandemic will continue to impact the Bank's operations and financial results will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether mandated by the Government or elected by the Bank.



- 9) Details of Resolution Plan implemented under the RBI Resolution Framework 2.0 - Resolution of COVID-19 related stress of Individuals and Small Businesses dated May 5, 2021 are given below

SL No.	Description	Individual Borrowers		Small Businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	47,156	2,00,171	-
(B)	Number of accounts where resolution plan has been implemented under this window	29,327	1,77,277	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	13,63,788	49,37,864	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	95,515	4,16,173	-

- 10) The Bank has restructured NIL accounts which fall under the RBI Circular No.DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on Prudential Framework for Resolution of Stressed Assets, as on December 31, 2021.
- 11) Details of loans transferred / acquired during the quarter ended December 31, 2021 under the RBI Master Direction on Transfer of Loan Exposures dated September 24,2021 are given below:
 (i) The Bank has not transferred any non-performing assets (NPAs).
 (ii) The Bank has not transferred any Special Mention Account (SMA) and loan not in default.
 (iii) The Bank has not acquired any loans through assignment.
 (iv) The Bank has not acquired any stressed loan.
- 12) In accordance with the applicable RBI guidelines, during the quarter ended June 30, 2021, Bank has shifted Central Government securities with a book value of ₹ 340 Crore and State Government securities with a book value of ₹ 135 Crore from HTM to AFS category.
- 13) The Honourable Supreme Court of India vide an interim order dated 03.09.2020 had directed that accounts which were not declared NPA till 31.08.2020 shall not be declared as NPA till further orders, which has been complied with by the Bank. The said interim order stood vacated on 23.03.2021 and the Bank continued with the asset classification of borrowers as per the extant RBI instructions/IRAC norms. In view of this, the results for the nine months period ended December 2021 may not be comparable with the corresponding nine months period ended December 2020.
- 14) The Bank does not hold any security receipts
- 15) Figures of the previous period have been regrouped / reclassified, wherever considered necessary to conform to the current period's classification. The figures for the third quarter ended December 31, 2021 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2021 and the published reviewed figures upto the end of half year ended September 30, 2021. The figures for the third quarter ended December 31, 2020 are the balancing figures between un audited figures in respect of the nine months ended Decmeber 31, 2020 and the published reviewed figures upto the end of half year ended September 30, 2020.



Bengaluru
February 05, 2022



By order of the Board
For Ujjivan Small Finance Bank Limited

Ittira Davis
Managing Director & CEO
DIN: 06442816

Press Release

Strong overall improvement in business under 100-day plan
Disbursement up 120% Y-o-Y; Deposits up 34% Y-o-Y
Secular improvement in collections; Dec'21 collections up at 97%
NNPA almost half to 1.7%; PAR reduced to 14.9%

Bengaluru, February 05, 2022: Ujjivan Small Finance Bank Ltd. [BSE: 542904; NSE: UJJIVANSFB], today announced its financial performance for the quarter ended December 31, 2021.

Summary of Ujjivan Small Finance Bank Business Performance – Q3 FY 2021-22

- ❖ Gross advances at ₹16,463 crore up 21% Y-o-Y and 13% Q-o-Q
- ❖ Strong disbursements during the quarter – ₹4,809 crore up 120% Y-o-Y and 54% Q-o-Q
- ❖ Non Micro Banking contributes 33% of total portfolio as against 27% in Dec'20
- ❖ Secured Advances stand at 31% of the total portfolio as on Dec'21 as against 25% in Dec'20
- ❖ Total provision is ₹1,549 crore covering 9.4% of gross advances as on 31st Dec'21 (includes ₹250 crore COVID floating provisions)
- ❖ GNPA/ NNPA declined to 9.8% / 1.7% as of Dec'21 against 11.8% / 3.3% respectively as of Sep'21; write-off of ₹152 crore in Q3FY22; Provision coverage ratio as on Dec'21 is 84% (including floating provisions)
- ❖ Total restructured book is 7.5% of gross advances with provision coverage of 44%
- ❖ Deposits at ₹15,563 crore as of Dec'21 up by 34% Y-o-Y; Retail deposits at 53% of total deposits against 48% as of Dec'20; CASA ratio at 26% in Dec'21 vs 18% in Dec'20. Retail banking CASA grew 151% Y-o-Y to ₹3,031 crore, contributes 74% of total CASA; healthy retail liability customer acquisition - 2.1 lakh customers added during the Q3FY22; 5.0+ lakh in 9MFY22
- ❖ Net Interest Income of ₹454 crore in Q3FY22; Net interest margin at 9.1% in Q3FY22 against 9.7% in Q3FY21
- ❖ Operating expenses to average assets at 7.9%; Cost to Income ratio at 74% in Q3FY22 vs 62% in Q3FY21
- ❖ PPOp at ₹141 crore vs ₹71 crore in Q2FY22; PAT of (₹34) crore vs (₹279) crore Y-o-Y
- ❖ Consistent improvement in collections with Dec'21 collection efficiency (against due for the month) at 97% up from 95% in Sep'21; Dec'21 collection efficiency for ex-GNPA/ NDA book was at 99%
- ❖ Improving collections has led to Portfolio at risk declining to 14.9% as of Dec'21 from 18.9% as on Sep'21
- ❖ Capital adequacy ratio at 19.1% with Tier-1 capital at 17.7%; Liquidity coverage ratio at 138.6% as of Dec'21

Mr. Ittira Davis, MD & CEO, Ujjivan Small Finance Bank said, “We are very happy with our efforts yielding in improved performance. Last couple of months have been challenging due to internal and external issues, despite that we focussed on business and streamlined processes which lead to improved portfolio quality, higher business volumes and reduced attrition, in-line with our 100-day plan. We continue to attract good talent and over last few months have strengthened the leadership team further; our CIO and Head – Digital Banking have already joined while CFO and Head – Internal audit are joining in coming months. Our objectives remain intact and as mentioned on numerous occasion we will continue to strive towards building a diversified asset book and granular liability base. This will be assisted by our robust and evolving digital infrastructure coupled with improving productivity levels. After covering majority of employees under our vaccination drive, we are now helping customers; in a short period of 5 months, we have covered over 60,000 beneficiaries through our branches under ‘Sanjeevani Kavach’ program which we believe is a unique and a necessary step to support our customer base. In last few weeks, Covid cases have risen again leading to a widespread 3rd wave. Fortunately, the business has not witnessed any major disruption; monthly collections continue to improve even in Jan'22. This was also facilitated by our learnings from the past two waves. Q4 business volumes have started on a steady note and we look forward to step-up the all-round performance delivered in Q3FY22 while we continue to monitor the ground situation closely.”

About Ujjivan Small Finance Bank Limited:

Ujjivan Small Finance Bank Limited is a small finance bank licensed under Section 22 (1) of the Banking Regulation Act, 1949 to carry on the business of small finance bank in India.

Bank serves 62.1 lakh customers through 575 branches and 16,896 employees spread across 248 districts and 24 states and union territories in India. Gross advances stands at ₹16,463 crore with a deposit base of ₹15,563 crore as of December 31, 2021.

'Bank's CSR objective is to reach unserved and underserved sections of the society. In Q3 FY22, the Bank has prioritized the importance of vaccinating the citizens across the country. The Bank has collaborated with local hospitals, Primary Healthcare centres to facilitate the vaccination for 30,000+ beneficiaries across 19 states. We have distributed 10 ICU beds to the General hospital in Nadiad, Gujarat that will benefit over 200+ patients in a year. Overall the relief activities will reach out to 4,40,490 beneficiaries. The Bank has partnered with Marwari hospitals in Guwahati to provide pediatric and neonatal set up to help the child's treatment. Two community infrastructural development projects were completed under the Chote Kadam project in Gujarat and Adanur impacting 351 beneficiaries.'

Web: www.ujjivansfb.in Twitter: [@UjjivanSFB](https://twitter.com/UjjivanSFB)

Safe Harbour:

Some of the statements in this document that are not historical facts are forward-looking statements. These forward-looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

For further information, please contact:

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Q3 FY22 PRESENTATION

FEBRUARY 2022



UJJIVAN
UJJIVAN SMALL FINANCE BANK



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CONTENTS



Performance Highlights



Business Overview



Financials



Ujjivan - Building a Mass Market Bank





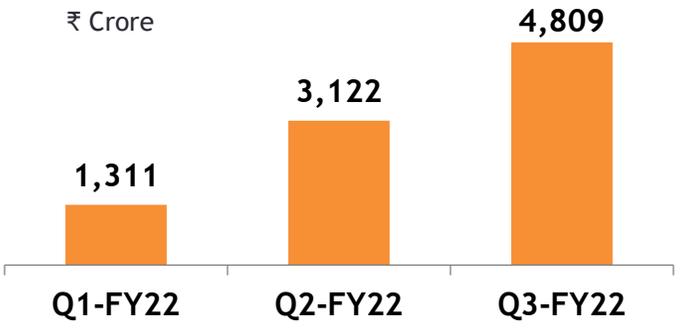
Performance Highlights



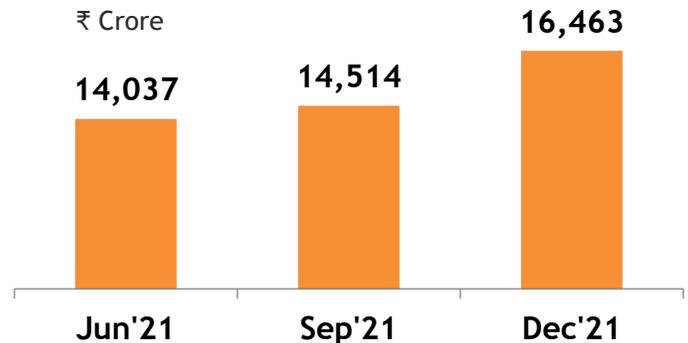
100-DAY PLAN ON RIGHT TRACK

1 Re-building business volumes

Highest ever disbursement

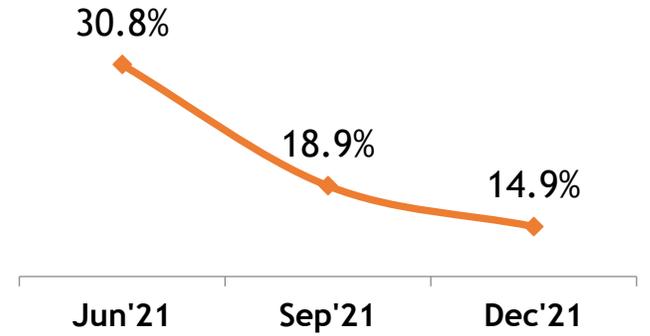


Gross advances

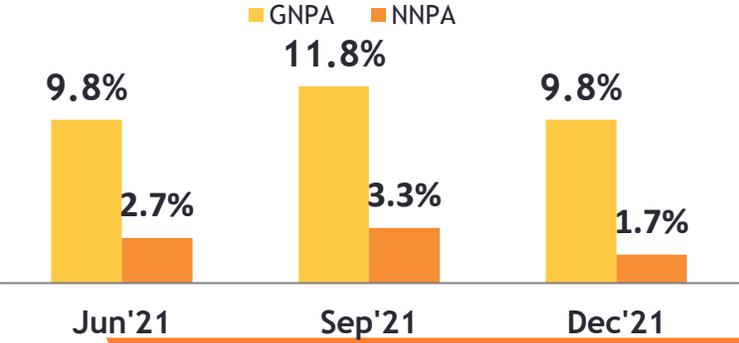


2 Significant improvement in asset quality

Reduced Portfolio at Risk



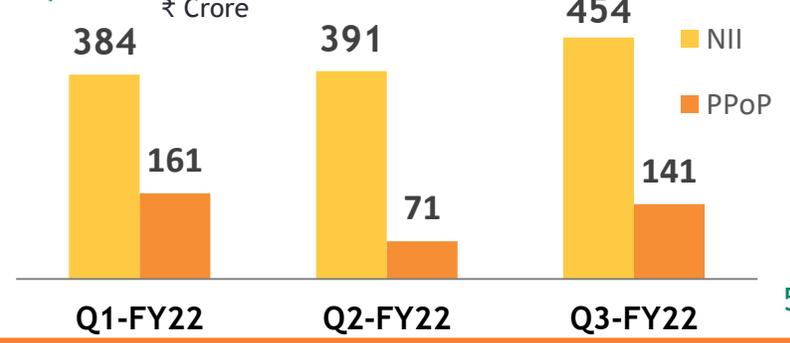
Lower GNPA & NNPA



3 Leadership team strengthened

- MD & CEO: Mr. Ittira Davis
- Chief Information Officer: Mr. Ashwin Khorana
- Chief Digital Officer: Mr. Sriram Srinivasan
- Chief Financial Officer: Mr. Ramesh Murthy; to join in Mar'22
- Head Regulatory Framework: Mr. Sanjeev Barnwal; to join w.e.f. 15 Feb'22
- Head of Internal Audit: To join in Apr'22

4 Improving profitability





Q3 FY22 KEY HIGHLIGHTS

Disbursements

Highest ever quarterly disbursements at ₹ 4,809 Cr, up 120% Y-o-Y; up 54% Q-o-Q

Collections

Collection efficiency at 97% in Dec'21 reaching pre-covid levels
Collection efficiency excluding GNPA is 99%

Liabilities

Strengthening retail franchise : Retail deposits up 50% Y-o-Y; CASA up 100% Y-o-Y
Total deposit at ₹ 15,563 Cr up 34% Y-o-Y | 2.1 lakh new customers acquired in Q3

Diversification

Non MicroBanking at 33% (27% in Dec-20); Secured at 31% (25% in Dec-20)

Asset Quality

GNPA / NNPA reduced to 9.8% / 1.7% from 11.8% / 3.3% as of Sep'21

Provisioning

Provision book coverage at 9.4% with PCR at 84%; including floating provision of ₹ 250 Cr

Financials

NII at ₹ 454 Cr | NIM at 9.1% | PPOP at ₹ 141 Cr | PAT at ₹ (34) Cr vs (₹ 279 Cr) Y-o-Y

Capital

19.1% capital adequacy with tier-1 at 17.7% as on 31st Dec'21 | LCR at 138.6% as on Dec'21



UJJIVAN - TOUCHING LIVES

On 7th Sep'21, launched an initiative to focus on vaccination drives for customers and their families; promoted mass vaccination through the branches under "SANJEEVANI KAVACH"



Total Beneficiaries Vaccinated

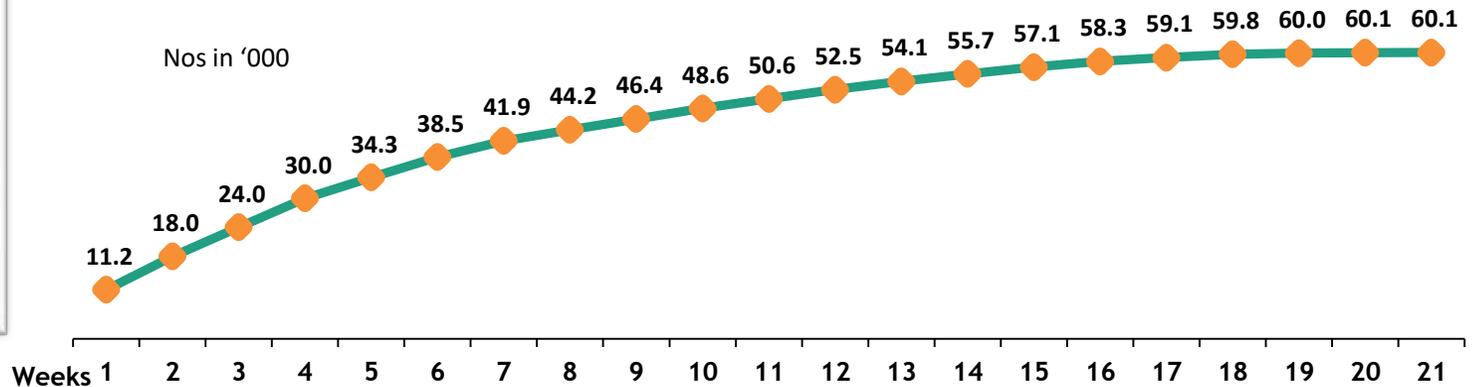
60,147

Branches conducting vaccination camps

464

Weekly vaccination trend

Vaccinated over 60,000 beneficiaries over a period of 5 months



[Click here](#) for news article



KEY HIGHLIGHTS

Gross Advances

₹ 16,463 cr
Up 21% yoy
Dec'20: ₹ 13,638 cr

Disbursements

₹ 4,809 cr
Up 120% yoy
Q3-FY21: ₹ 2,184 cr

Total Deposits

₹ 15,563 cr
Up 34% yoy
Dec'20: ₹ 11,617 cr

Retail Deposits

₹ 8,324 cr (53%*)
Up 50% yoy
Dec'20: ₹ 5,563 cr/
48%

CRAR

19.1%
Dec'20: 26.9%

Customer Base[^]

62.1 lakh
customers
37.6 lakh
borrowers

GNPA

9.8%
Sep'21: 11.8%
Dec'20: 4.8%**

NNPA

1.7%
Sep'21: 3.3%
Dec'20: 2.05%**

NII

₹ 454 cr
Up 5% yoy
Q3-FY21: ₹ 432 cr

NIM

9.1%
Q3-FY21: 9.7%

PPoP

₹ 141 cr
Down 30% yoy
Q3-FY21: ₹ 201¹ cr

Employees

16,896
Dec'20 : 16,733

Note: * Retail Deposit as a % of Total Deposit

** Stated as Proforma number; Reported GNPA/NNPA for Q3-FY21 was 1.0%/0.05% respectively

NII: Net Interest Income

NIM: Net Interest Margin

PPoP: Pre-Provisioning Operating Profit

[^] Dec'20 - 56.6 lakh customers/ 40.2 lakh borrowers

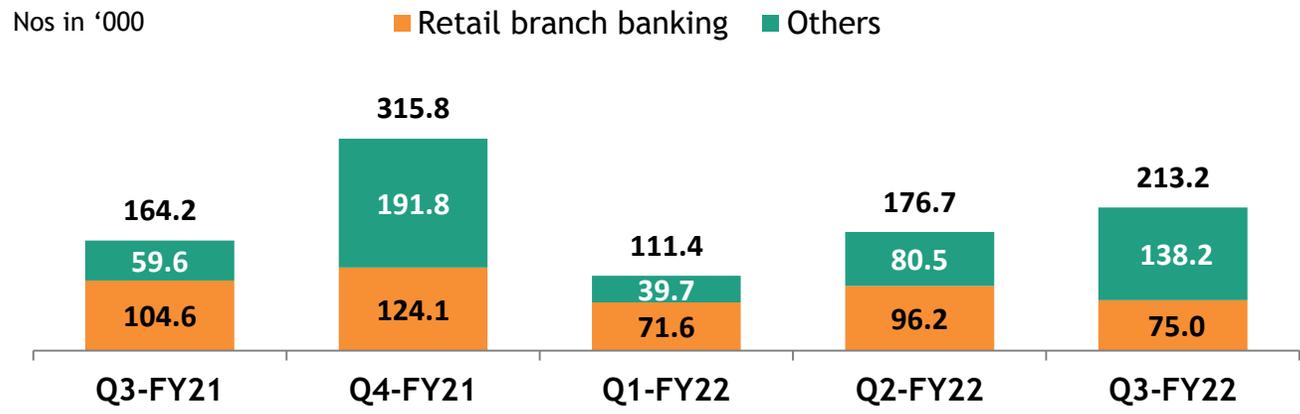
¹ Includes ₹ 41 crore of one-time OMO income in Q3FY21



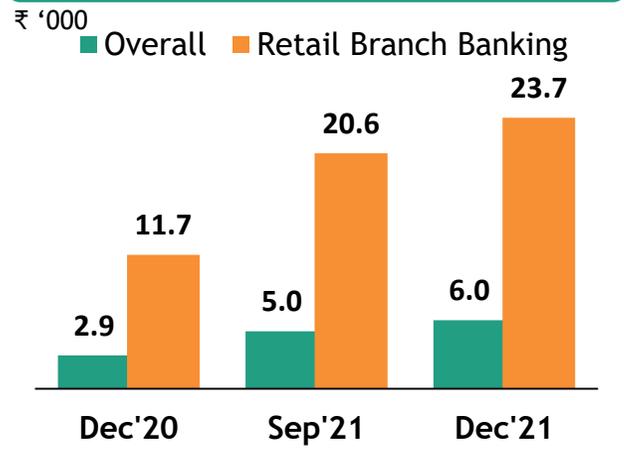
STRENGTHENING RETAIL LIABILITY FRANCHISE

- Total deposits grew 34% Y-o-Y to ₹ 15,563 Cr
- Retail deposits grew 50% Y-o-Y; contributing to 53% of total deposits in Dec'21 vs 48% in Dec'20
- CASA deposits grew 100% Y-o-Y; 26.5% as of Dec'21
 - Retail Branch banking CASA grew 151% Y-o-Y; contributes 74% to total CASA
- Focus on value-add products to drive average balances
 - Average balance for Retail Branch Banking SA moved to ₹ 24k from ₹ 12k Y-o-Y
 - Average balance of new SA acquisition by retail branch banking in Q3-FY22 is ₹ 51k vs ₹ 15k in Q3-FY21
 - Ex-salary, average balance for Retail Branch Banking SA now at ₹ 27K (₹ 69k for Q3 acquisition)

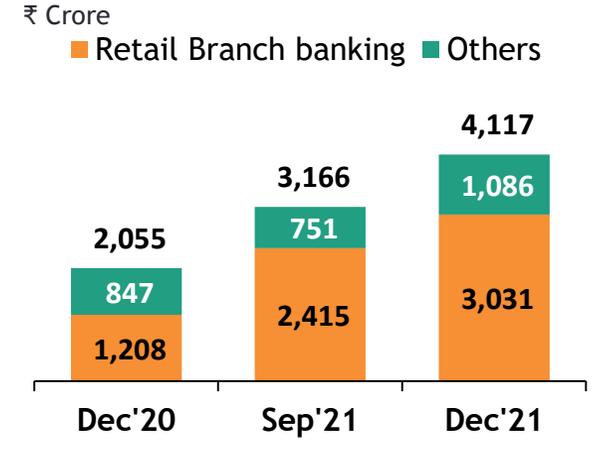
Retail branch banking driving customer acquisition



Improving SA ticket size



CASA: Strong growth





ASSETS UPDATE (1 / 2)

MicroBanking

- **Collections:**
 - Healthy collections powered by on-ground efforts, technology and effective data analytics - 98% in Dec'21 vs. 95% in Sep'21
 - Enhanced focus on collections from delinquent account to reduce PAR flow
 - Collections improving across geographies while Assam continues to lag
- **Disbursement**
 - Q3-FY22 disbursements at ₹ 3,690 Cr, up 123% Y-o-Y, up 69% Q-o-Q; ₹ 30 Cr disbursed under ECLGS scheme
 - Pre-approved loans - 21,189 loans disbursed worth ₹ 125 Cr
 - Improving staff productivity resulting in higher new customer acquisition - 1.16 lakh in Q3-FY22 vs. 43.8k in Q2-FY22
 - 84% loans to existing customers as a measure to provide liquidity support
- **Digital collections**
 - Expanding reach via scale-up of existing channels & addition of new channels through Fintech, payments bank, money mitra outlets
 - Q3-FY22 cashless collections at 17%; additionally 37% of the repayment supported by payments bank and CMS
- **New Initiatives**
 - **New Products** - Micro LAP launched currently available in select branches, targeted to scale up by Q1-FY23
 - **WIP** - Ujjivan Pay QR solution for HHD*; Voice Video Vernacular application (mobile app for MB customers); geo-tagging of customers

Affordable Housing

- **Collection efficiency:** strategizing business process along with legal process to enhance collection
 - 94% in Dec'21 vs. 94% in Sep'21
- **Disbursements** at ₹ 349 Cr in Q3-FY22 vs ₹ 298 Cr in Q2-FY22 vs ₹ 209 Cr in Q3-FY21
 - Leveraging our geographical presence and focused to improve productivity levels
 - Process Improvement - Digitizing service deliverables and centralized processing to enhance cost efficiencies



ASSETS UPDATE (2/2)

MSE

- **Collection efficiency** - 86% in Dec'21 vs. 86% in Sep'21; recoveries supported by legal is being expedited and will be key focus area for the next quarter as well
- **Disbursements at ₹ 340 Cr vs ₹ 329 Cr in Q2-FY22; ₹ 136 Cr in Q3-FY21**
 - Fintech disbursements at ₹ 121 Cr in Q3-FY22 vs ₹ 161 Cr in Q2-FY22; CGTMSE scheme launched in Q3-FY22 - ₹ 71 Cr disbursed till date
 - Focused on Semi-formal and Formal segment customers for growth

Personal Loans

- **Collection efficiency** - 88% in Dec'21 vs. 88% in Sep'21
- **Disbursements at ₹ 61 Cr vs ₹ 43 Cr in Q2-FY22 & ₹ 30 Cr in Q3-FY21**
- **New Products** - Balance transfer product launched; Top-up loans to be launched in Q4-FY22 to enhance product proposition

Vehicle Finance

- **Collection efficiency** - 91% in Dec'21 vs. 91% in Sep'21
- **Disbursements at ₹ 44 Cr vs ₹ 37 Cr in Q2-FY22 & ₹ 21 Cr in Q3-FY21**
- Pre-approved program for Two Wheeler Loans to be launched in Q4-FY22; Pilot initiated for used car loans
- Focused alliances in development stage which will lead to growth

FIG Lending

- **Collection efficiency** - 100% maintained for the quarter
- **Disbursements at ₹ 250 Cr vs ₹ 150 Cr in Q2-FY22, ₹ 105 Cr in Q3-FY21; aided by new client acquisition**
- Healthy client base - Continued focus on A & AA rated NBFC with secured lending business and high ticket sizes
- **New Products** - Launched CC/OD products in Oct'21; WCDL* expected to be launched by Q4-FY22



Successfully driving digital journey



LEADER IN ADOPTING TECHNOLOGY (PRE-BANK)

First in the Industry - Door-step Loan Processing through **Phygital** Journey (Hand Held Devices to staff)

Initial phase of digitisation

Document Management System (DMS)



Scanned document flow and storage was implemented for quicker application movement and reduced TAT for loan processing and credit decision making

Sourcing

GLOW & ILOS (Group Loan & Individual Loan Sourcing)

Digital Loan Sourcing were implemented and 100% sourcing was through front end Application on Hand-held device Digital sourcing for Individual Loans was first in the Industry

Collections

Trucell (Collection)



Centre Meeting collections were digitised with Trucell application. This was enabled with Group and Centre Posting for enhanced collection efficiency in field

IC4 (Collection)



A dedicated application was available to field and collection team for Over Due cases collection. Same is now replaced with a new tool – BROD

Automated Credit Decisioning

BRE and Credit Decision Making

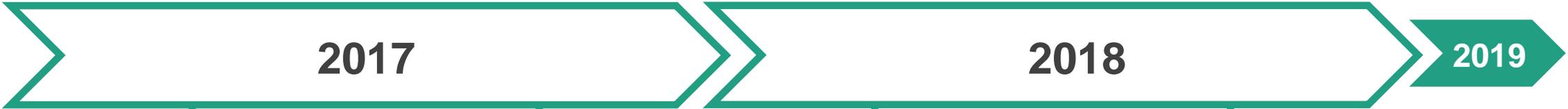
Centralised rule was implemented for straight-through loan processing Workflow based exception handling implemented in the Business Rule Engine & Credit decisioning



DIGITAL ROADMAP SET SINCE INCEPTION OF BANK



Harnessing digital potential since inception



Operations begun with all digital channels live

- **Mobile Banking** – 1st in industry in multiple regional language
- **SMS & Missed Call Banking** – Banking for feature smartphone customers
- **Internet Banking** – For tech savvy customers

E-KYC and Aadhaar Authentication Services

- **E-KYC** - Ujjivan Loan & Savings Account sourcing in the field was enabled with Aadhaar Based E-KYC
- **Aadhaar authentication** services were enabled for provided cash-in/cash-out and transaction services at customer door-step. Door-step banking became the first step towards providing full range of banking services to Microbanking customer base

Building Strong Digital Banking Foundation

- Ventured into recharge & Bill Payments powered by **BBPS**
- **UPI Payments** – Providing faster payment option for customers
- **Business Net Banking** – Conceptualized BNB for corporate customers

Fintech Tie-ups for Loan EMI payment

- Partnered with Paytm and Instamojo for Loan EMI payment collection via Digital Modes
- QR codes were implemented in the customer loan card so that they can scan & pay their loan EMI from Paytm app or Weblink of Instamojo
- Conceptualized **Digital Savings Account & Digital Fixed Deposits**



POST-BANK DIGITIZATION ERA (2019)

Ideas conceptualized to drive the digital journey ahead

2018

2019

2020

Launch of Digital Products & Services

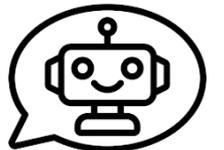


- **Innovation Centre** - Formation of innovation center with focus on **RPA & API stack** for laying the foundation for Fintech partnership in early 2019
- **Digital Savings Account & Industry first Digital FD booking** journeys
- Forayed into **Business Net Banking** to cater business customers
- **Pre-approved Loans for reduced TAT** - Launched single visit, straight through, pre-defined eligibility based Repeat Loans with same day TAT



Conceptualization of New initiatives

- **VVV (voice, video & vernacular) Mobile Application** - Conceptualized specialised mobile banking application for Microbanking customers aimed at increasing usage and digital education
- Conceptualized chatbot **ARIA** to create product leads
- Begun work on various initiatives including RPA for process automation, API banking for partnerships, digital collections, automating various customer facing processes (E-NACH, E-sign, E-Agreement etc.)





POST-BANK DIGITIZATION ERA (2020-21)

Planned ideas put into action

2019

2020

2021

2022

Creating new Partnerships

- ARIA, chatbot introduced on Ujjivan SFB website; to be further developed into intelligent chatbot
- Introduction of Digital Collections through partnership (APB, Setu)
- Begun executing RPA roadmap
- Partners to fastrack & increase business - E-NACH, E-Agreement, E-Statement Analyser, KYC Verification
- E-Sign for Term Deposits



Fintech Tie-ups for Loan EMI payment

- Introduction of Video-KYC
- Additional fintech tie-up for loan EMI collections
- Video Personal Discussion - Digital PD to underwrite individual loans
- E-Sign for Repeat Loans
- Automated Customer Engagement (ACE) Platform
- Digital Service Requests in field
- UPI QR Solutions





CONTINUING THE DIGITAL JOURNEY AHEAD



Voice Video Vernacular (VVV) Mobile Application

An Industry first mobile banking application enabled with Voice & Video in Vernacular languages to aid semi literate customers.

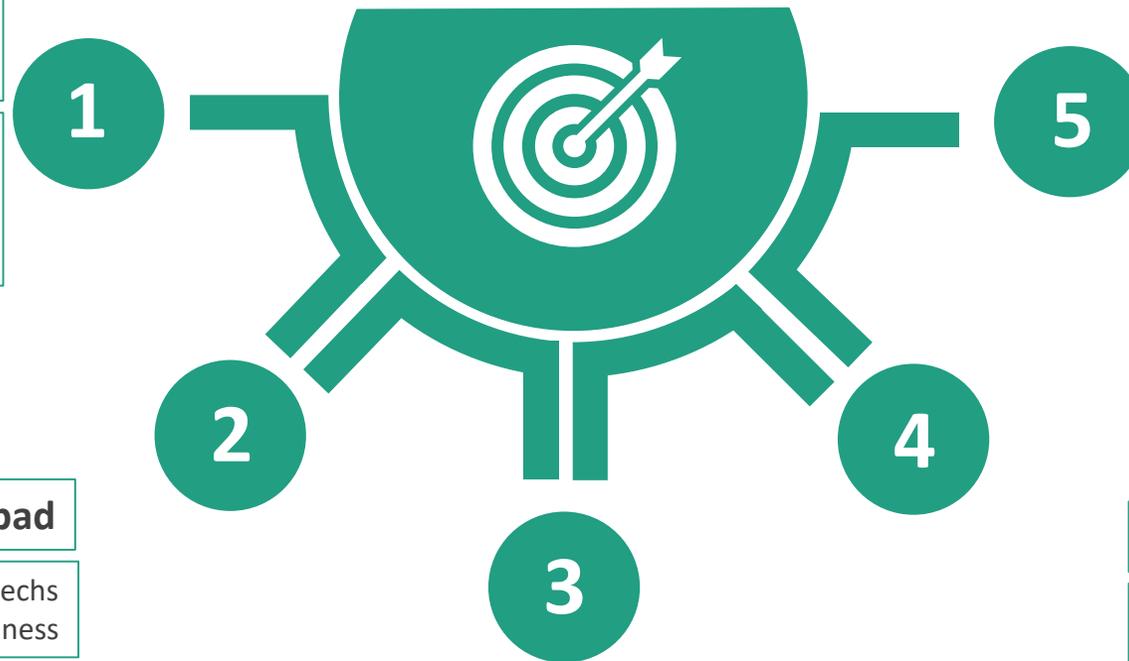
Fintech Launchpad

Introduction of Launchpad to invite Fintechs to scale-up business



WhatsApp & API Banking as a channel

- To cater to customers through the channel of their convenience, bank is foraying into Whatsapp banking with a bouquet of use cases
- Revamped API banking developer portal for faster Go LIVE of partnerships.
- Multiple Fintech partnerships for sourcing Assets & Liability products



Other Initiatives

- Smart Statement – A consolidated overview of all the product holdings of a customer
- Integration of Finacle and BR.NET to recommend a better ticket size (using rule engine) for customers maintaining better balance in their Deposit accounts
- **Artificial Intelligence** - A NLP driven chat bot on website & Whatsapp for customer queries with a road map of introducing digital journeys such as - Service Requests, Transactions.

Digital Payments

- Build API stack for partners to scale-up UPI payments
- Scaling-up business buy distributing UPI QR to small merchants
- Net Banking integration with Razorpay, PayU, Paytm.

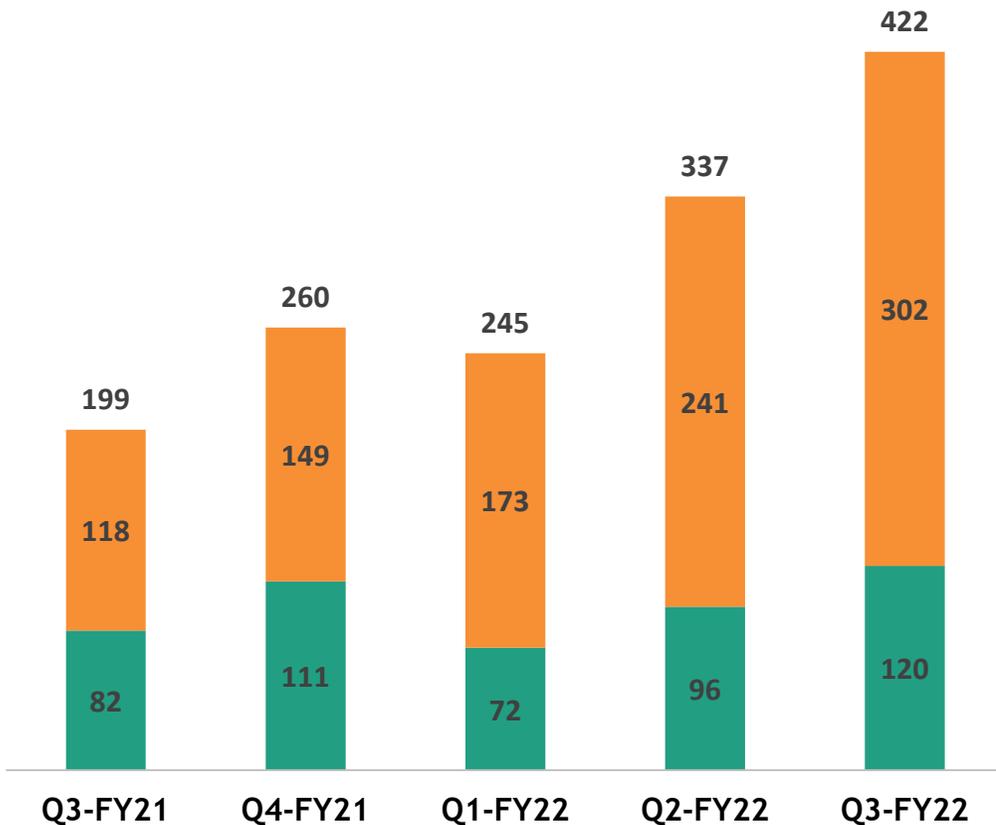


INCREASING DIGITAL TRANSACTIONS (1/2)

Increasing Digital Transactions*

Nos in lakhs

■ Cash Transactions ■ Digital Transactions

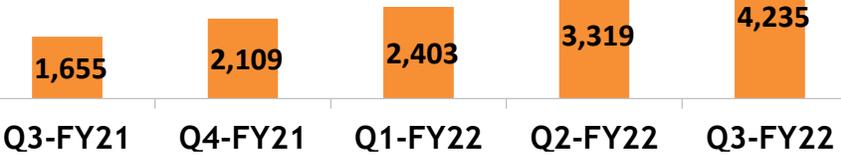


UPI Transactions

^ Active Customers (in '000)

558 680 771 883 1007

₹ Crore

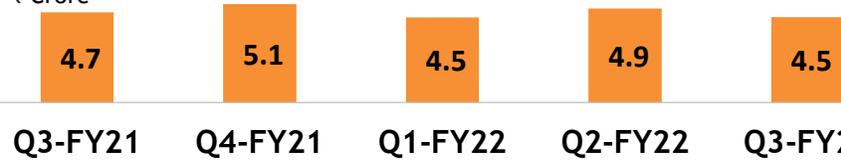


Bill Payments

No. of Transactions (in '000s)

104 87 88 68 57

₹ Crore

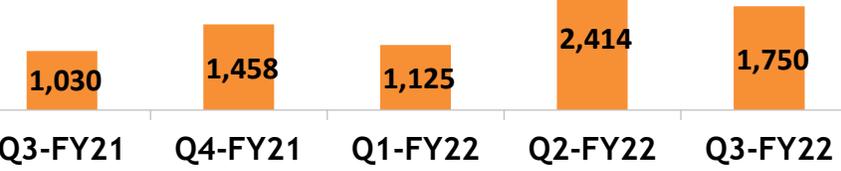


Business Net Banking

^ Active Customers

1,775 2,045 2,216 2,468 2,733

₹ Crore



*Basis CBS volumes ^Active customers as of period end



INCREASING DIGITAL TRANSACTIONS (2/2)

Digital penetration among customers continues to show a healthy increase

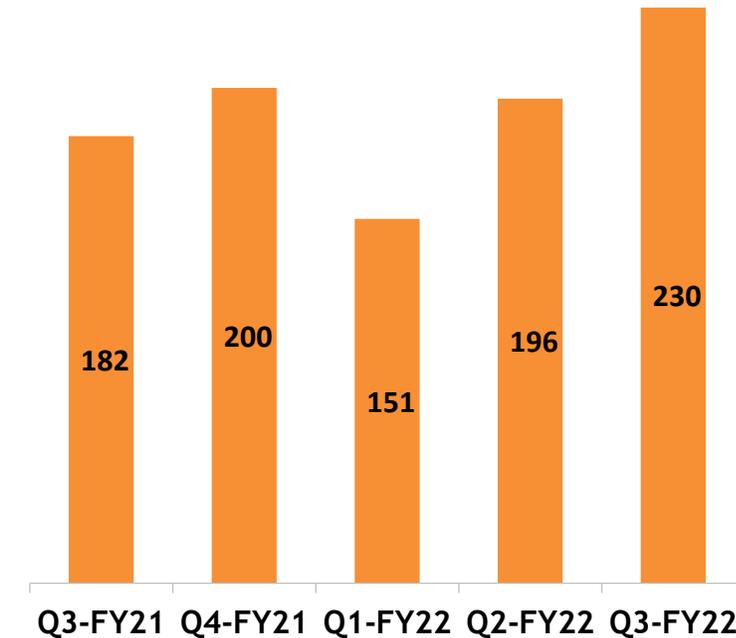
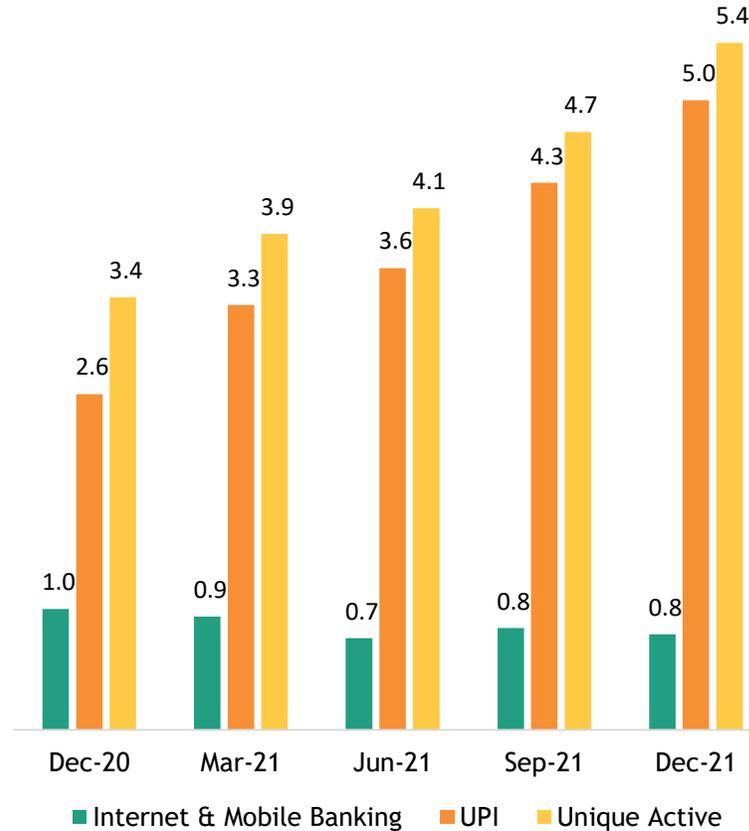
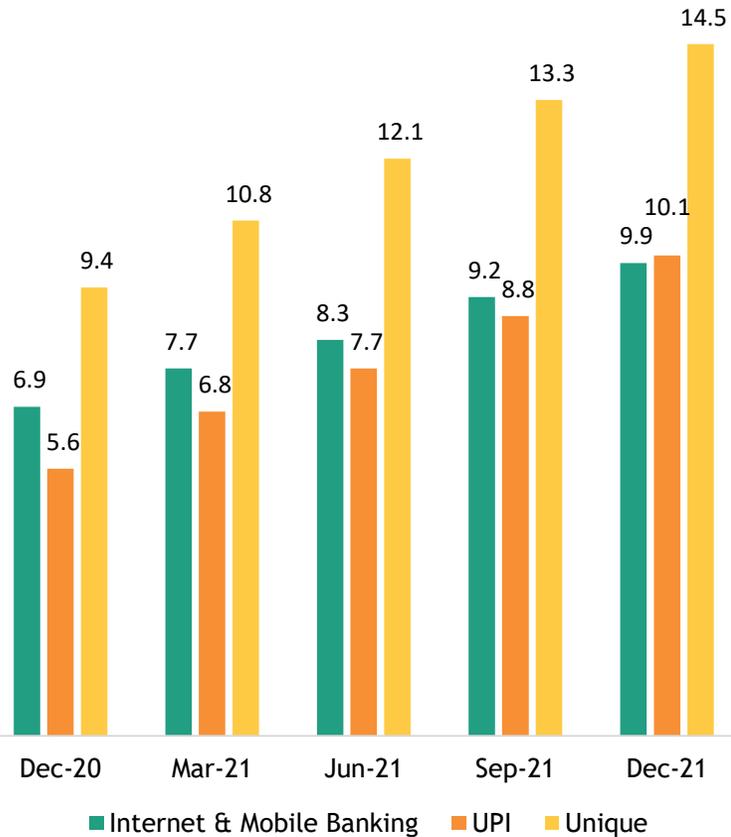
POS Transactions

Registered Customers (in lakhs)

Transacting Customers (in lakhs)

No. of Transaction (in box)

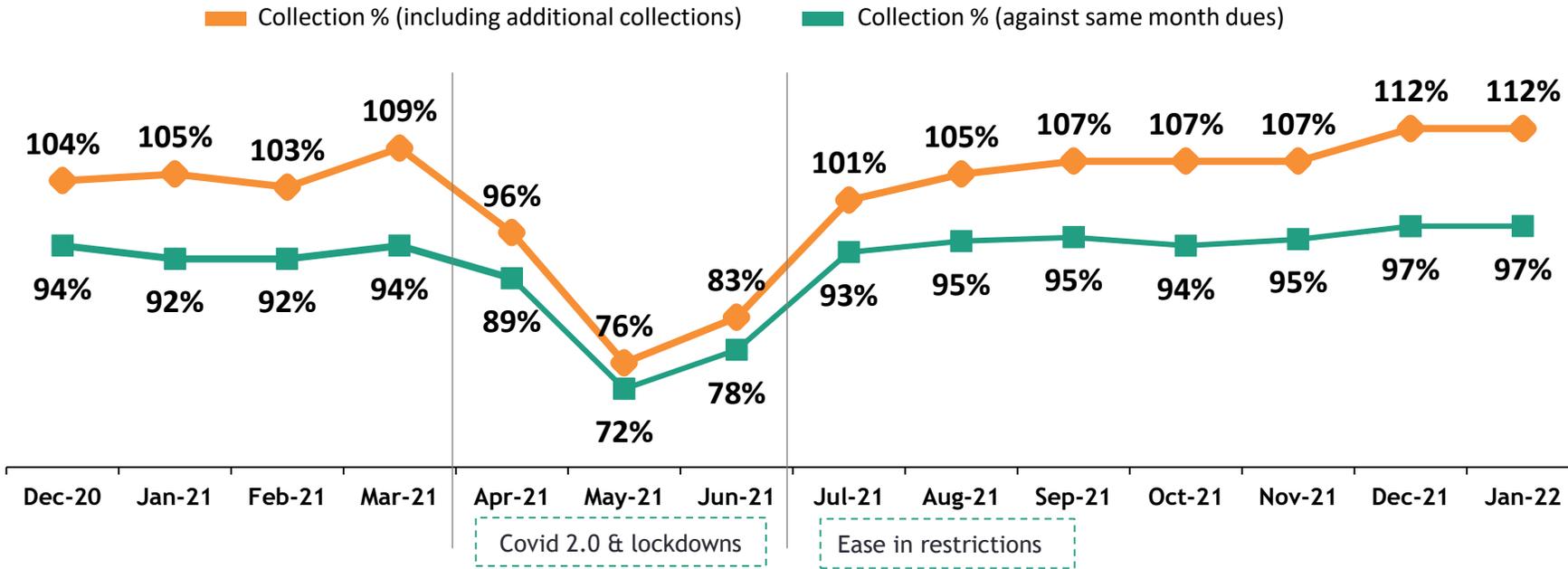
Value in ₹ Crore



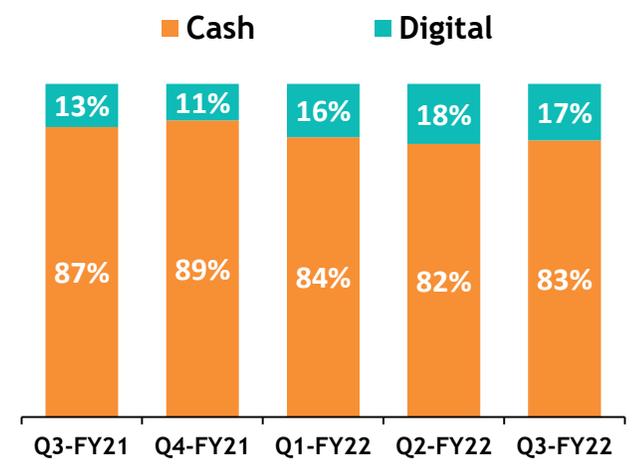


Collections and asset quality parameters

HEALTHY COLLECTIONS LEADING TO IMPROVED ASSET QUALITY

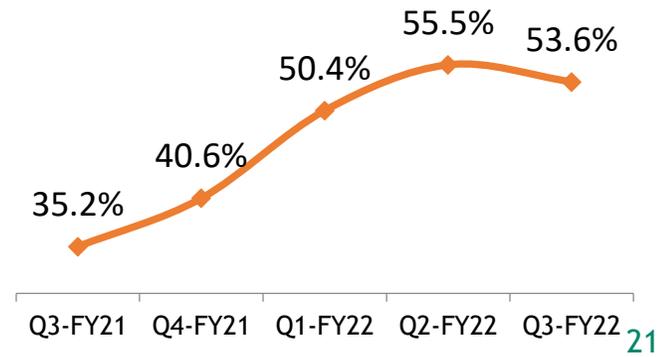


Digital vs cash collections



- Flexible & multiple modes of collections apart from traditional centre meetings/door-to-door collections
- Expediting legal process for collections in secured book
- Digital collections helping in reducing the impact of restrictions on ground mobility and leading to better overall collections
- Expanded customer reach via strategic tie-ups with Fintech and Payment Bank
- Looking to expand customer reach/ convenience via new partnerships and Whatsapp based collection links
- Data analytics driven prediction models based on Early Warning Triggers and geo-special analysis aiding in better collections

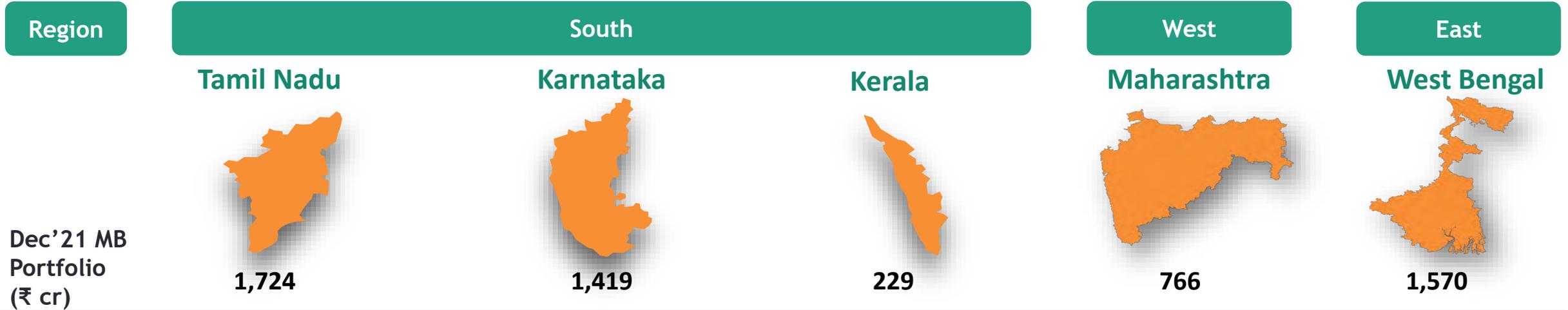
MB Digital & Fintech collections



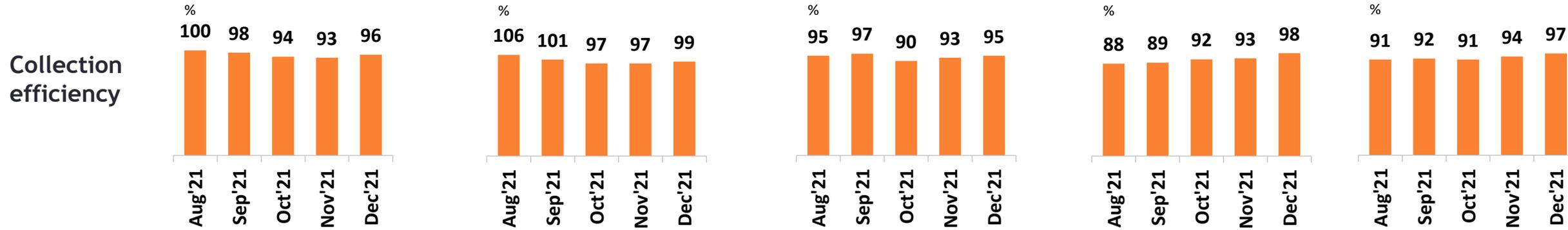
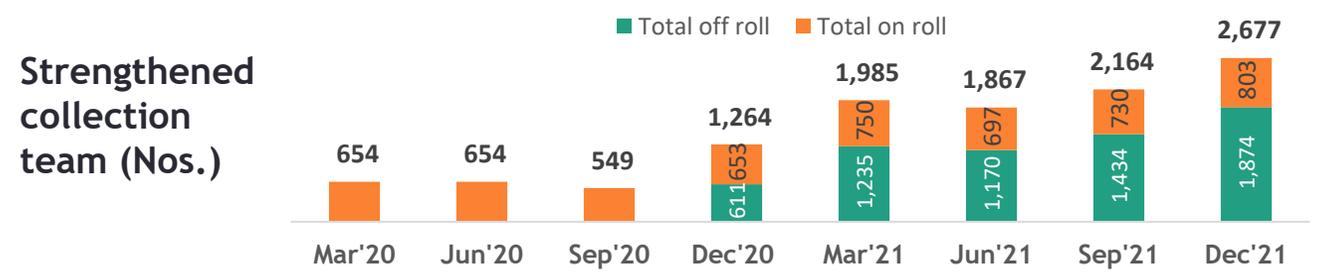
Note: Collection efficiency - collections for the period against dues for the period. It does not include pre-closures and any advance or future payments



MICROBANKING COLLECTIONS: SECULAR IMPROVEMENT



- Reasons for improvement in collections**
- Improved income levels led by reduced restrictions, growth in economic activities, festive demand
 - Strengthened collection team; focused approach towards overdue buckets & stress pool accounts
 - Consistent reduction in incremental overdues; improvement in NPA collections





COLLECTION EFFICIENCY (1/2)

₹ Crore	Aug'21				Sep'21				Oct'21			
Verticals	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection
MicroBanking	824.6	784.5	95%	60.5	829.4	792.0	95%	68.6	838.3	789.5	94%	69.1
MSE	25.7	19.8	77%	3.2	24.8	21.4	86%	1.6	25.3	21.4	85%	14.9
Affordable Housing	30.4	28.0	92%	17.6	31.2	29.2	94%	20.8	32.0	29.8	93%	38.4
Personal Loan	6.1	5.4	89%	1.4	6.3	5.6	88%	1.6	7.1	6.3	89%	1.4
Vehicle Loans	4.4	4.1	92%	0.3	4.9	4.5	91%	0.3	5.9	5.5	93%	0.3
FIG Lending	44.1	44.1	100%	-	55.8	55.8	100%	-	38.5	38.5	100%	-
Total	935.2	885.8	95%	95.3	952.7	908.5	95%	107.6	947.1	891.0	94%	124.1



COLLECTION EFFICIENCY (2/2)

₹ Crore	Nov'21				Dec'21				Jan'22			
Verticals	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection
MicroBanking	846.2	803.2	95%	79.7	854.3	836.4	98%	94.0	869.9	844.5	97%	94.9
MSE	25.0	21.2	85%	17.8	24.6	21.2	86%	20.7	25.3	21.2	84%	19.9
Affordable Housing	33.1	30.8	93%	18.7	34.2	32.0	94%	28.0	35.3	33.0	94%	32.9
Personal Loan	7.5	6.7	89%	2.0	6.9	6.1	88%	1.5	7.8	6.9	89%	2.1
Vehicle Loans	6.0	5.5	92%	0.4	6.7	6.3	91%	0.4	7.3	6.7	92%	0.5
FIG Lending	41.4	41.4	100%	-	62.0	62.0	100%	-	44.4	44.4	100%	-
Total	959.2	908.8	95%	118.6	988.7	964.0	97%	144.8	990.0	956.7	97%	150.3



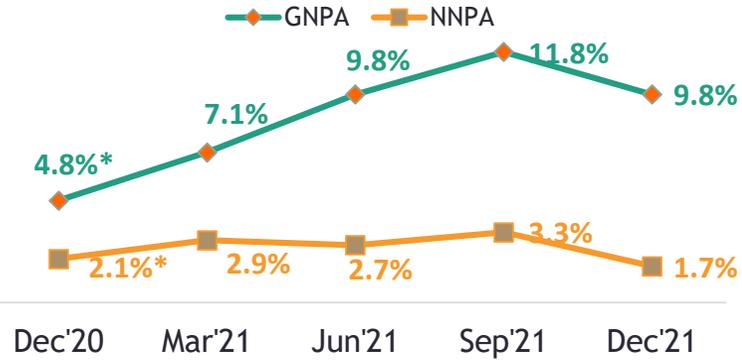
RESTRUCTURED BOOK: STRONG COLLECTIONS, ADEQUATE PROVISION COVERAGE

₹ crores	RF 1.0	RF 2.0	Total
MicroBanking	443	680	1,123
Affordable Housing	14	24	38
MSE	12	67	79
Loan Book	468	771	1,239
PAR	414	251	665
GNPA	392	72	464
Provisions	385	165	550
Dec'21 Collection efficiency %	-	-	80%

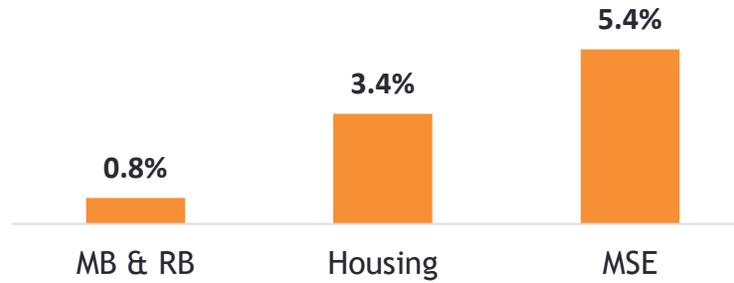


FOCUSED TOWARDS IMPROVING ASSET QUALITY

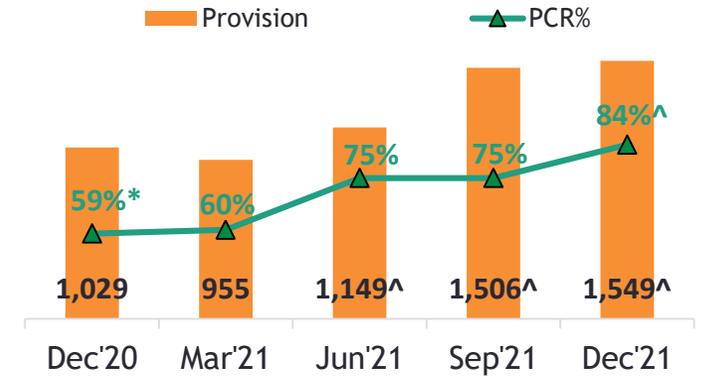
GNPA & NNPA



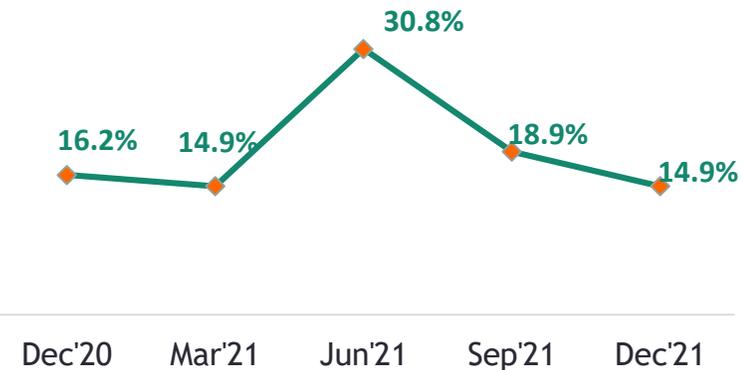
NNPA Q3FY22 (segment wise)



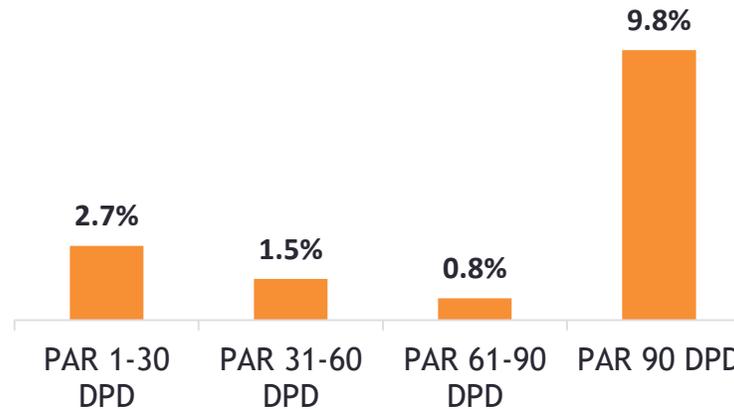
Total Provision (₹ in crore) & Provision Coverage Ratio



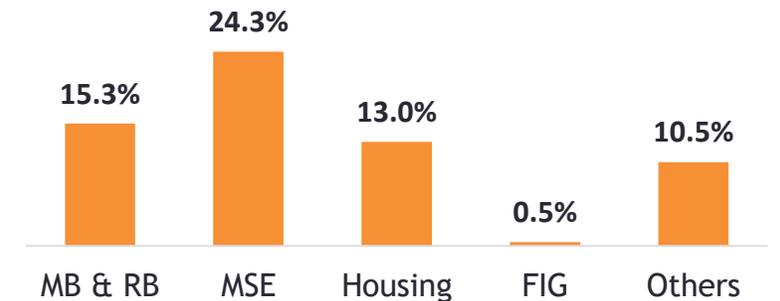
Portfolio at Risk (PAR-0)



Portfolio at Risk (bucket wise)



PAR-0 (segment wise)



*Stated as Proforma number in Q3FY21
Reported GNPA/NNPA for Q3FY21 was 1.0%/0.05%
Reported PCR for Q3FY21 was 95%

₹ 152 Cr/ ₹ 496 Cr of write-offs in Q3FY22/ 9MFY22

^Includes floating COVID provision of ₹250 Cr

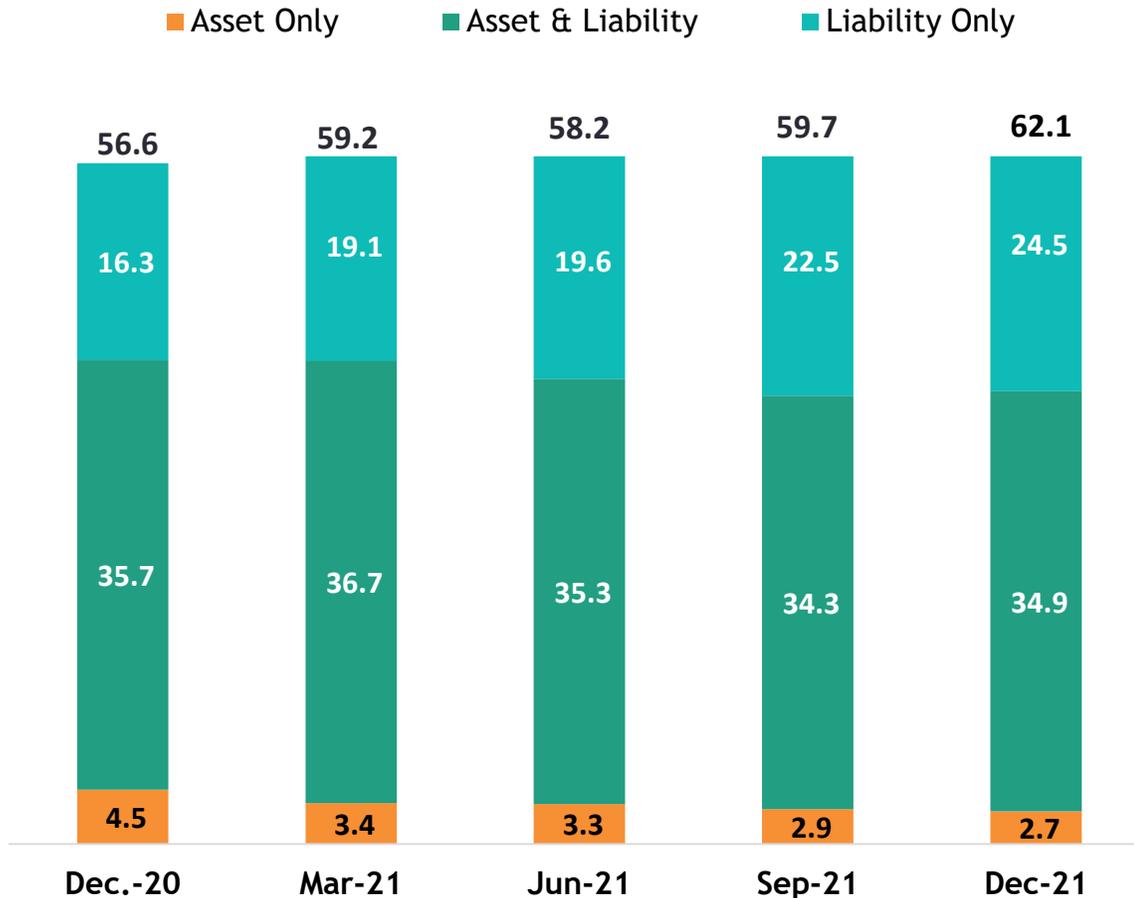


Business Overview

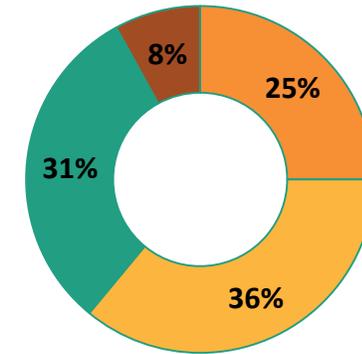


EXPANDING LIABILITY CUSTOMER BASE

Customer Base Growth



Customer Base - Basis of Branch Classification



Legend: Metro (orange), Urban (yellow), Semi-urban (teal), Rural (brown)

*Semi-Urban branches largely cater to rural customers

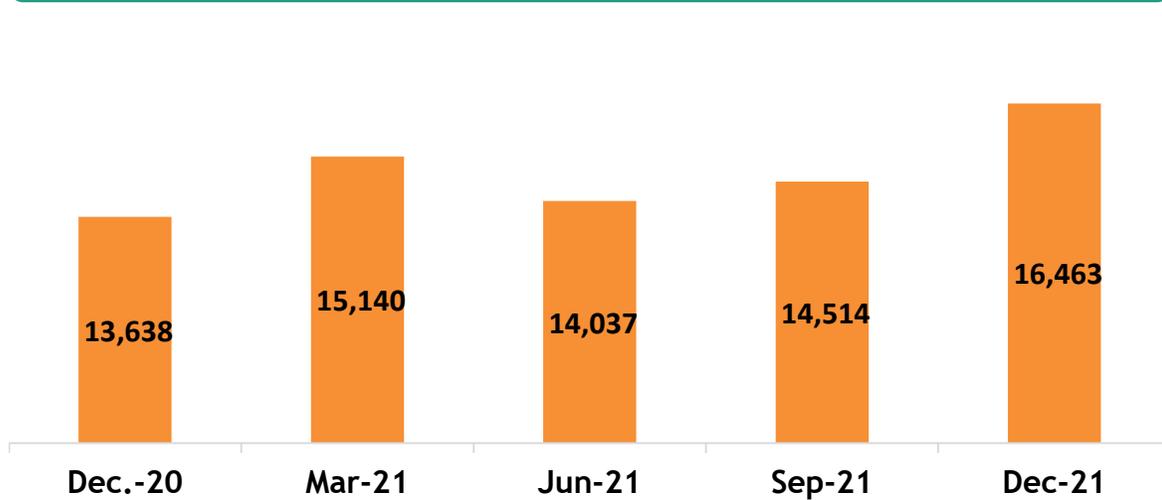
- Liability customers grew by 14% vs Dec'20
- New customer acquisition continues with the uptrend during the quarter - Liability only customers at 24.5 lakhs vs 22.5 lakhs as on Sep'21
- Borrower base started to improve reflecting healthy customer acquisition

Note: Y-o-Y decline in asset borrower base : (a) closure of existing loans and, (b) lower new customer acquisition due to Covid

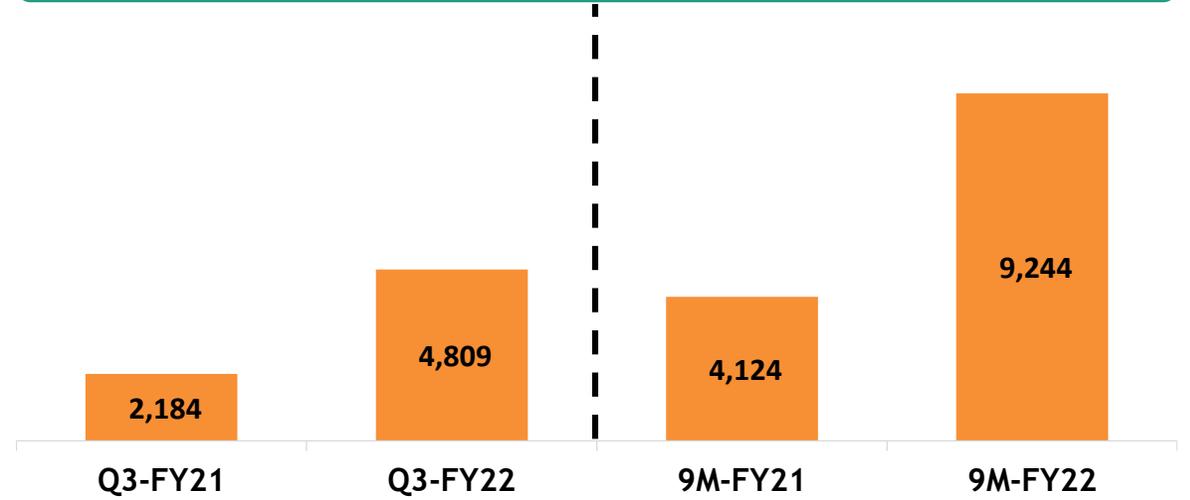


GROSS ADVANCES AND DISBURSEMENT TREND

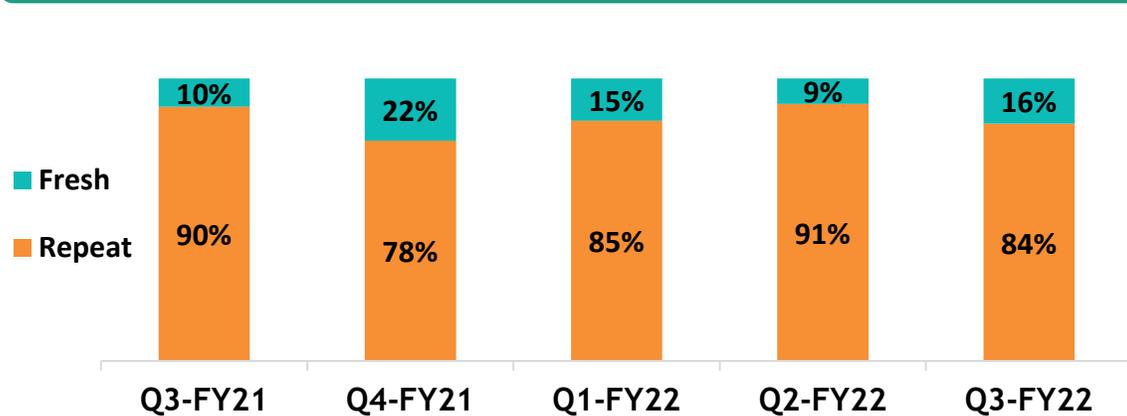
Gross Advances (₹ in crore)



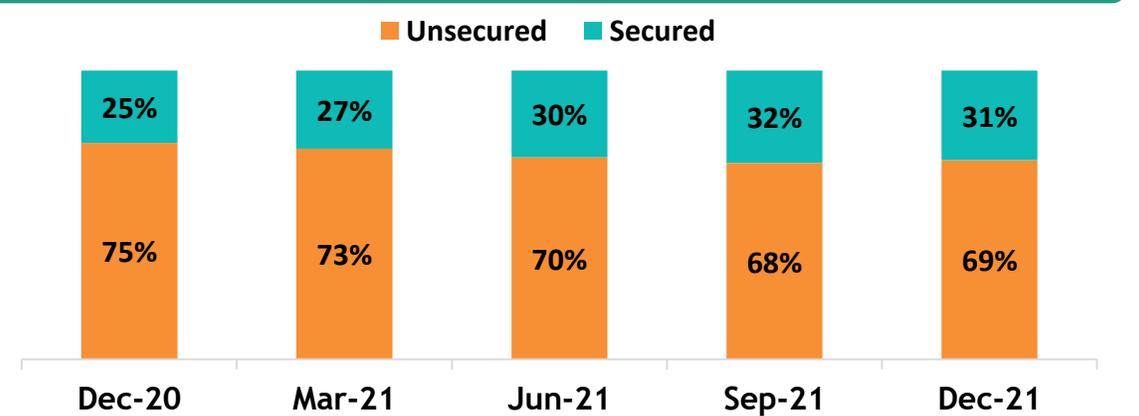
Total Disbursements (₹ in crore)



Microfinance Loan Disbursement (No. of Loans)



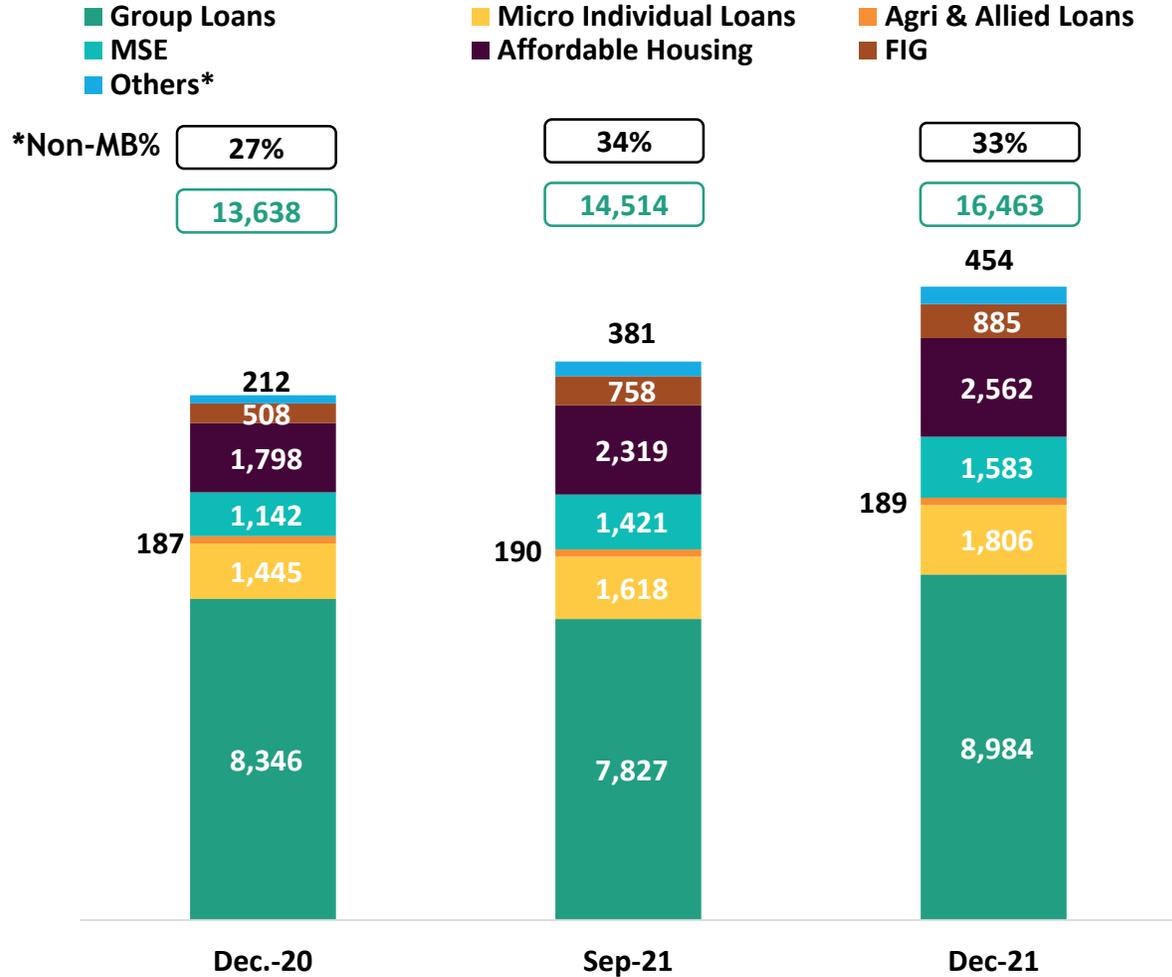
Portfolio Breakup





DIVERSIFYING ASSET BOOK

Gross Advances - Segment wise (₹ in crore)



Product	% Gross Advances	Growth Y-o-Y	Growth Q-o-Q
Group Loans	54.6%	7.6%	14.8%
Micro Individual Loans	11.0%	25.0%	11.6%
Agri & Allied loans	1.1%	0.9%	(0.7%)
MicroBanking	66.7%	10.0%	13.9%
MSE	9.6%	38.6%	11.4%
Affordable Housing	15.6%	42.5%	10.5%
FIG Lending	5.4%	74.2%	16.8%
Others	2.8%	114.2%	19.2%
Total	100.0%	20.7%	13.4%

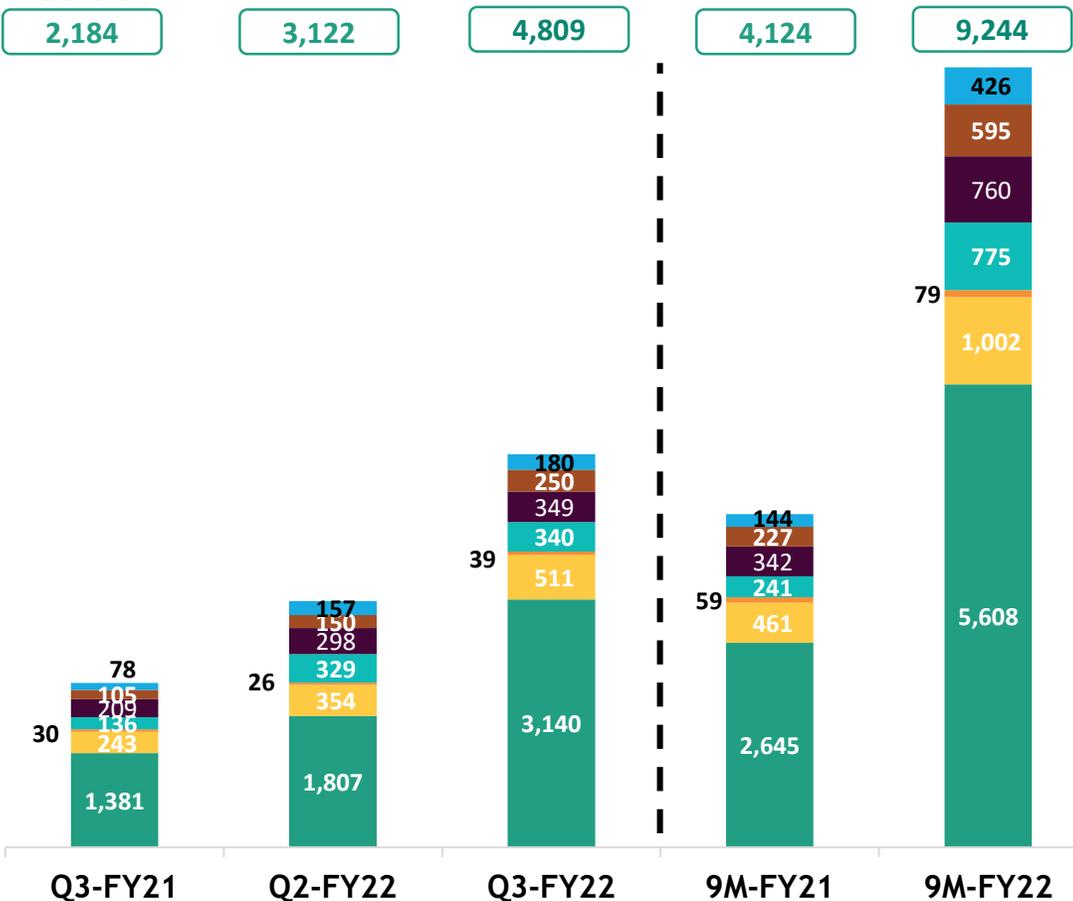
*Non-Microbanking



DISBURSEMENT & AVERAGE TICKET SIZE

Product wise Disbursement (₹ in crore)

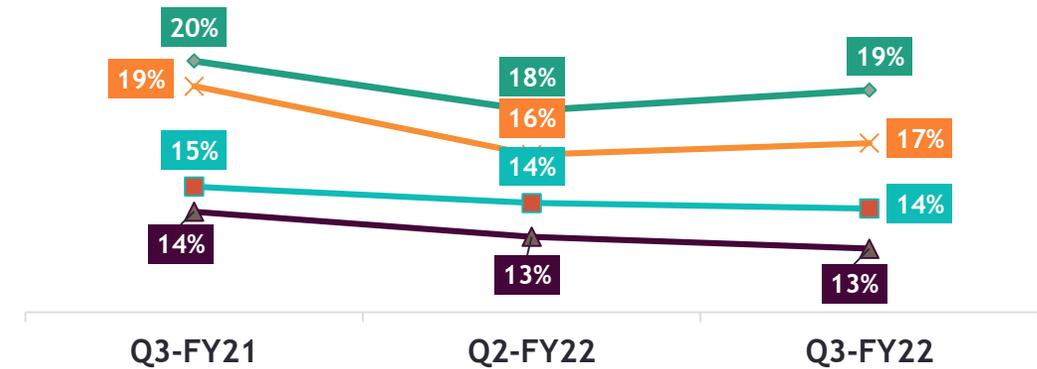
- Group Loans
- Micro Individual Loans
- Agri & Allied Loans
- MSE
- Affordable Housing
- FIG
- Others^



^Includes Personal Loan, Vehicle loan, Staff Loan & others

Yield (%) - Segment wise

- ◆ MicroBanking
- MSE
- ▲ Affordable Housing
- ✕ Overall



Average Ticket Size (₹)

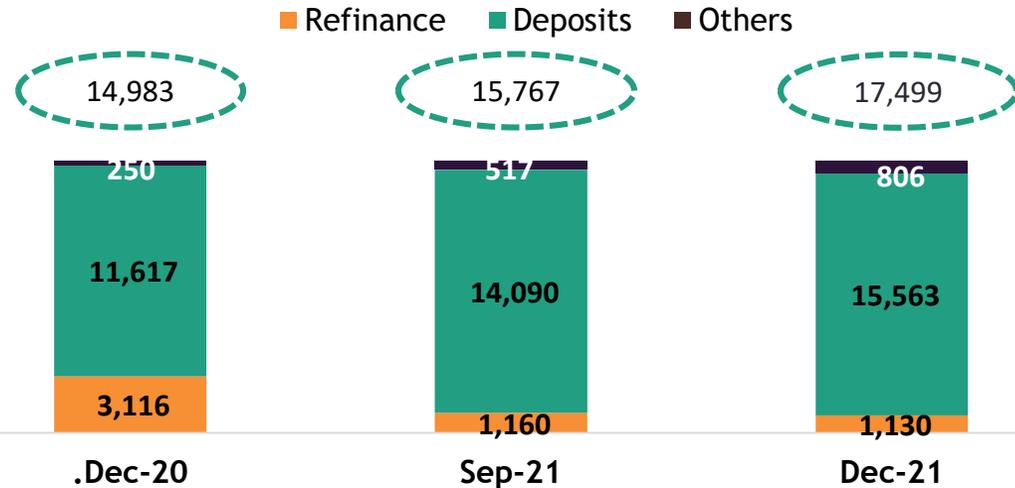
Product	Q3-FY21	Q2-FY22	Q3-FY22
Group Loans	39,279	36,828	45,546
Micro Individual Loan	1,02,430	1,11,906	1,19,957
MSE	15.2 lakhs	18.5 lakhs	18.9 lakhs*
Affordable Housing	10.2 lakhs	11.5 lakhs	11.5 lakhs

*MSE ticket size is ₹18.8 lakhs in Q3FY22 if Navnirman loans under ECLGS scheme are included

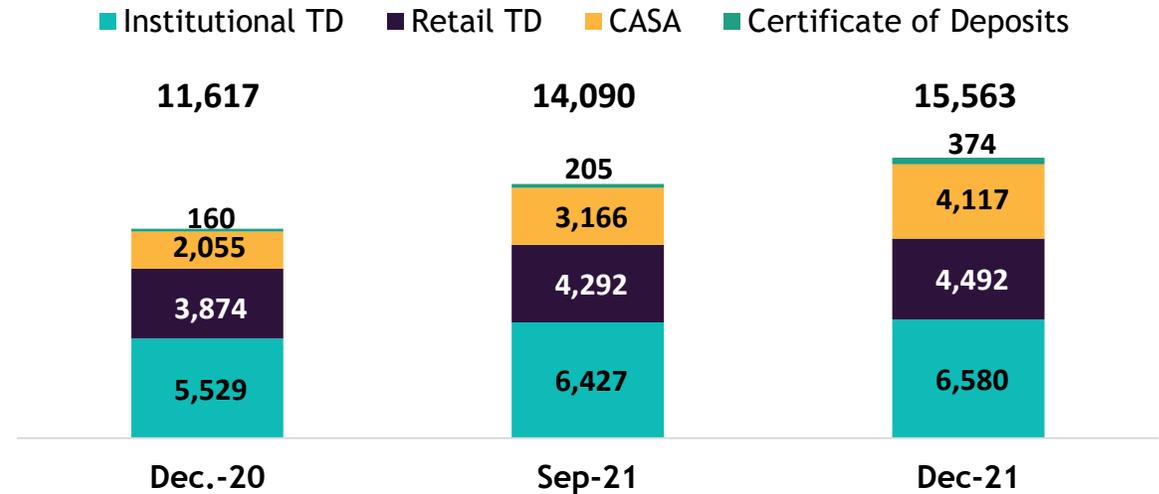


LIABILITY: HEALTHY TRACTION IN RETAIL FRANCHISE

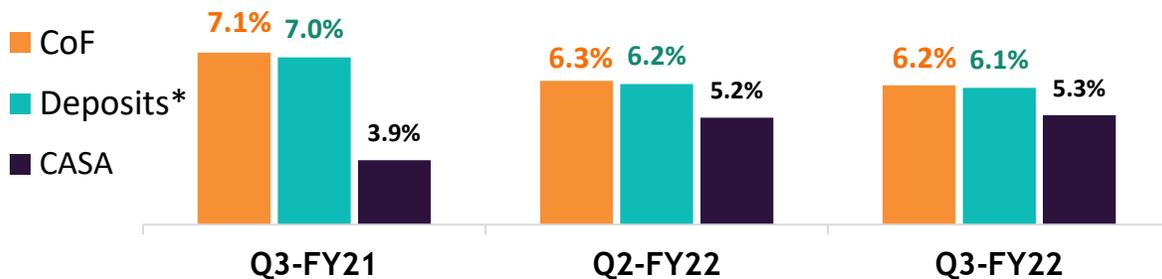
Total liabilities profile (₹ in crore)



Deposits break-up (₹ in crore)



Cost of funds



- ❖ Comfortable ALM position
- ❖ Credit-Total Deposit: 106% as of Dec'21
- ❖ Retail % share has increased to 53% from 48% in Dec'20
- ❖ Cost of Deposits declined 91 bps Y-o-Y due to higher contribution from CASA deposits; reaping benefits from existing banking outlets and digital offerings
- ❖ Ratings - CRISIL A1+ (₹ 2,500 Cr certificate of deposits); CARE A+ (Long term bank facilities)

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

*Cost of Blended Deposits - TD + CA+ SA



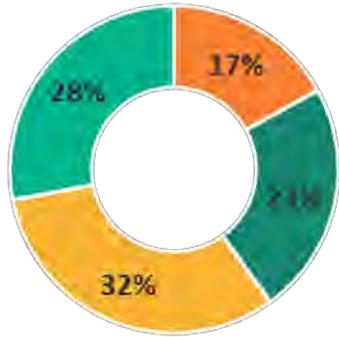
WELL-DIVERSIFIED DEPOSIT MIX

Region-wise deposit mix

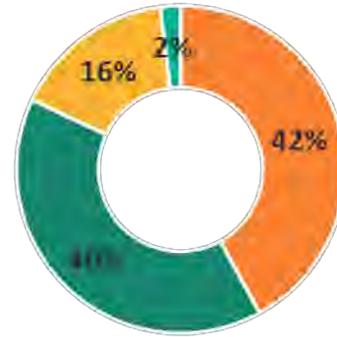
Branch classification wise deposit mix

Segment wise deposit mix

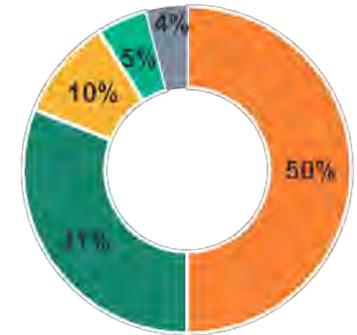
Dec'20



East West North South

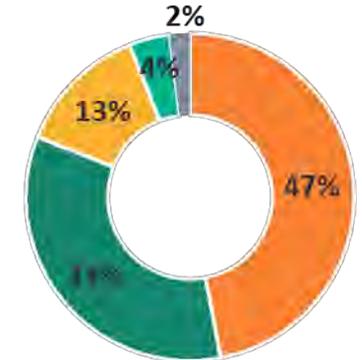
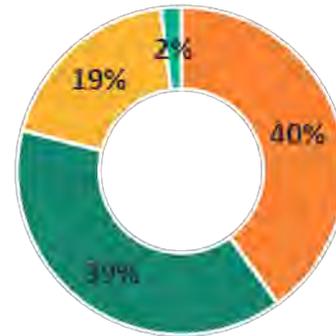
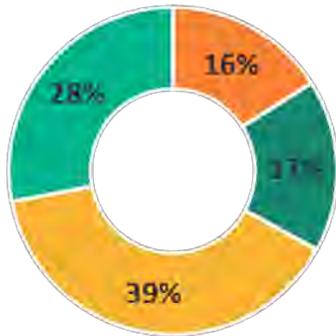


Metropolitan Urban Semi Urban Rural



Individuals Banks Corporate Govt. TASC^

Dec'21



^TASC- Trust, Association, Societies & Clubs

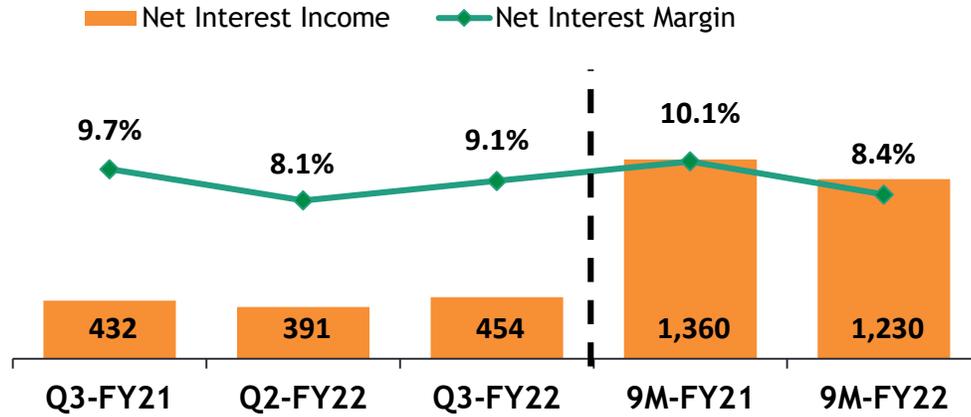


Financial Overview

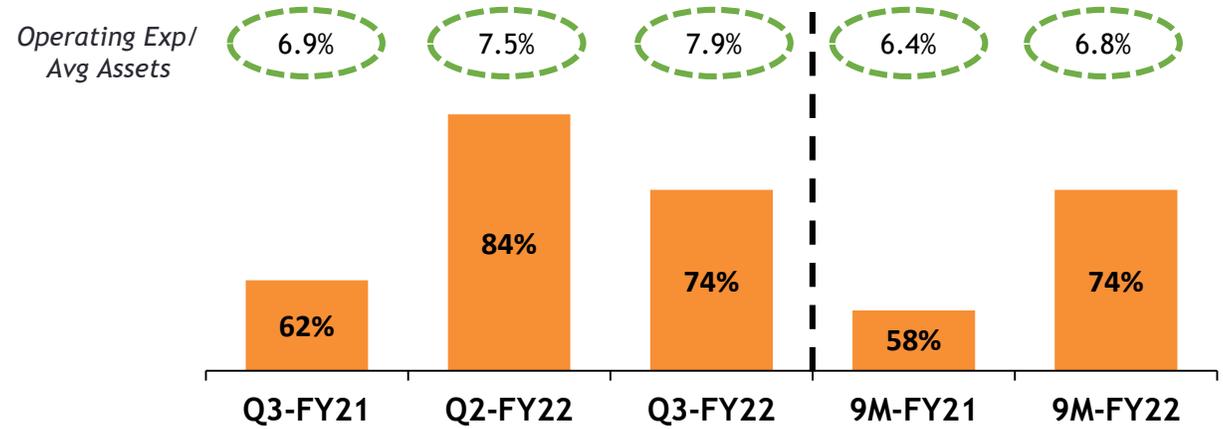


FINANCIAL OVERVIEW

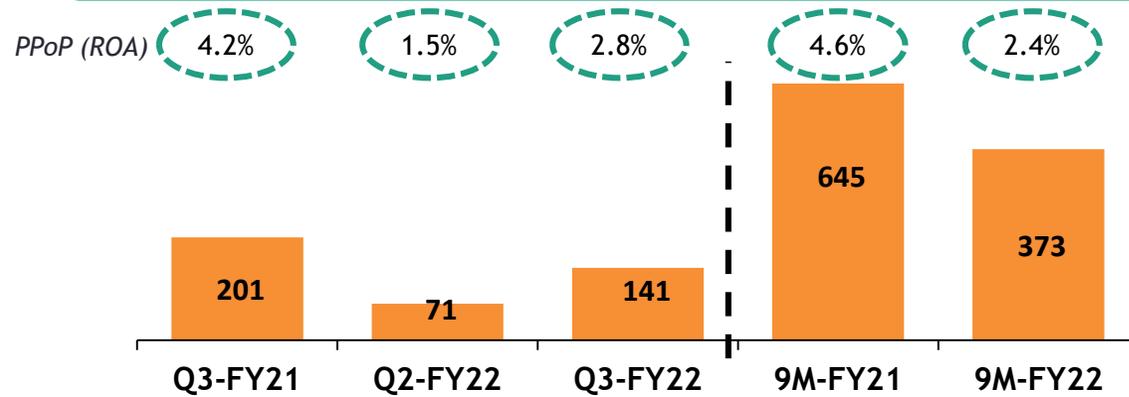
NII (₹ in crore) & NIM



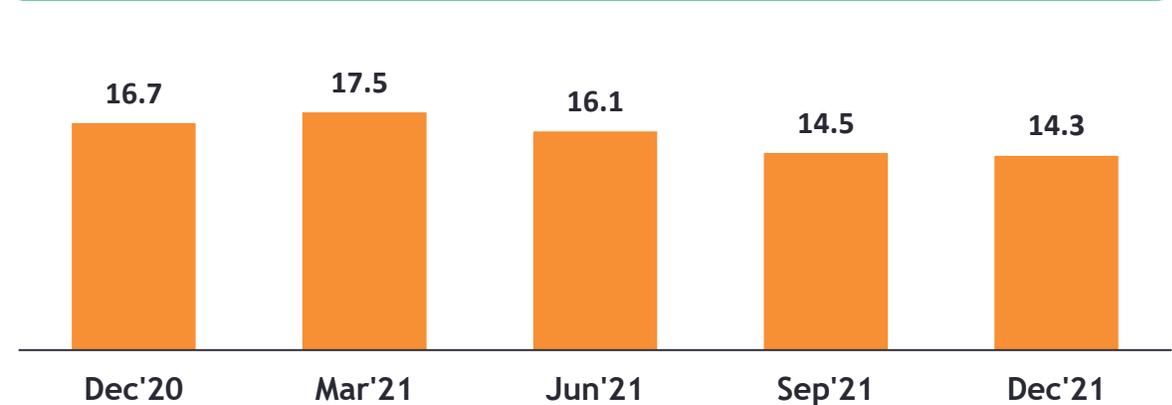
Cost to Income Ratio & Operating Expenses/ Average Assets (%)



Pre-Provision Operating Profit (₹ in Crore)



Book Value Per Share (in ₹)





INCOME STATEMENT

Particulars (₹ in crore)	Q3-FY22	Q3-FY21	YoY Growth	Q2-FY22	QoQ Growth	9M-FY22	9M-FY21	YoY Growth
Interest Earned	708	688	3%	645	10%	1,995	2,188	(9%)
Other Income	91	98	(7%)	47	94%	211	188	12%
Total Income	799	786	2%	692	15%	2,205	2,377	(7%)
Interest Expended	254	256	(1%)	254	0%	765	828	(8%)
Personnel Expenses	222	205	9%	201	11%	589	583	1%
Operating Expenses	181	124	46%	166	9%	478	320	49%
Provisions and Contingencies	175	480	(63%)	345	(49%)	916	774	18%
- Credit cost	187	556	(66%)	414	(55%)	1,074	794	35%
- Provisions for tax	(12)	(101)	-	(92)	-	(183)	(45)	-
- Other Provisions (Other than tax) & Contingencies	-	25	-	23	-	23	25	(9%)
Net profit for the period	(34)	(279)	-	(274)	-	(541)	(128)	-



TOTAL INCOME - BREAKUP

Particulars (₹ in crore)	Q3-FY22	Q2-FY22	Q3-FY21	9M-FY22	9M-FY21
Interest on loan	648	583	638	1,817	2,036
Int. on investments	60	62	51	178	152
Securitization Inc.	0	0	0	0	0
Total Interest Earned	708	645	688	1,995	2,188
Processing Fees	60	38	28	113	52
PSLC Income	0	(25)	5	2	29
Treasury Income	0	5	43	18	56
Insurance Income	8	5	5	16	10
Misc. Income*	22	24	17	62	41
Total Other Income	91	47	98	211	188
Total Income	799	692	786	2,205	2,377

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

Note: Income has been reclassified - Bad-debt recovery has been set-off against credit cost



BALANCE SHEET

Particulars (₹ in crore)	Dec-21	Sep-21	Dec-20
CAPITAL AND LIABILITIES			
Capital	1,928	1,928	1,928
Employees Stock Options Outstanding	40	39	41
Reserves and Surplus	706	739	1,110
Deposits	15,563	14,090	11,617
Borrowings	1,936	1,677	3,366
Other Liabilities and Provisions	1,026	1,034	1,354
TOTAL	21,199	19,508	19,416
ASSETS			
Cash and Balances with Reserve Bank of India	840	1,246	1,206
Balance with Banks and Money at Call and Short Notice	777	838	427
Investments	3,198	2,968	3,484
Advances	15,353	13,487	13,514
Fixed Assets	257	264	289
Other Assets	774	704	496
TOTAL	21,199	19,508	19,416



HEALTHY CAPITAL ADEQUACY

(₹ in Crore)

	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21
Credit Risk Weighted Assets	10,342	11,420	10,393	10,483	11,963
Tier I Capital	2,681	2,863	2,546	2,174	2,114
Tier II Capital*	103	157	143	152	170
Total Capital	2,785	3,020	2,689	2,326	2,284
CRAR	26.93%	26.44%	25.88%	22.19%	19.09%
Tier I CRAR	25.93%	25.07%	24.50%	20.74%	17.67%
Tier II CRAR	1.00%	1.38%	1.38%	1.45%	1.42%

* Additional floating provisioning of ₹ 250 Cr not part of Tier II capital



Ujjivan - Building a Mass Market Bank



WELL PLACED TO GAIN FROM EVOLVING COUNTRY DEMOGRAPHICS

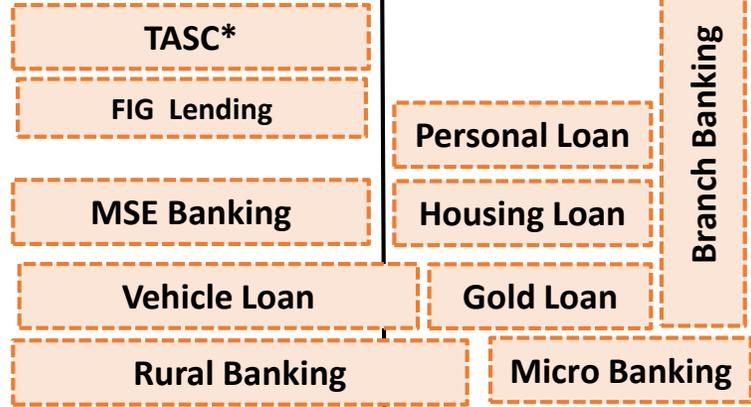
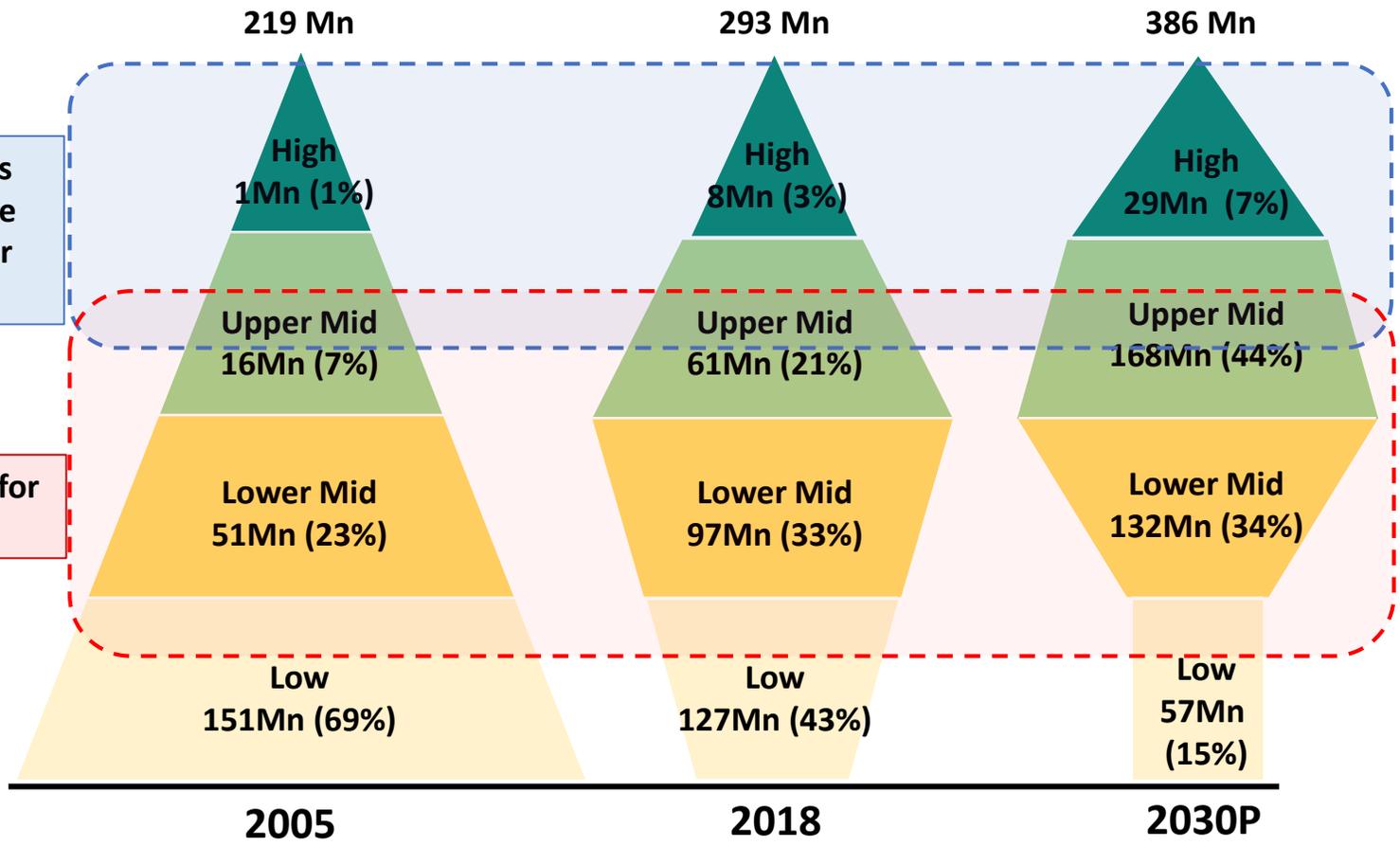
SFBs suited to reap benefits of the expanding middle-class expansion*

Bank's Enterprise Products

Bank's Individual Products

Primary focus areas for large private sector banks

Target market for SFBs

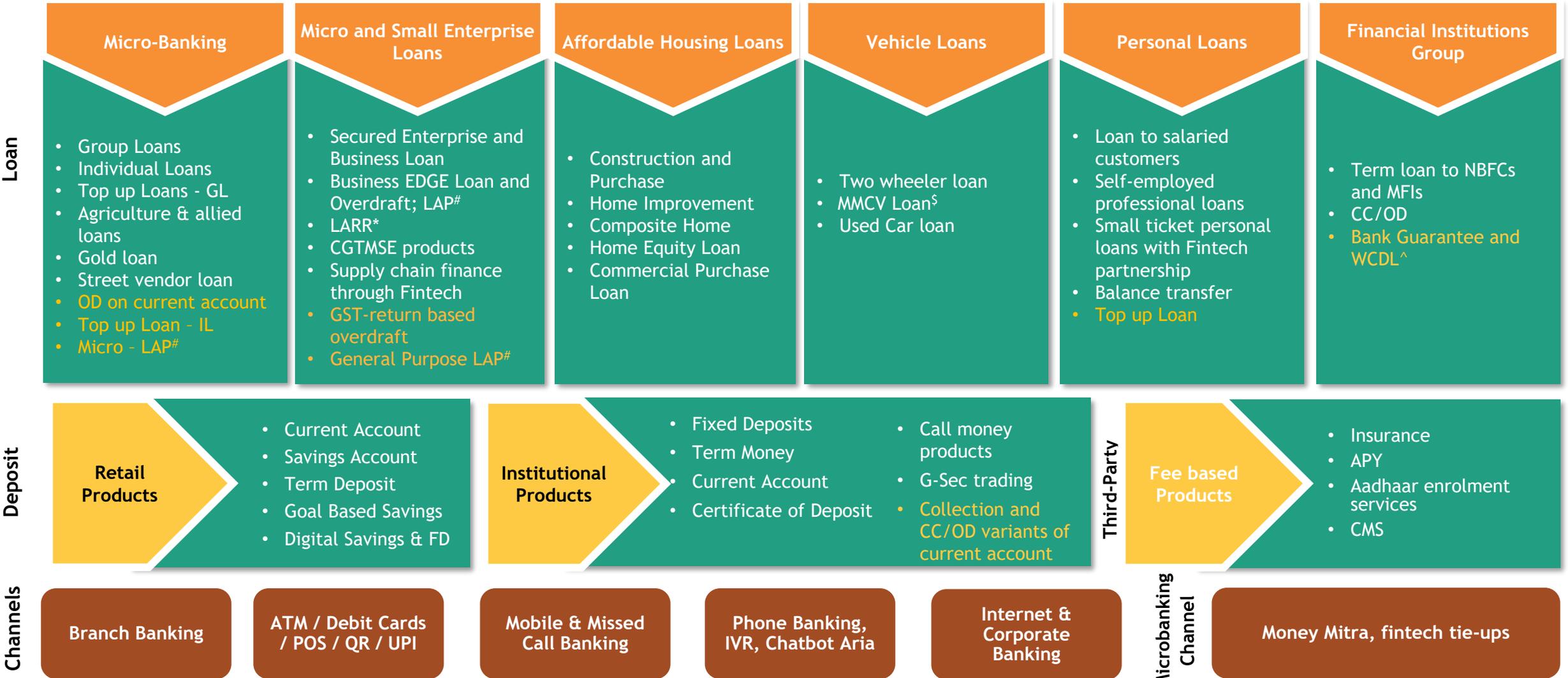


*Trusts, Associations, Societies and Clubs

*Source: PRICE Projections based on ICE 360^o Surveys (2014, 2016, 2018); Note: Low income: <\$4,000, Lower-mid: \$4,000-8,500, Upper-mid: \$8,500-40,000, High income: >\$40,000 basis income per household in real terms; Projections with annual GDP growth assumed at 7.5%;



COMPREHENSIVE SUITE OF PRODUCTS & SERVICES



Products highlighted in yellow are WIP

* Loan against Rent Receivables

Loan against property

^Working capital demand loan

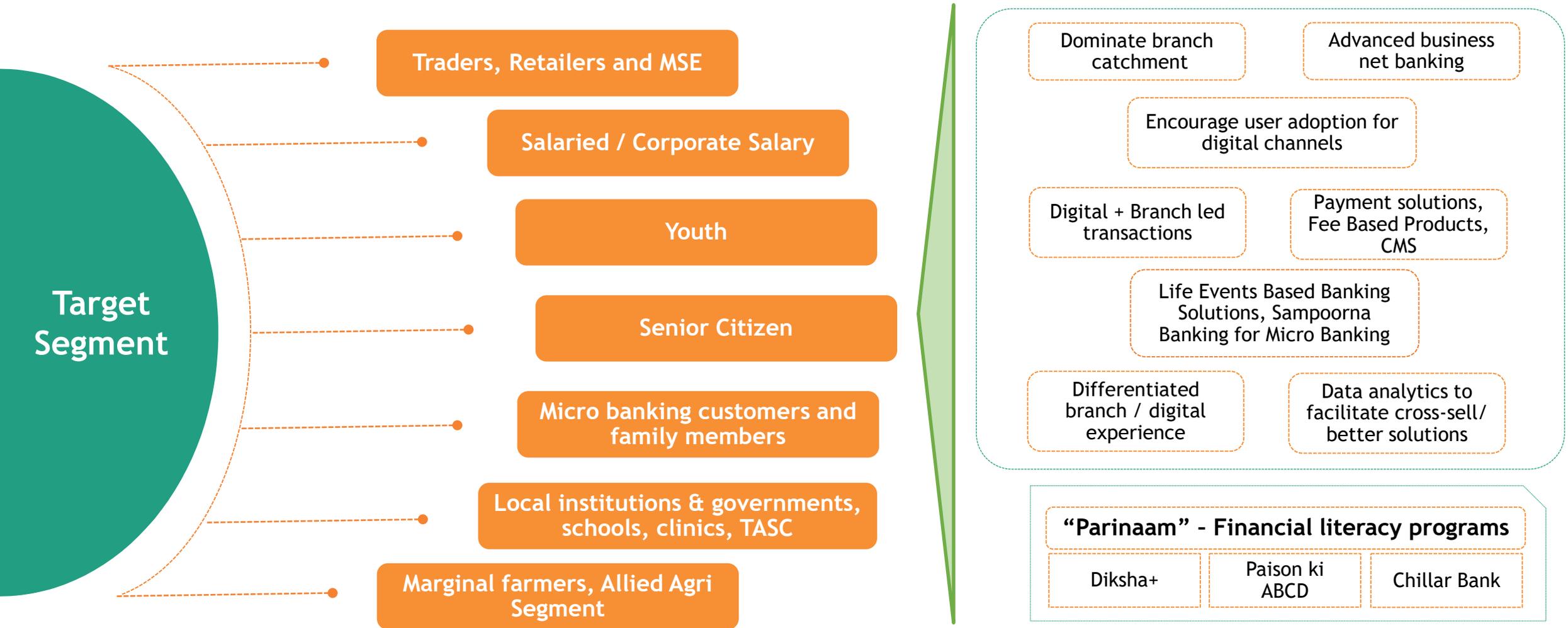
\$ MMCV includes - (a) Three wheeler Loan- ICE

(b) Three wheeler Loan- electric

(c) Small commercial vehicle loan



BUILDING STABLE AND GRANULAR LIABILITY BASE



Ramped up retail deposits: ₹ 8,324 crores (53% of total deposits) vs ₹ 5,563 crores (48% of total deposits) Y-o-Y



OTHER INCOME - DIVERSIFYING REVENUE STREAMS

Third Party Products

₹ 16 crore in 9M-FY22

Current line of products - to be ramped-up over medium-term

- Insurance: Life, General, Health insurance
 - Relevant benefits for target segment
 - Simple and easy process
 - Sold through branches and field staff

Process improvement

- Automation & IT integration
- Tick-based products

Other Income

PSLC Income

₹ 2 crore in 9M-FY22

- Focused approach to maximise PSLC income by way to automated tagging and better timing

Fee-Based & others

₹ 193 crore in 9M-FY22

- Processing fess
- AMC/NACH/ CMS Fee
- Treasury Income
- Bad debt recovery and others



SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS

Multiple delivery channels



Personal & Business Internet banking

- Web-based, can be accessed from any system
- High volume bulk upload facility
- Customizable client centric approval matrix



ATMs

- 491 ATMs including 53 ACR* machines
- Customer alerts for each incorrect PIN entry & Green PIN facility 24/7 for OIN change
- Empowering customers to block/unblock debit card & set transaction limits through ATMs
- 12 regional languages



Web/ Tablet Based Origination

- Liability customer acquisition from anywhere using website
- Tablet-based customer acquisition for loan products
- Chatbot Aria to improve user experience
- Door-step service; faster, easier, better TAT



Phone

- 24x7 phone banking helpline
- Loan on Phone for repeat GL customers
- Ability to service customers in 13 Languages
- Missed call and SMS banking services



Mobile App

- Nine languages option - English, Hindi, Kannada, Tamil, Bengali, Marathi, Gujarati, Punjabi and Odiya.
- Implemented Device Binding for both android and iOS users for making app usage more safe and secure
- Working on voice and video enabled customer interface
- Active users exceed 1.4 million as of Dec'21

* Automated Cash Recycler



STRONG INDEPENDENT BOARD

Name	Education	Experience	Name	Education	Prior Experience
Ittira Davis <i>Managing Director and CEO</i>	PGDM from the Indian Institute of Management, Ahmedabad	International banker with over 40 years of banking experience having worked extensively in the Middle East and Europe. Was previous associated with Europe Arab Bank, Citibank in India and the Arab Bank Group in the Middle East. Joined Ujjivan in March 2015 to manage the transition to an SFB. He was the MD & CEO of Ujjivan Financial Services from July'18 until March'21	Rajni Mishra <i>Independent Director</i>	M.Com (Gold Medallist) from MS University, Vadodara	Career banker for nearly four decades with SBI as well as its associate banks. Handled varied assignments and diverse portfolios, gained exposure in risk management, branch administration, corporate credit, forex treasury etc. She is the chairperson and Independent Director of NCL Buildtek limited, Hyderabad
Banavar Anantharamaiah Prabhakar <i>Chairman and Independent Director</i>	He is a Commerce graduate from the University of Mysore and a Chartered Accountant.	Retired as Chairman and Managing Director of Andhra Bank after serving various Banks for about 37 years. Prior to that he served as the Executive Director of Bank of India for a period over 3 years, He also worked abroad for about eight years in two stints at Zambia and U.K. He was the Chief Executive of Bank of Baroda UK Operations.	Ravichandran Venkataraman <i>Independent Director</i>	Qualified FCCA (UK) and ACMA (UK). He has also completed the program for CFOs with Wharton Business School, USA	A global leader with a track record spanning 30+ years having worked in India, London and Bahrain. He brings a strong business background and having worked with top Business Leaders in over 100 countries. He is the Chairperson of eVidyaloka Trust, a not-for-profit social enterprise into remote education for rural children in India. Previously, he has worked with HP's Global Business Services, Hewlett Packard, ANZ Bank's and Bank Muscat.
Samit Kumar Ghosh <i>Non-Executive Director</i>	MBA from Wharton School of Business at the University of Pennsylvania.	Founder of UFSL and served as its MD & CEO. He retired as MD and CEO of Ujjivan SFB on November 30, 2019. He is a Career banker with over 30 years of experience in India & overseas.	Rajesh Kumar Jogi <i>Independent Director</i>	Bachelor of Arts degree in Economics and is a Fellow member ICAI and advanced Management Program from the Harvard Business School in Boston	Rich work experience of 27 years in Banking industry with a focus on risk management. Previously was associated with Natwest Group (erstwhile RBS Group) and was Chief Risk Officer, India of the Royal Bank of Scotland and subsequently the Country Head of Risk, India for the Group
Sudha Suresh <i>Non-Executive Director</i>	B.Com (Honors) C.A., Grad ICWA, CS	Finance professional with a rich experience of over two decades in various organizations & a decade as practicing chartered accountant. She is the founding partner of S. Rao & Associates, Chartered Accountants, Bangalore and founder of Mani Capital. She was the MD & CEO (2017-18) and Chief Financial Officer (2008-17) of Ujjivan Financial Services Limited	Satyaki Rastogi <i>Non-Executive Nominee Director</i>	Engineering graduate from NIT Kozhikode	Serves as General Manager and Regional Head at Bengaluru office of SIDBI
			PN Raghunath <i>Additional Director-Nominated by RBI</i>	MBA (Banking & Finance), Diploma in International Banking and Finance (DIBF) and Diploma in Business Finance (DBF)	He heads the foreign exchange department of the Reserve Bank of India at its Bengaluru Office. He has experience in the areas of Public Accounts, Public Debt Management, Foreign exchange management and Data Centre of the Reserve Bank. Before joining the Reserve Bank of India, he worked as an officer in State Bank of Hyderabad for three and half years



EXPERIENCED MANAGEMENT TEAM

Name & Designation	Prior association	Education
Ittira Davis <i>MD & Chief Executive Officer</i>	Ujjivan Financial Services Limited, Europe Arab Bank, Arab Bank, Citi Bank, Bank of America	<ul style="list-style-type: none"> ● MBA, IIM Ahmedabad ● B.Com, St. Joseph College of Commerce, Bangalore
Carol Furtado <i>Chief Business Officer (CBO)</i>	Ujjivan Financial Services limited, ANZ Grindlays Bank and Bank Muscat	<ul style="list-style-type: none"> ● B.Sc, Bangalore University ● PGDM, Mount Carmel Institute
Martin Pampilly <i>Chief Operating Officer (COO)</i>	Ujjivan Financial Services limited, ANZ Grindlays Bank, Bank Muscat and Centurion Bank of Punjab	<ul style="list-style-type: none"> ● B.Sc. Computer Science, University of Bangalore
Arunava Banerjee <i>Chief Risk Officer (CRO)</i>	State Bank of India, Standard Chartered Bank and Bahraini Saudi Bank	<ul style="list-style-type: none"> ● MA Economics, Calcutta University ● Associate of the Indian Institute of Bankers ● PGDM (Marketing & Finance), XIM, Bhubaneshwar ● B.Tech (Mechanical Engineering), Kurukshetra
Ashish Goel <i>Chief Credit Officer</i>	ICICI Bank, Marico Industries, Godrej & Boyce	<ul style="list-style-type: none"> ● Advance Management Program, IIMB
Ashwin Khorana <i>Chief Information Officer</i>	ING Vyasa (Now Kotak Mahindra Bank), Jana Small Finance Bank, Standard Chartered Bank	<ul style="list-style-type: none"> ● MBA in Finance, Sikkim Manipal University ● B.Pharm, Dr. M.G.R. Medical University
Brajesh Joseph Cherian <i>Chief Compliance Officer</i>	The South Indian Bank, Axis Bank	<ul style="list-style-type: none"> ● BBA, LLB – Symbiosis School of law ● PGCHRM -HR, XLRI
Chandralekha Chaudhuri <i>Head – Human Resources</i>	Ujjivan Financial Services Limited	<ul style="list-style-type: none"> ● PGDBM (Rural Management), XIM, Bhubaneshwar
Vibhas Chandra <i>Business Head of MicroBanking</i>	Ujjivan Financial Services Limited	<ul style="list-style-type: none"> ● Ex-PGDM, Symbiosis Institute of Management Studies
Sumit Thomas <i>Head of Branch Banking</i>	ING Vysya Bank, HDFC Bank	<ul style="list-style-type: none"> ● B.Com, Bharathidasan University
Krishnamoorthy S <i>Chief Financial Officer</i>	Ujjivan Financial Services ltd, Apple Credit Corporation, AIG Home Finance, Wighman Homes Ltd, Parvidhgaar Leasing & Finance Ltd	<ul style="list-style-type: none"> ● PGDM – IIM, Bangalore ● BE (Hons) in EEE – BITS, Pilani
Sriram Srinivasan <i>Head – Digital Banking</i>	Citibank, Standard Chartered Bank, HSBC, Digital14	



KEY GROWTH STRATEGIES

01

COMPREHENSIVE & RELEVANT PRODUCTS

- Entire gamut of asset and liability products to attract new customers and deepen existing customer relationships
- Expand range of third party products and services
- Increase penetration of asset products under Retail, MSE and affordable housing segments

02

FOCUS ON DIGITAL BANKING AND ANALYTICS

- User-friendly digital interface to extend bank's reach and offer a strong banking platform and focus on user adoption with programs like DigiBuddy
- Invest in API platform, innovations, fintech partnerships to widen product offerings/ banking solutions
- Invest strategically to integrate technology into operations to empower customers, reduce costs and increase efficiencies
- Adopt robotic processes to automate operational processes
- Data analytics to be used to offer customized solutions
- Establish bank as a modern technology enabled bank

03

BUILD A STABLE & GRANULAR DEPOSIT BASE

- Improve share of CASA, recurring and fixed deposits by building a sticky deposit base and attracting new customers; focus on retail deposit base to reduce cost of funds
- Selectively open branches in urban areas with large customer base
- Target mass customer acquisition through focused programs

04

STRONG DISTRIBUTION & COLLECTION NETWORK

- Use right combination of physical and digital channels and partnerships to expand reach, banking outlets and infrastructure
- Build a dynamic and strong collection network
- Strengthen alternate delivery channels and encourage customers to move towards a cashless environment

05

CONTINUE FOCUS ON IMPROVING FINANCIAL AND DIGITAL INCLUSION

- Focus on the un-served and underserved segments and educate customers to develop improved financial behaviour
- Maintain transparency, responsibly price loan offerings, effectively redress grievances and ensure disclosures in vernacular languages
- Continue to partner with Parinaam Foundation to enhance financial literacy and develop Kisan Pragati Clubs
- Promote use of bank accounts, UPI and digital payment gateways

06

DIVERSIFY REVENUE STREAMS

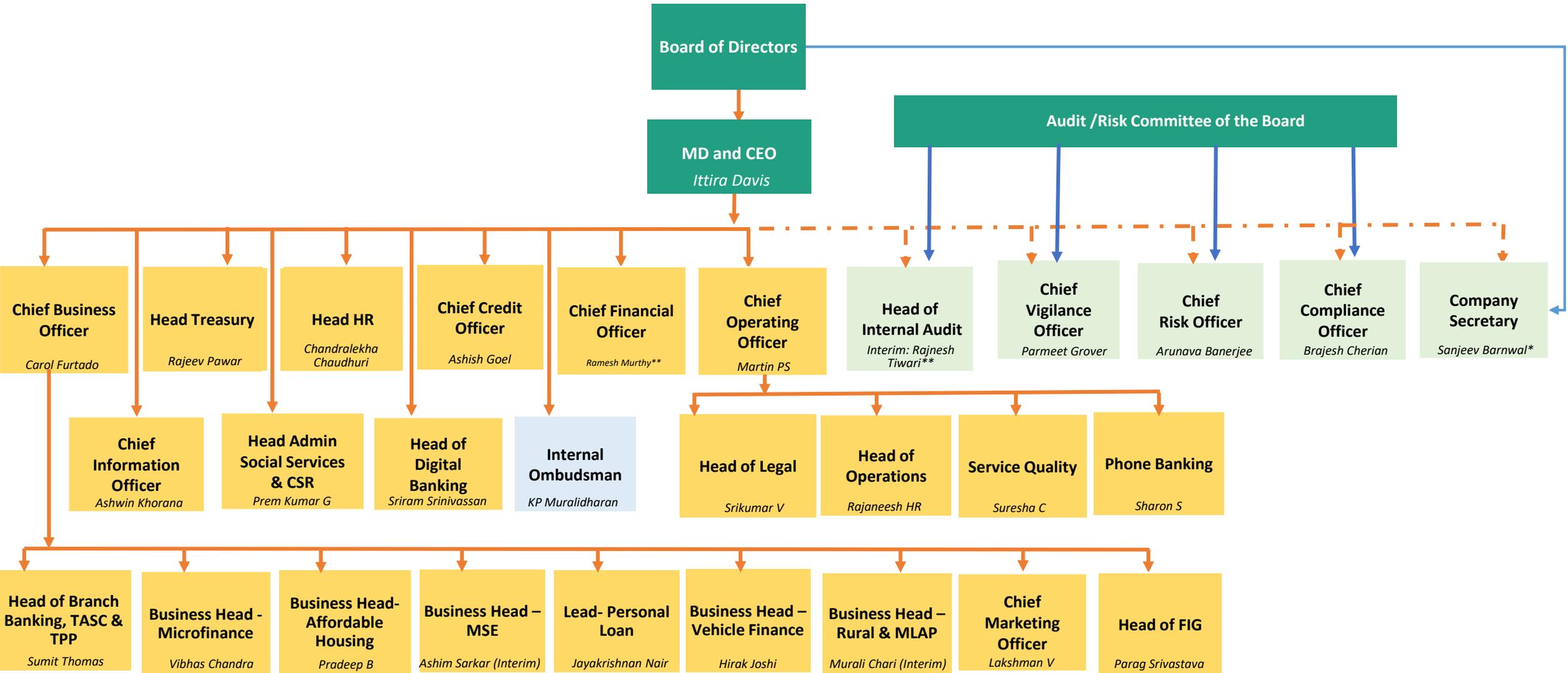
- Leverage banking infrastructure to diversify product portfolio and increase fee and commission-based business
- Increase focus on treasury income, bancassurance, fee and processing charges
- Introduce new products and services and focus on cross-selling to existing customers



Annexures



ORGANIZATION STRUCTURE



** expected to join in mid-Mar'22; Head – Internal Audit joining in Apr'22

* Joining w.e.f. 15 Feb'22 as the Head of Regulatory Framework; prior to joining he is expected to relinquish his position in Ujjivan Financial Services Ltd. 51



AWARDS & ACCOLADES



- **DSCI Excellence Awards 2021:**
Winner - Best Security Practices in NBFCs & Small Financial Institutions



- **Great Place To Work® Institute:**
Ranked 11th among 'India's Best Companies to Work For 2021'
Certified by GPTW for 12th consecutive year



- **BFSI Excellence Awards 2021 - Best Omnichannel Campaign Management**



- **IDEX Legal award 2021 - Litigation Department of the Year**



- **The Outlook Money Awards 2021 - Small Finance Bank of the year (Editor's Choice)**



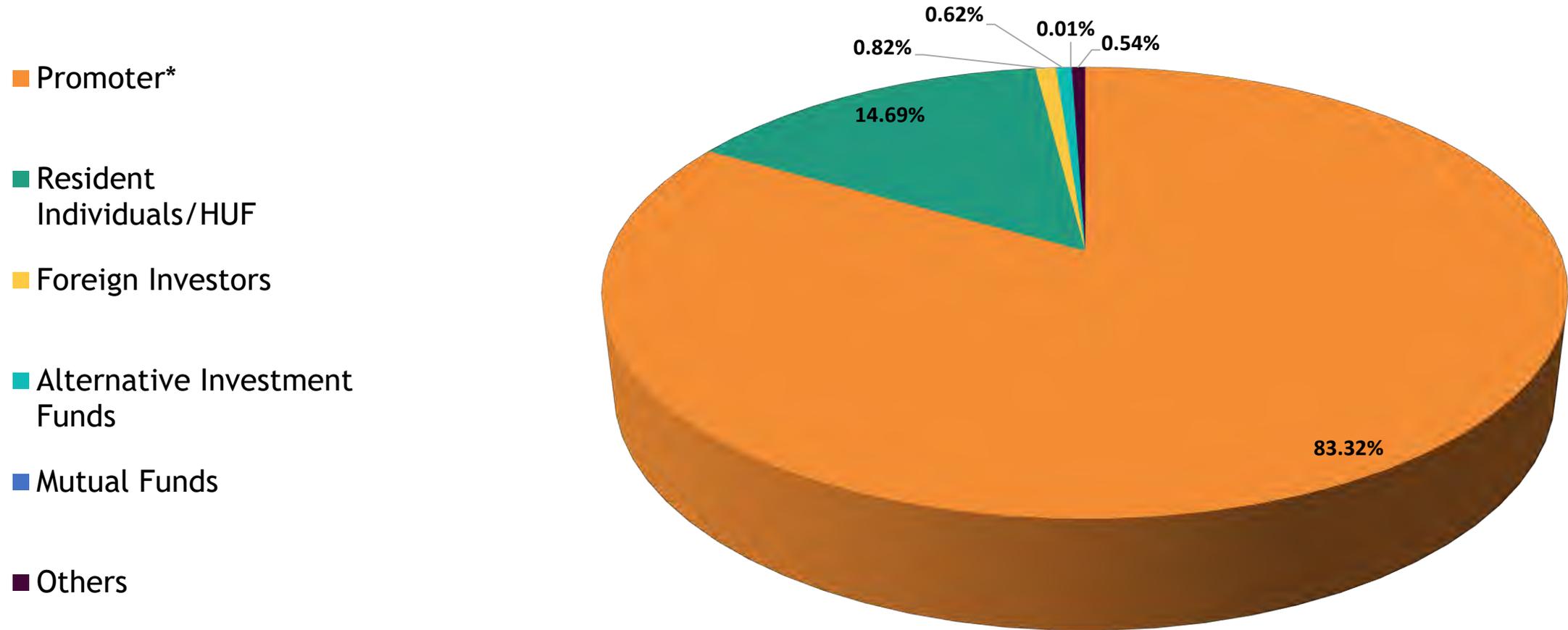
Indian Banks' Association

- **IBA - 16th Annual Banking Technology Award 2021 (SFB Category)**
 - Best Digital Financial Inclusion Initiatives
 - First Runner Up: Best Technology Bank of the Year and Best IT Risk & Cyber Security Initiatives



SHAREHOLDING PATTERN

Shareholding Pattern (based on holding) as on 31st December, 2021



*Promoter is Ujjivan Financial Services Ltd which is a Core Investment Company and listed on NSE/ BSE



UJJIVAN: INCLUSIVE GROWTH PHILOSOPHY

CSR Approach

The Bank constantly strives to ensure strong corporate culture which emphasizes on integrating CSR values with business objectives. Communities which are disrupted with the global pandemic like never before and affected with natural disasters in some areas, only made matters worse. Ujjivan's response to communities in navigating the unprecedented challenges is focused on healthcare, disaster relief, vaccination drive, livelihood for specially abled people, education and community infrastructure development

Covid Relief

Taken initiatives to support the medical institutions with the infrastructure to treat the COVID patients, directly through Bank's branch network across India and also through partner organisations. The Bank is also facilitating covid vaccination drives for community members in its operational areas

Community Development

Work with CSR partner organisations for promoting quality of life for marginalized communities by providing infrastructural support to educational institutions, health care units, other public amenities across India including support for vocational trainings for differently abled community

Disaster Relief

Quickly responding and undertaking relief activities during natural calamities like floods, cyclones through vast branch network in various parts of the country



**Following the “Double Bottom Line” approach of business
Aims to establish an equilibrium of financial and social benefits before arriving at business decisions**



RELIEF ACTIVITIES

Beneficiary



22 states/UT;
70+districts



4,39,395 public
including customers



636 Anganwadi and
Asha workers



459 Healthcare
Workers

**Leonard
Cheshire
Disability**

Livelihood training &
job placement for
100 PWD



Special educational and
pre-vocational training
for **45 children**

Relief Activities

- ₹ 44.3 lakhs spent in Q3-FY22 towards CSR totaling to spends of ₹ 2.92 Cr in FY22
- **Covid Relief activities**
 - Distributed 10 ICU beds to the Nadiad General Hospital, Gujarat
 - Released 15.5 lakhs to the Marwari hospital in Guwahati Pediatric and neonatal ICU
 - Facilitated vaccination for more than 30,000+ beneficiaries through camps organized by 339 branches across 19 states
- **Other relief activities**
 - 2 infrastructural projects have been completed
 - Construction of mid day meal shed in Godthal, Gujarat which has benefitted 250 students
 - Construction of classroom and renovation of toilets in Adanur, Karnataka helping ~101 households



THANK YOU

For Investor Queries:

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