



USFB/CS/SE/2026-27/44

July 02, 2026

To,

National Stock Exchange of India LimitedListing 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: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Key Business Highlights for the Quarter ended June 30, 2026:**Deposits:**

Particulars (₹ crore)	Q1FY27	Q1FY26	Y-o-Y	Q4FY26	Q-o-Q
Total Deposits	48,307	38,619	25.1%	45,668	5.8%
CASA	12,930	9,381	37.8%	13,062	-1.0%
CASA Ratio (%)	26.8%	24.3%		28.6%	
Credit-Deposit Ratio (%)	88.8%	86.2%		89.0%	

Gross Loan Book:

Particulars (₹ crore)	Q1FY27	Q1FY26	Y-o-Y	Q4FY26	Q-o-Q
Gross Loan Book*	42,903	33,287	28.9%	40,655	5.5%
Group Loan	15,185	12,961	17.2%	14,696	3.3%
Individual Loan	6,186	5,332	16.0%	6,014	2.9%
Housing (incl. MM)	11,210	7,962	40.8%	10,477	7.0%
MSME	3,470	2,253	54.0%	3,230	7.4%
FIG	3,293	2,798	17.7%	3,000	9.8%
Vehicle Loan	1,036	560	85.0%	944	9.7%
Gold Loan	1,020	293	248.1%	769	32.6%
Agri Banking	810	403	101.0%	731	10.8%
Others [^]	692	725	-4.5%	795	-12.9%

Total Secured Book (₹ crore)	21,555	15,162	42.2%	20,079	7.3%
Secured Book (%)	50.2%	45.5%		49.4%	

Note: Individual Loan, MSME and Others[^] include both secured and unsecured products. [^]Includes, Staff Loan, OD-FD & others | *Includes Securitization

**Disbursements:**

Particulars (₹ crore)	Q1FY27	Q1FY26	Y-o-Y	Q4FY26	Q-o-Q
Disbursements	9,252	6,539	41.5%	9,811	-5.7%
Group Loan	3,354	2,844	18.0%	3,870	-13.3%
Individual Loan	1,227	1,090	12.6%	1,376	-10.8%
Housing (incl. MM)	1,138	892	27.6%	1,304	-12.7%
MSME	502	402	26.0%	572	-11.5%
FIG	1,736	609	185.2%	1,565	10.9%
Vehicle Loan	239	158	51.1%	236	1.4%
Gold Loan	467	164	184.5%	418	11.7%
Agri Banking	113	107	5.2%	155	-27.3%
Others [^]	477	274	74.1%	317	50.5%

Note: [^]Includes, Staff Loan, OD-FD & others

Asset Quality:

Particulars	Q1FY27	Q1FY26	Q4FY26
PAR (%)	3.58%	4.81%	3.54%
GNPA (%)	2.17%	2.52%	2.27%
*Write-Off (₹ crore)	68	154	50

*Note: Prior numbers reclassified.

Micro Banking (GL & IL) Bucket X Collections:

Particulars	Q1FY27	Q1FY26	Q4FY26
Micro Banking (GL & IL) Bucket X Collection Efficiency (%)	99.68%	99.26%	99.76%

The information with reference to Q1FY27 is provisional and subject to an audit / limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

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

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework