



UJJIVAN SMALL FINANCE BANK
Build a Better Life



USFB/CS/SE/2026-27/100

Date: October 16, 2026

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 held on October 16, 2026– Approval of Financial Results

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 and further to our letter bearing reference number USFB/CS/SE/2026-27/93 dated October 07, 2026, we hereby inform that, further to the review by the Audit Committee, the Board of Directors of the Bank, in its meeting held today on October 16, 2026, has, *inter alia*, considered and approved the Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2026 along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Deloitte Haskins and Sells and M/s. Abarna and Ananthan.

A copy of aforesaid Unaudited Financial Results and Limited Review Report thereon are enclosed herewith. The press release and the investor presentation on financial and business performance of the Bank will be submitted through a separate announcement.

The meeting of the Board of Directors commenced at 11:00 A.M. and the agenda item relating to the financial results was approved at 01:35 P.M.

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

We request you to take note of the above.

Thanking You,

Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

**Sanjeev
Barnwal**

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Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

Encl: as mentioned above

Ranked 8th
Among Indian's Top 100 Best Companies To Work For 2026

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Abarna & Ananthan

Chartered Accountants
521, 3rd Main Rd, 2nd Phase,
6th Block, Banashankari 3rd Stage,
Bengaluru,
Karnataka 560085

Independent Auditors' Review Report on unaudited financial results for the quarter and half year ended September 30, 2026 of Ujjivan Small Finance Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors of Ujjivan Small Finance Bank Limited

1. We have reviewed the accompanying Statement of unaudited financial results of **Ujjivan Small Finance Bank Limited** (the "Bank") for the quarter and half year ended September 30, 2026 (the "Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). We have initialled the Statement for identification purposes only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of the Bank's personnel 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 on Auditing specified under section 143(10) of the Companies Act, 2013 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. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to Banks, the RBI Guidelines and other accounting

Deloitte Haskins & Sells

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Abarna & Ananthan

Chartered Accountants
521, 3rd Main Rd, 2nd Phase,
6th Block, Banashankari 3rd Stage,
Bengaluru,
Karnataka 560085

principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India ('RBI') in respect of Income recognition, asset classification, provisioning and other related matters.

For Deloitte Haskins & Sells

Chartered Accountants
(Firm Registration No. 117365W)

SUBRAMANIAM
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KRISHNAMURTHY

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G. K. Subramaniam

Partner
Membership No. 109839
UDIN: 26109839HLEXAS9360
Place: Mumbai
Date: October 16, 2026

For Abarna & Ananthan

Chartered Accountants
(Firm Registration No. 000003S)

Natar
ajan R

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R. Natarajan

Partner
Membership No. 035898
UDIN: 26035898UCFQPW4937
Place: Bengaluru
Date: October 16, 2026

UJJIVAN 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.ujjivansfb.in Phone: +91 80 4071 2121

Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2026

(Rs. in Lakh)

Sl No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	2,15,336	2,02,492	1,68,231	4,17,828	3,30,115	6,93,145
	a) Interest/ discount on advances/ bills	1,91,488	1,79,211	1,47,270	3,70,699	2,87,154	6,07,747
	b) Income on Investments	22,393	22,217	20,301	44,610	41,487	83,033
	c) Interest on balances with Reserve Bank of India and other Interbank funds	1,299	890	457	2,189	1,056	1,600
	d) Others	156	174	203	330	418	765
2	Other income (Refer note 7)	29,558	25,601	25,635	55,159	50,534	1,10,752
3	Total income (1)+(2)	2,44,894	2,28,093	1,93,866	4,72,987	3,80,649	8,03,897
4	Interest expended	90,495	83,757	76,063	1,74,252	1,52,352	3,06,045
5	Operating expenses (i)+(ii)	95,030	89,530	78,279	1,84,560	1,52,725	3,26,839
	(i) Employees cost	51,228	50,356	43,546	1,01,584	84,721	1,79,097
	(ii) Other operating expenses	43,802	39,174	34,733	82,976	68,004	1,47,742
6	Total expenditure (4)+(5) [excluding provisions and contingencies]	1,85,525	1,73,287	1,54,342	3,58,812	3,05,077	6,32,884
7	Operating profit before provisions and contingencies (3)-(6)	59,369	54,806	39,524	1,14,175	75,572	1,71,013
8	Provisions (other than tax) and contingencies (Refer note 9)	10,297	12,732	23,496	23,029	45,990	79,910
9	Exceptional items	-	-	-	-	-	-
10	Profit from ordinary activities before tax (7)-(8)-(9)	49,072	42,074	16,028	91,146	29,582	91,103
11	Tax expense	12,567	10,420	3,856	22,987	7,088	21,840
12	Net profit from ordinary activities after tax (10)-(11)	36,505	31,654	12,172	68,159	22,494	69,263
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net profit for the period/ year (12)-(13)	36,505	31,654	12,172	68,159	22,494	69,263
15	Paid up equity share capital (Face value of Rs. 10/- each)	1,95,106	1,94,526	1,93,715	1,95,106	1,93,715	1,94,271
16	Reserves excluding revaluation reserves	-	-	-	-	-	4,87,296
17	Analytical ratios and other disclosure						
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio (Refer note 8)	20.69%	20.36%	21.36%	20.69%	21.36%	21.14%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face value of Rs. 10/- each) ²						
	Basic EPS (Rs)	1.87	1.63	0.63	3.50	1.16	3.57
	Diluted EPS (Rs)	1.84	1.60	0.62	3.44	1.15	3.51
	(iv) NPA Ratios						
	(a) Gross NPAs	95,510	92,365	84,311	95,510	84,311	91,671
	(b) Net NPAs	14,035	14,166	22,500	14,035	22,500	17,044
	(c) % of Gross NPAs to Gross advances	2.10%	2.16%	2.45%	2.10%	2.45%	2.26%
	(d) % of Net NPAs to Net advances ¹	0.31%	0.34%	0.67%	0.31%	0.67%	0.43%
	(v) Return on assets (average) ²	0.59%	0.53%	0.25%	1.12%	0.47%	1.37%
	(vi) Debt- equity ratio	0.28	0.26	0.26	0.28	0.26	0.28
	(vii) Total debt to total assets ³	4.83%	6.27%	5.97%	4.83%	5.97%	6.49%
	(viii) Net worth	7,53,191	7,14,426	6,32,320	7,53,191	6,32,320	6,81,568

1 Refer note 9

2 Figures for the quarter/ half year ended are not annualised.

3 Total debt represents total borrowings of the Bank. Total assets as per Balance sheet.



UJJIVAN SMALL FINANCE BANK LIMITED

CIN: L65110KA2016PLC142162

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Segment Information in accordance with the RBI guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under:

(Rs. in Lakh)

Sl No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Segment revenue						
(a)	Treasury	25,073	23,737	23,251	48,810	50,070	93,608
(b)	Retail banking	2,12,621	1,98,010	1,65,192	4,10,631	3,19,164	6,87,696
(c)	Wholesale banking	7,200	6,346	5,423	13,546	11,415	22,593
(d)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	Total Income	2,44,894	2,28,093	1,93,866	4,72,987	3,80,649	8,03,897
2	Segment results						
(a)	Treasury	2,182	1,656	3,230	3,838	9,085	12,839
(b)	Retail banking	48,100	41,378	9,132	89,478	17,818	71,259
(c)	Wholesale banking	215	684	4,984	899	5,414	12,541
(d)	Unallocated	(1,425)	(1,644)	(1,318)	(3,069)	(2,735)	(5,536)
	Total profit before tax	49,072	42,074	16,028	91,146	29,582	91,103
3	Segment assets						
(a)	Treasury	16,08,462	16,93,348	14,22,480	16,08,462	14,22,480	16,12,761
(b)	Retail banking	42,70,098	40,20,451	32,59,314	42,70,098	32,59,314	38,16,586
(c)	Wholesale banking	3,58,099	3,26,553	2,47,245	3,58,099	2,47,245	2,98,888
(d)	Unallocated	26,870	25,370	32,354	26,870	32,354	25,886
	Total assets	62,63,529	60,65,722	49,61,393	62,63,529	49,61,393	57,54,121
4	Segment liabilities						
(a)	Treasury	14,15,044	14,93,904	12,41,188	14,15,044	12,41,188	14,21,731
(b)	Retail banking	37,56,618	35,46,919	28,43,920	37,56,618	28,43,920	33,64,517
(c)	Wholesale banking	3,15,037	2,88,091	2,15,734	3,15,037	2,15,734	2,63,485
(d)	Unallocated	23,639	22,382	28,231	23,639	28,231	22,820
	Total liabilities	55,10,338	53,51,296	43,29,073	55,10,338	43,29,073	50,72,553
5	Capital employed						
(a)	Treasury	1,93,418	1,99,443	1,81,292	1,93,418	1,81,292	1,91,030
(b)	Retail banking	5,13,480	4,73,533	4,15,394	5,13,480	4,15,394	4,52,069
(c)	Wholesale banking	43,062	38,462	31,511	43,062	31,511	35,403
(d)	Unallocated	3,231	2,988	4,123	3,231	4,123	3,066
	Total	7,53,191	7,14,426	6,32,320	7,53,191	6,32,320	6,81,568

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 - "Segment Reporting". The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the Bank is considered to operate only in domestic segment.

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/ foreign exchange trading and a portion of income/loss from sale/purchase 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, other related incomes and a portion of income/loss from sale/purchase of Priority Sector Lending Certificates ("PSLC"). Expenses of this segment primarily comprises of interest expense on deposits and borrowings, infrastructure and premises expenses for operating the branch network and other delivery channels, personnel costs, other direct overheads and allocated expenses.

C) Wholesale 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.



Notes :

1) Statement of Assets and Liabilities as at September 30, 2026 is given below:

(Rs. In Lakh)

Particulars	As at September 30, 2026 (Unaudited)	As at September 30, 2025 (Unaudited)	As at March 31, 2026 (Audited)
CAPITAL AND LIABILITIES			
Capital	1,95,106	1,93,715	1,94,271
Employees stock options outstanding	9,472	9,266	9,738
Reserves and surplus	5,48,613	4,29,339	4,77,559
Deposits	50,64,301	39,21,091	45,66,833
Borrowings	3,02,553	2,96,167	3,73,601
Other liabilities and provisions	1,43,484	1,11,815	1,32,119
Total	62,63,529	49,61,393	57,54,121
ASSETS			
Cash and balances with Reserve Bank of India	2,91,101	2,37,380	3,10,967
Balances with Banks and money at call and short notice	7,084	31,213	33,400
Investments	13,12,576	11,60,348	12,72,425
Advances	44,75,326	33,80,759	39,76,055
Fixed assets	53,443	48,991	49,307
Other assets	1,23,999	1,02,702	1,11,967
Total	62,63,529	49,61,393	57,54,121

2) Statement of Cashflow as at September 30, 2026 is given below:

(Rs. In Lakh)

Particulars	For the period ended September 30, 2026 (Unaudited)	For the period ended September 30, 2025 (Unaudited)	For the year ended March 31, 2026 (Audited)
Cash Flow from Operating Activities			
Profit before tax	91,146	29,582	91,103
Adjustments for :			
Depreciation on Bank's Property	8,014	7,037	14,464
(Profit)/Loss on sale of Land, Building & Other assets (net)	(3)	(7)	104
Expense on employee stock option	973	893	1,905
Provision for Non Performing Assets (incl. loans written off)	20,398	44,889	76,022
Provision for Standard Assets	2,628	1,097	3,867
Other provisions and contingencies	4	-	-
(Profit)/Loss on Revaluation of Investments (net)	(114)	(2,786)	279
(Profit)/Loss on sale of investments other than HTM securities	(1,167)	(1,864)	(4,248)
Amortisation of premium on investments	2,075	1,844	3,553
Operating Profit before working capital changes	1,23,954	80,685	1,87,049
Adjustments for :			
Decrease/(Increase) in Advances	(5,19,669)	(2,86,647)	(9,13,076)
Decrease/(Increase) in Investments in other than HTM securities	28,544	1,45,179	1,30,862
Decrease/(Increase) in Other assets	(13,650)	(5,713)	(7,795)
(Decrease)/Increase in Deposits	4,97,467	1,58,043	8,03,785
(Decrease)/Increase in Other liabilities and provisions	12,243	(2,272)	15,261
Cash Flow from Operating Activities	1,28,889	89,275	2,16,086
Direct taxes paid (net of refunds)	(24,877)	(9,832)	(31,766)
Net Cash Flow generated from Operating Activities (A)	1,04,012	79,443	1,84,320
Cash Flow from Investing Activities			
Proceeds from sale of Fixed assets	133	82	174
Investment in HTM securities (net)	(69,488)	(1,29,734)	(2,29,883)
Deposits (created)/encashed with Banks and financial institutions (net)	-	(23,750)	-
Purchase of Fixed Assets including Capital work in progress	(12,281)	(10,413)	(18,358)
Net Cash Flow used in Investing Activities (B)	(81,636)	(1,63,815)	(2,48,067)
Cash Flow from Financing Activities			
Proceeds from issue of equity shares	2,490	605	2,070
Increase/(Decrease) in Borrowings (net)	(71,049)	11,630	89,065
Net Cash Flow generated from Financing Activities (C)	(68,559)	12,235	91,135
Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	(46,183)	(72,137)	27,388
Cash and Cash Equivalents at the beginning of the year	3,43,085	3,15,697	3,15,697
Cash and Cash Equivalents at the end of the year *	2,96,902	2,43,560	3,43,085

* Exclusive of Fixed Deposits under Lien of Rs. 1,283 (in lakh) as at September 30, 2026, Rs.25,033 (in lakh) as at September 30, 2025 and Rs.1,283 (in lakh) as at March 31, 2026.



Notes :

- 3) The above financial results were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 16, 2026. The financial results for the quarter and half year ended September 30, 2026, were subjected to a limited review by the Joint Statutory Auditors (Deloitte Haskins & Sells, Chartered Accountants and Abarna & Ananthan, Chartered Accountants) who have issued an unmodified report thereon.
- 4) The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statement for the year ended March 31, 2026, except for accounting of forfeiture of vested options, which have been transferred to General Reserve instead of through the profit and loss account. The same does not have a material impact on the financial results.
- 5) The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standard ("Accounting standards") prescribed under Section 133 of the Companies Act, 2013 (the "Act"), in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949 and the circulars, the guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Regulations") and other accounting principles generally accepted in India and the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 6) As at September 30, 2026, the Bank has granted 17,78,22,813 options under the approved Employee Stock Option Plan (ESOP) 2019. Out of the same, 6,21,47,586 options was cancelled, 2,58,63,540 options was exercised, 4,58,91,879 options had vested and are yet to be exercised and 4,39,19,808 options remains unvested. During the half year ended September 30, 2026, the Bank has allotted 83,41,928 equity shares pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2019.
- 7) Other income includes processing fees, profit/(loss) on sale of investments, profit/(loss) on revaluation of investments, non-fund based income such as commission earned from guarantees, selling of third party products, recovery from loans written off, income from dealing in PSLC, foreign exchange income, etc.
- 8) The Capital Adequacy Ratio ("CAR") has been computed as per the RBI Circular No.RBI/DOR/2025-26/182 DOR.CAP.REC.101/21-01-002/2025-26 (Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025) dated November 28, 2025 as amended from time to time.
- 9) As at September 30, 2026 the Bank carries a floating provision of Rs. 18,067 lakh, of which Rs. 13,000 lakh is used for calculation of net NPA and provision coverage ratio. Also, Rs. 3,000 lakh is considered as Tier II capital and Rs. 2,067 lakh is unutilized. Had the Bank reckoned the remaining Rs. 2,067 lakh for calculating the Net NPA, the Net NPA would be 0.27% and the Provision Coverage Ratio would increase from 85.31% to 87.47% as at September 30, 2026.



- 10) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circulars dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) is given below:

(Rs. in Lakh)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year, i.e., March 31, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2026	Of (A) amount written off during the half-year ended September 30, 2026	Of (A) amount paid by the borrowers during the half-year ended September 30, 2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year, i.e., September 30, 2026
Personal Loans	1,102	205	-	118	780
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	483	186	1	75	222
Total	1,585	391	1	193	1,002

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

- 11) Details of loans not in default and stressed loans acquired and transferred during the quarter and half year ended September 30, 2026 as per the Master Direction RBI (Small Finance Banks – Transfer and Distribution of Credit Risk) Directions, 2025, dated November 28, 2025 and as amended from time to time, are given below:

a) During the quarter and half year ended September 30, 2026, the Bank has not acquired/transferred any "Loans not in default" through assignment of Loans.

b) During the quarter and half year ended September 30, 2026, the Bank has not acquired/transferred any Stressed Loans (Non Performing Asset and Special mention account).

c) Details of Security Receipts (SRs) outstanding as on September 30, 2026 are given below:

(Rs. in Lakh)			
Ratings	Rating agency	Recovery Rating	Gross Value of Outstanding SRs*
RR1	India Ratings	150%	2
Total			2

* The same has been fully provided for in the books.

- 12) As per the Master Direction RBI (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025, dated November 28, 2025 as amended from time to time, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet formulated and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which include representatives of the Bank and the RBI), held on July 14, 2022, reporting of Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.

- 13) The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended from time to time, on Project Finance is not applicable for the period ended September 30, 2026.

- 14) Figures of the previous periods/year have been regrouped/reclassified, wherever considered necessary to conform to the current year's presentation.

Bengaluru
October 16, 2026



By order of the Board
For Ujjivan Small Finance Bank Limited

Carol Furtado
Carol Furtado

Interim CEO and Whole-Time Director
DIN: 07587305