

**USFB/CS/SE/2026-27/14**

**Date:** May 08, 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: Investor Presentation on the financial performance of the Bank for the quarter and year ended March 31, 2026**

Further to our intimation carrying reference number USFB/CS/SE/2026-27/13 dated May 08, 2026, please find enclosed herewith, a copy of the investor presentation on the business and financial performance of the Bank for the quarter and year ended March 31, 2026.

This intimation shall also be available on the Bank's website at [www.ujjivansfb.bank.in](http://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**  
**Company Secretary & Head of Regulatory Framework**

*Encl: As mentioned above*

# Q4FY26 Investor Presentation





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- Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.
- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



# Key Highlights

## Major Highlights

- Board and Management Augmentation continued through FY26 towards stated Organizational Vision
- Strong provisioning and capital buffers provide meaningful absorption capacity for any Geo political led second / third order impacts
- On April 13<sup>th</sup> received response from RBI recognizing Loan Portfolio diversification
- Re-application: Once Ujjivan SFB can demonstrate further progress

## Business Update

- Total Deposits grew 21.4% YoY; Focus on granular deposit led to CASA% reaching 28.6%
- Bank maintains ample liquidity with Mar'26 LCR at 142%
- Gross Loan Book grew 26.6% YoY; Secured advances grew 43.5% YoY and now comprises of 49.4% in book share; Unsecured book grew 13.5% YoY
- Focus remains on loan book diversification with Microfinance Group Loans at 26.7% of GLB
- PAR / GNPA moderated sequentially to 3.5% / 2.3%

## Financials

- Improvement in Cost of Funds and Asset Quality drove profitability in Q4FY26
- NIM for Q4FY26 at 8.5%, expanded 20 bps YoY; Cost of Funds at 7.0%, contracted 63 bps YoY
- Credit Cost for Q4FY26 at 1.5% in line with guided trajectory; PCR at 81%
- RoA / RoE for Q4FY26 at 2.1% / 17.2%

# Key Business Highlights Q4FY26



**₹ 40,655<sup>#</sup> Cr**

Up 27% YoY

Mar'25: ₹32,122 Cr



**Gross  
Loan Book**

**₹ 45,668 Cr**

Up 21% YoY

Mar'25: ₹37,630 Cr



**Total  
Deposits**

**₹ 20,079 Cr**

Up 44% YoY

Mar'25: ₹13,988 Cr



**Secured  
Loan Book**

**₹ 31,955\* Cr**

Up 20% YoY

Mar'25: ₹26,676 Cr



**Retail TD\*+  
CASA**

**2.3% / 0.4%**

Up 9 bps YoY / Down 6 bps YoY

Mar'25: 2.2% / 0.5%



**GNPA /  
NNPA**

**Coll. Eff.  
(1EMI+OD)**



**98.3%**

Up 125 bps YoY







Mar'25: 97.1%

# Gross Loan Book (GLB) includes IBPC & Securitization ₹143 Cr/ ₹157 Cr/ ₹189 Cr for Mar'26 / Dec'25 / Mar'25

\* Note: Retail TD are TDs below ₹ 3 Cr;

# Key Financial Highlights Q4FY26

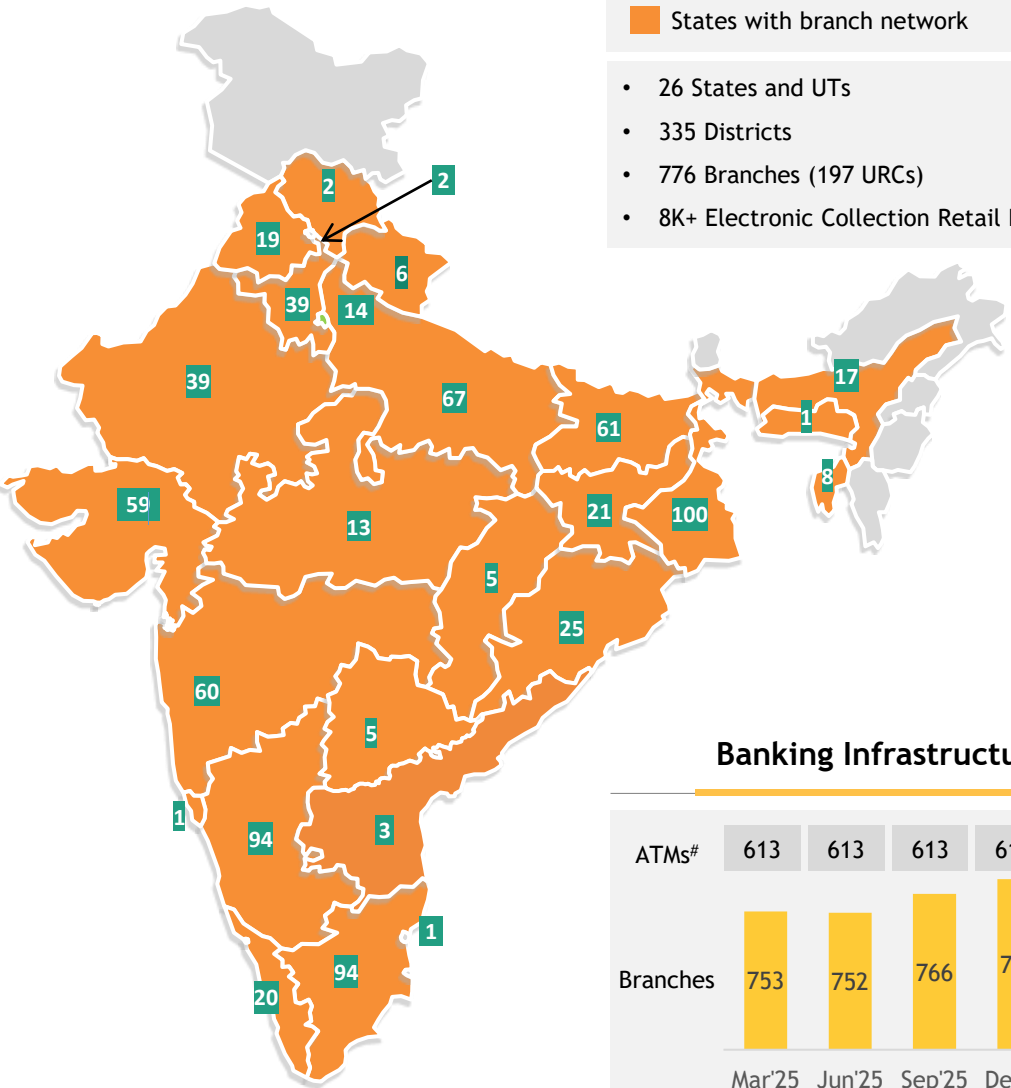


	Q4FY26	Q4FY25	Q4 YoY Growth	Q3FY26	QoQ Growth	FY26	FY25	FY YoY Growth
 <b>NII</b>	₹1,092 Cr	₹864 Cr	26.4%	₹1,000 Cr	9.2%	₹3,871 Cr	₹3,636 Cr	6.4%
 <b>NIM</b>	8.5%	8.3%	20 bps	8.2%	30 bps	8.1%	8.8%	(74) bps
 <b>PPoP</b>	₹515 Cr	₹360 Cr	43.0%	₹440 Cr	17.0%	₹1,710 Cr	₹1,689 Cr	1.2%
 <b>PAT</b>	₹282 Cr	₹83 Cr	238.2%	₹186 Cr	51.6%	₹693 Cr	₹726 Cr	(4.6)%
 <b>ROA</b>	2.1%	0.7%	135 bps	1.5%	63 bps	1.4%	1.6%	(29) bps
 <b>ROE</b>	17.2%	5.6%	1,154 bps	11.5%	566 bps	10.9%	12.4%	(155) bps

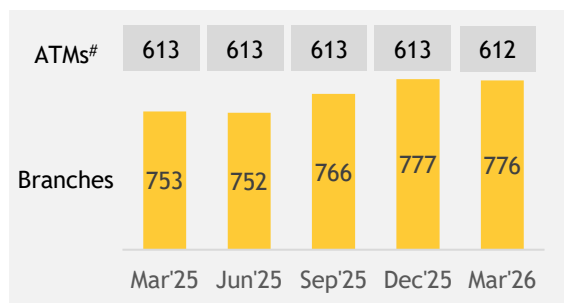


# Well Diversified Pan India Presence

- Branches
- States with branch network
- 26 States and UTs
- 335 Districts
- 776 Branches (197 URCs)
- 8K+ Electronic Collection Retail Points (ECRP)



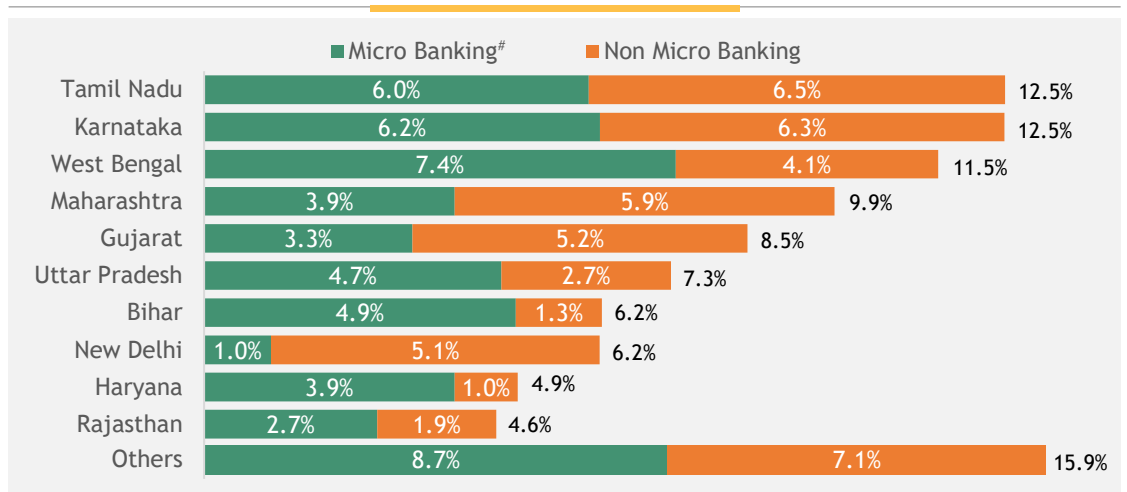
## Banking Infrastructure



#Including 62 ACRs

Note:- Map not to scale

## Mar'26 Gross Loan Book \$ (%) - Top 10 States

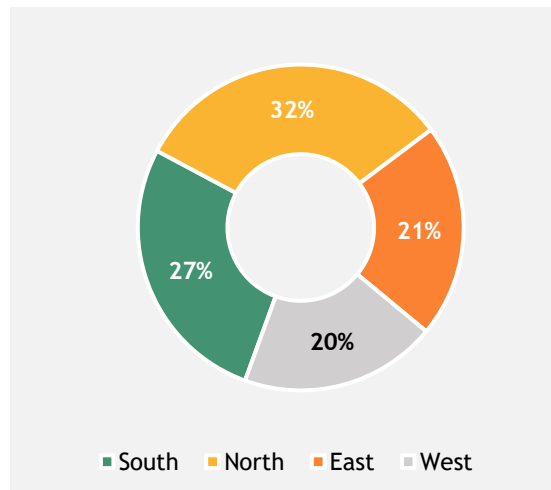


Note: Individual Loan, MSME and Others^ include both secured and unsecured products

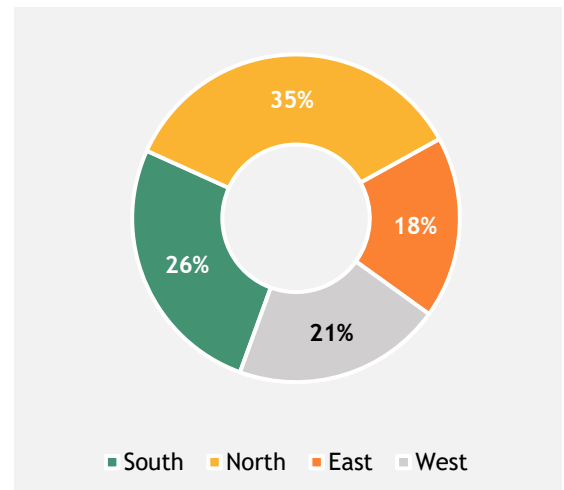
# Includes Microfinance GL & Non Microfinance GL and IL

^Gross Loan Book (GLB) includes IBPC & Securitization ₹143 Cr/ ₹157 Cr/ ₹189 Cr for Mar'26 / Dec'25 / Mar'25

## Total Business\* Region-wise



## Deposit Region-wise



\*Total Business consists of Gross Loan Book & Deposits

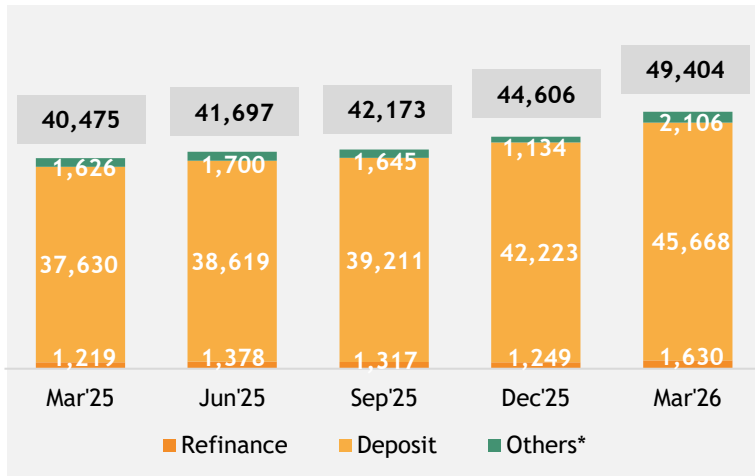


# Liabilities: Driving Retail Deposit Base

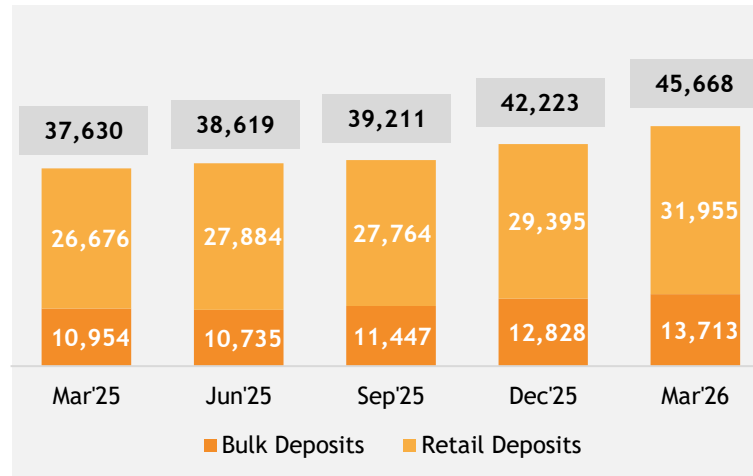
# Deposit Snapshot



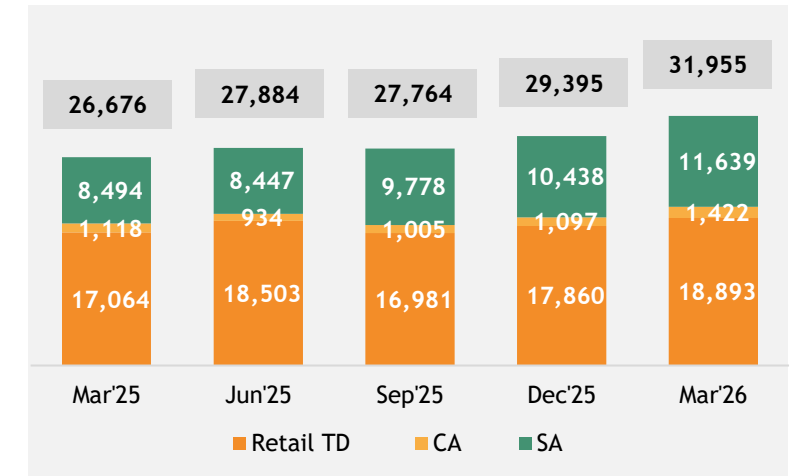
## Total Liabilities Profile (₹ Crore)



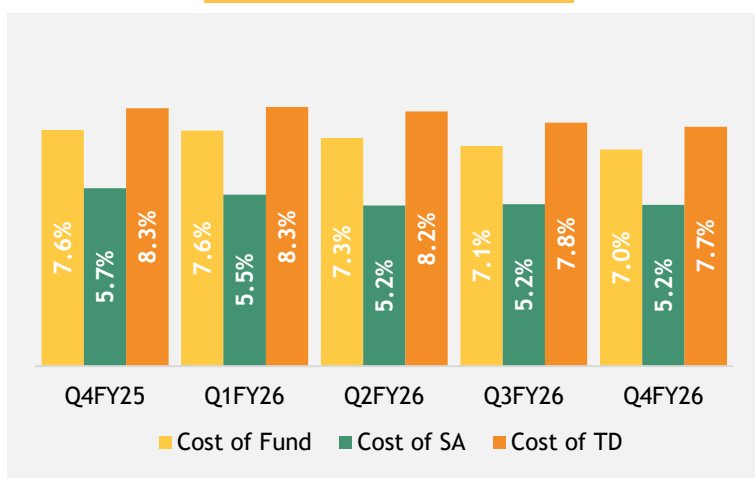
## Bulk & Retail Deposit (₹ Crore)



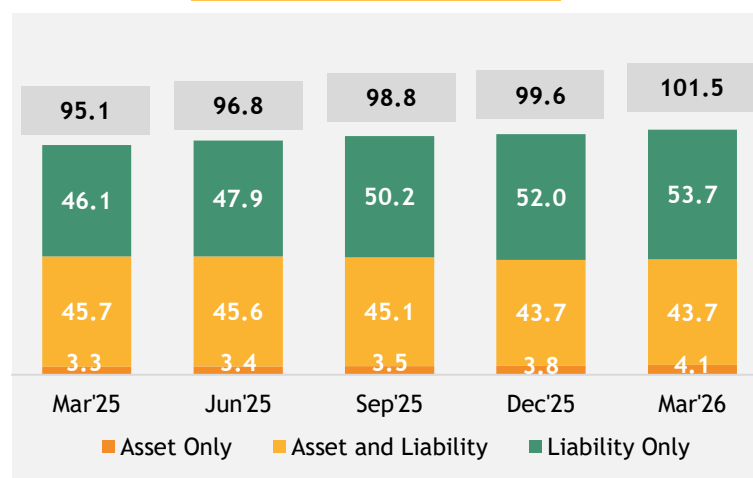
## Retail Deposit Breakup (₹ Crore)



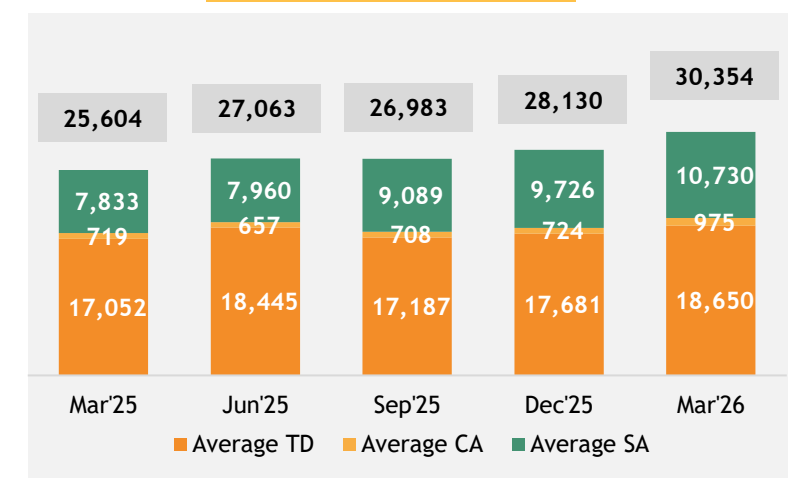
## Cost of Funds (%)



## Customer Base (No. Lakhs)



## Retail Average Balance (₹ Crore)



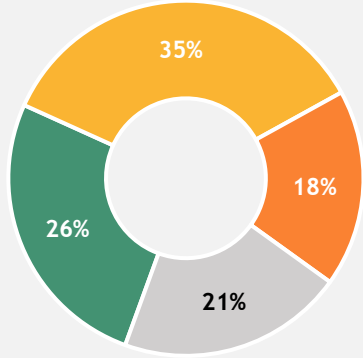
\* Others includes Money markets, Term loans, Sub-debt

TD: Term Deposits, CA: Current Account, SA: Savings Account;



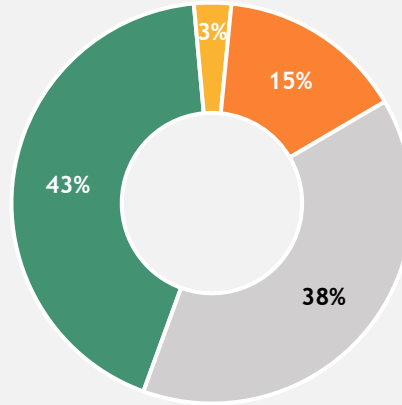
# Well Diversified Deposit Mix

## Region Wise Deposit Mix



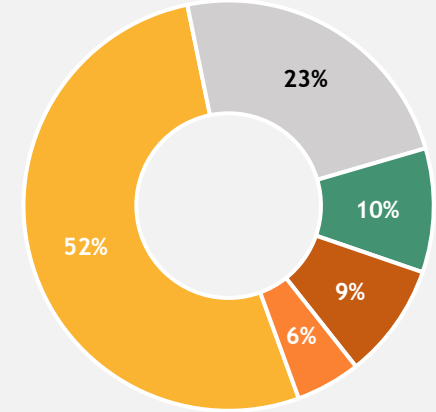
■ South ■ North ■ East ■ West

## Branch Classification Wise Deposit Mix



■ Metropolitan ■ Rural ■ Semi - Urban ■ Urban

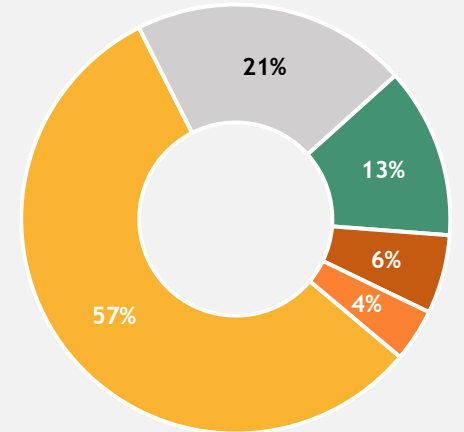
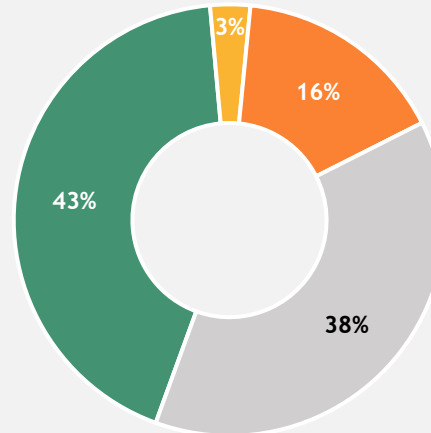
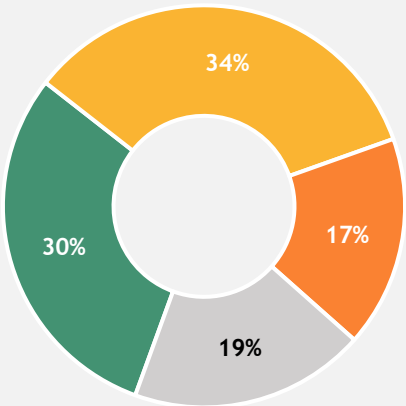
## Segment Wise Deposit Mix



■ Individual ■ Bank ■ Corporate ■ Govt ■ TASC

Mar'26

Mar'25





# Gross Loan Book: Well-Diversified Growth



# Gross Loan Book And Disbursement

## Segment Wise Gross Loan Book

Particulars	Gross Loan Book (₹ Crore)	% Gross Loan Book (Q4FY26)	% Gross Loan Book (Q4FY25)	Growth YoY	Growth QoQ
Group Loans	14,696	36%	41%	12%	7%
<i>Microfinance</i>	10,841	27%	30%	12%	6%
<i>Non Microfinance</i>	3,855	9%	11%	12%	11%
Individual Loans	6,014	15%	16%	16%	6%
Affordable Housing	8,900	22%	21%	35%	8%
Micro Mortgage	1,577	4%	2%	118%	19%
MSME	3,230	8%	6%	58%	13%
FIG Lending	3,000	7%	9%	8%	13%
Vehicle Loan	944	2%	1%	102%	15%
Gold Loan	769	2%	1%	292%	38%
Agri Banking	731	2%	1%	127%	20%
^Others	795	2%	2%	10%	30%
<b>Total</b>	<b>40,655</b>	<b>100%</b>	<b>100%</b>	<b>27%</b>	<b>10%</b>
<b>Secured</b>	<b>20,079</b>	<b>49%</b>	<b>44%</b>	<b>44%</b>	<b>13%</b>

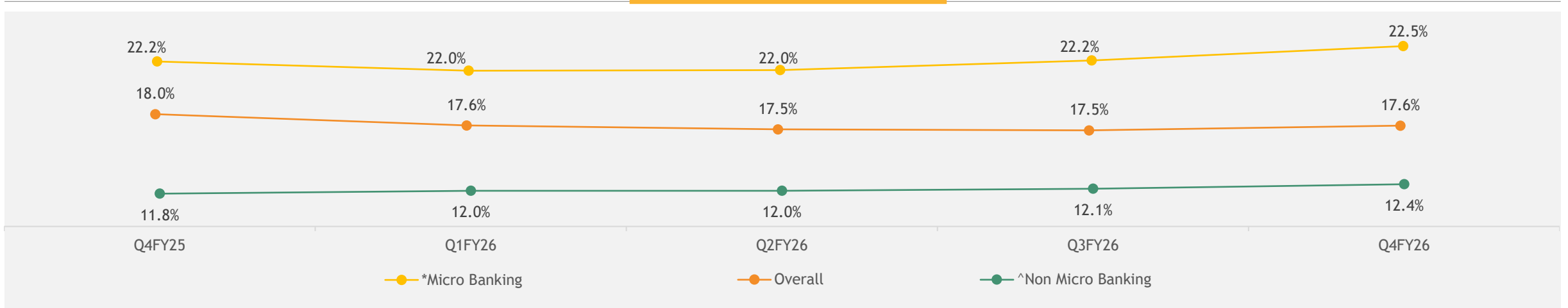
## Segment Wise Disbursement

Particulars	Disbursement (₹ Crore)	% Disbursement (Q4FY26)	% Disbursement (Q4FY25)	Growth YoY	Growth QoQ
Group Loans	3,870	39%	38%	39%	12%
<i>Microfinance</i>	2,773	28%	30%	26%	10%
<i>Non Microfinance</i>	1,097	11%	8%	89%	17%
Individual Loans	1,376	14%	16%	16%	12%
Affordable Housing	995	10%	12%	9%	16%
Micro Mortgage	309	3%	3%	40%	9%
MSME	572	6%	7%	7%	25%
FIG Lending	1,565	16%	14%	47%	75%
Vehicle Loan	236	2%	2%	68%	(14%)
Gold Loan	418	4%	2%	263%	36%
Agri Banking	155	2%	2%	13%	24%
^Others	317	3%	5%	(6%)	(21%)
<b>Total</b>	<b>9,811</b>	<b>100%</b>	<b>100%</b>	<b>32%</b>	<b>18%</b>
<b>Secured</b>	<b>4,594</b>	<b>47%</b>	<b>47%</b>	<b>33%</b>	<b>26%</b>

# Book Yield And Average Ticket Size



## Loan Book Yield (%)



\*Micro Banking: Includes Microfinance GL & Non Microfinance GL and IL / ^Non Micro Banking: consists of MM, AHL, MSME, Vehicle Loan, Gold Loan, Agri Loan, FIG and Others

Note: Yield depicted is calculated on daily average balances for the quarter

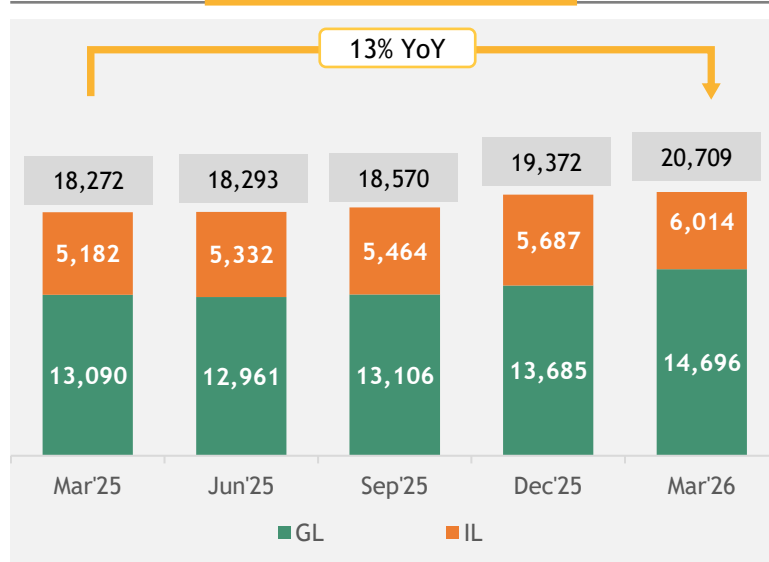
## Disbursement: Average Ticket Size (₹ Lakhs)

Product	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Group Loan (GL)	0.60	0.62	0.63	0.67	0.67
Individual Loan (IL)	1.33	1.32	1.34	1.36	1.39
Affordable Housing (AHL)	16.20	15.74	15.80	16.82	17.22
Micro Mortgages (MM)	6.03	5.98	6.20	6.41	6.68
MSME (Excl. SCF)	69.62	70.73	61.09	64.87	72.07
Vehicle Loan	0.88	0.89	0.90	0.85	0.87
Gold Loan	1.48	1.67	1.71	2.04	2.35
Agri Banking	12.67	8.08	8.45	9.51	9.38

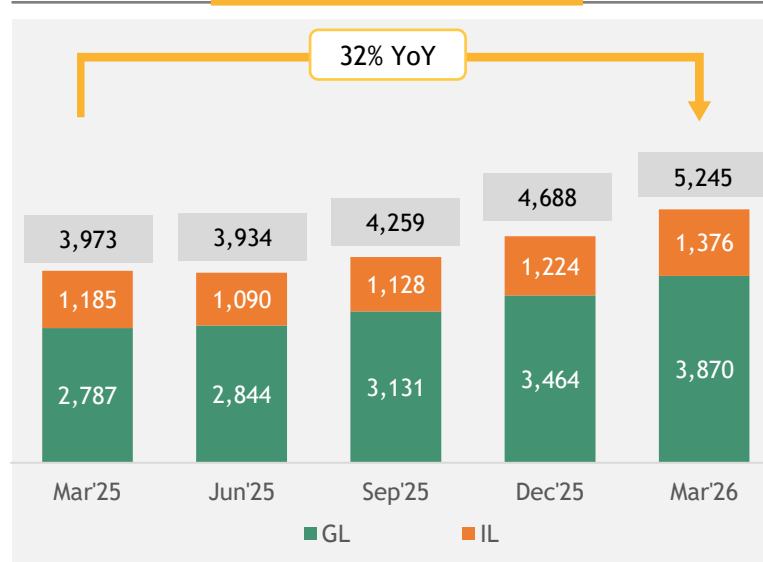


# Micro Banking (GL & IL)

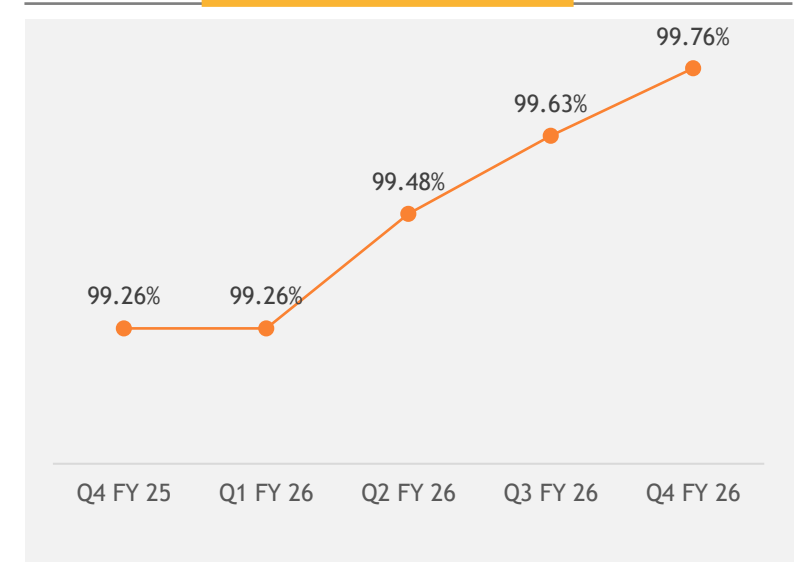
### Gross Loan Book Growth (₹ Crore)



### Disbursement (₹ Crore)



### X Bucket Collection Efficiency

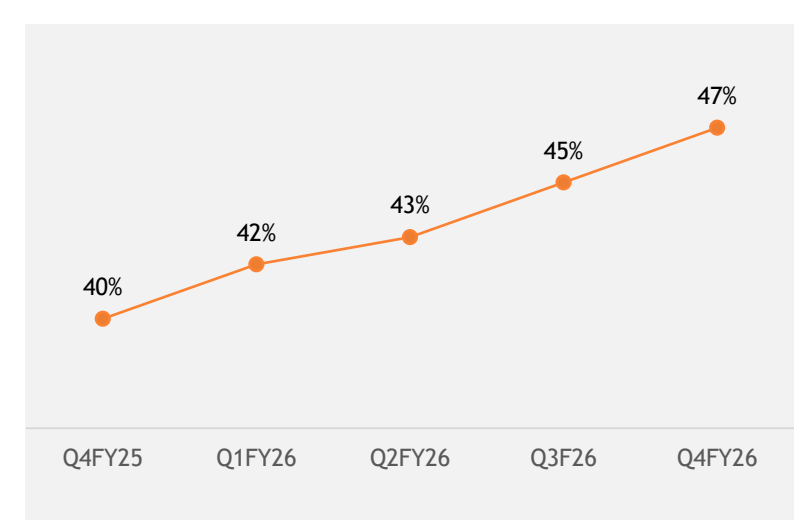


### Top 5 State Wise Portfolio Performance

Group Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	15.1%	3.9%	3.7%	3.0%
Karnataka	11.9%	6.9%	6.8%	6.3%
Tamil Nadu	11.7%	4.8%	4.6%	4.1%
Bihar	11.3%	3.6%	3.4%	2.9%
Uttar Pradesh	8.4%	3.4%	3.1%	2.5%
Others	41.6%	3.7%	3.5%	2.9%
<b>Total</b>	<b>100.0%</b>	<b>4.2%</b>	<b>4.0%</b>	<b>3.4%</b>

Individual Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
Maharashtra	11.8%	4.2%	3.8%	2.7%
Haryana	11.5%	3.4%	2.9%	2.1%
West Bengal	11.4%	5.3%	4.9%	3.8%
Tamil Nadu	10.5%	2.5%	2.3%	1.8%
Uttar Pradesh	10.2%	2.9%	2.6%	1.9%
Others	44.6%	4.1%	3.8%	3.0%
<b>Total</b>	<b>100.0%</b>	<b>3.9%</b>	<b>3.5%</b>	<b>2.7%</b>

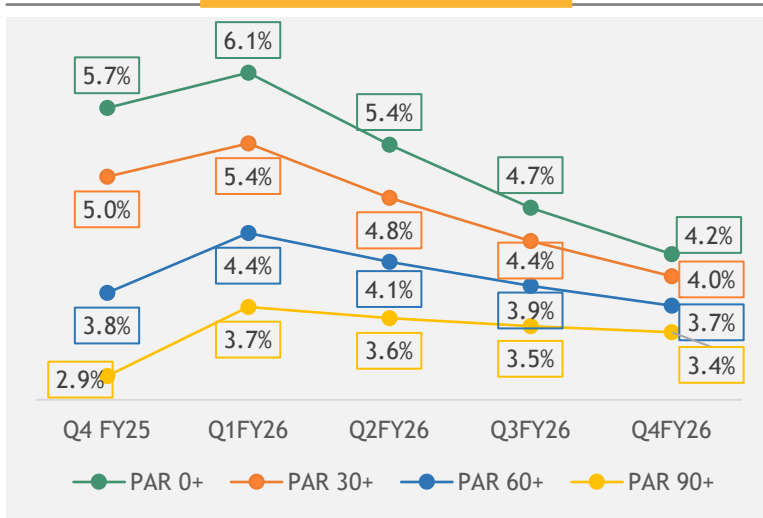
### Cashless Collection



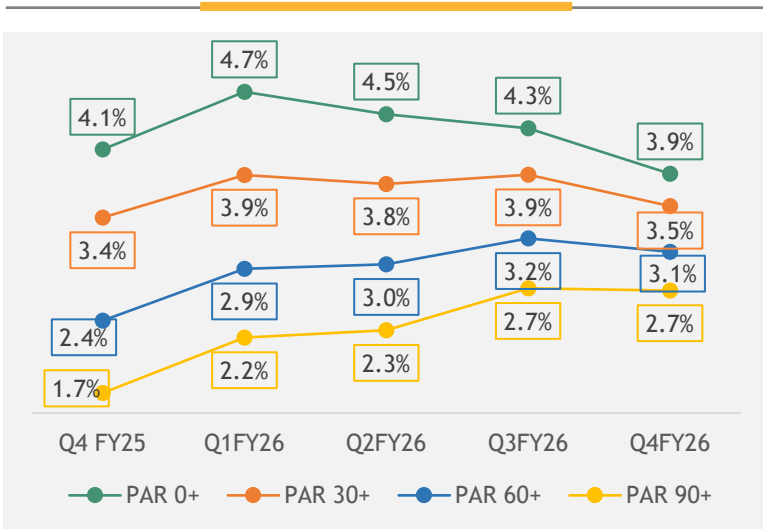
# Micro Banking (GL & IL)



### PAR Trend (GL)



### PAR Trend (IL)



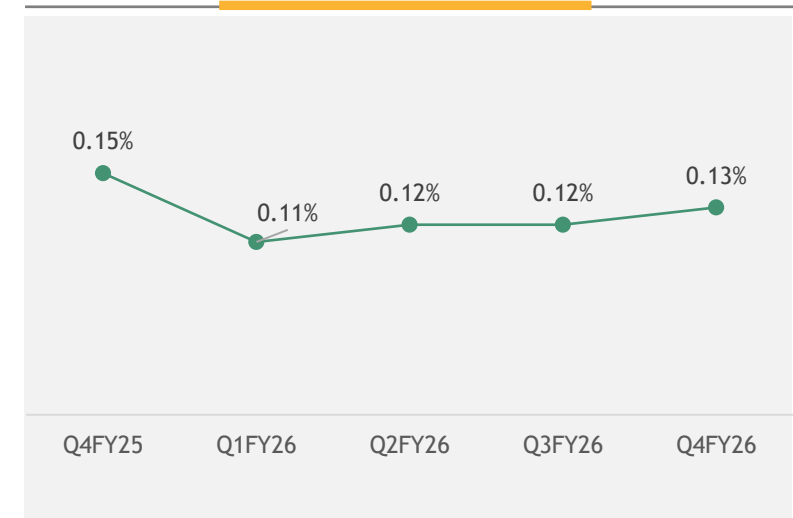
### Lender Wise GL Loan Book % Trend

Lender Overlap	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26
Unique to Ujjivan	48.3%	49.7%	51.0%	54.7%	55.9%
Ujjivan+1	27.2%	28.6%	30.0%	29.6%	29.7%
Ujjivan+2	15.1%	15.2%	14.7%	13.1%	12.5%
Ujjivan+3	6.2%	4.4%	3.1%	1.9%	1.5%
Ujjivan+4 & above	3.2%	2.1%	1.2%	0.6%	0.5%

### Lender Wise IL Loan Book % Trend

Lender Overlap	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26
Unique to Ujjivan	55.2%	56.7%	58.7%	63.7%	66.3%
Ujjivan+1	23.0%	23.4%	23.9%	22.8%	22.5%
Ujjivan+2	11.9%	11.8%	11.3%	9.6%	8.5%
Ujjivan+3	5.7%	5.2%	4.2%	2.8%	2.1%
Ujjivan+4 & above	4.1%	3.0%	1.9%	1.1%	0.6%

### Disbursement To Borrower With Internal Peak DPD Of 30+ In Preceding 6 Months

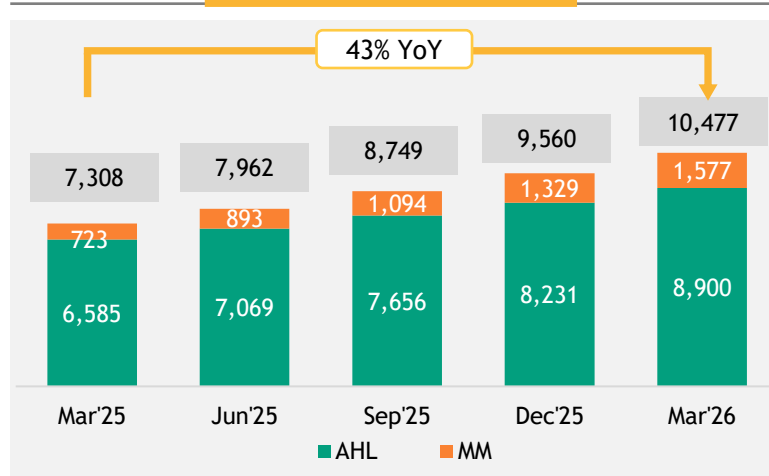


- The total pool of customers represented above are Repeat GL, Top Up GL and GL to IL
- Ujjivan policy: Precludes customer with 1 DPD with Ujjivan at the time of disbursement
- Business Rule Engine & Independent Credit team ensures policy adherence and calibrated deviation calls
- Ujjivan monitors disbursement to customers with Internal Peak DPD in last 6 months and the same is depicted above which is miniscule
- As part of MFIN Guardrails disbursement are allowed upto 60 DPD with other lenders at the time of disbursement

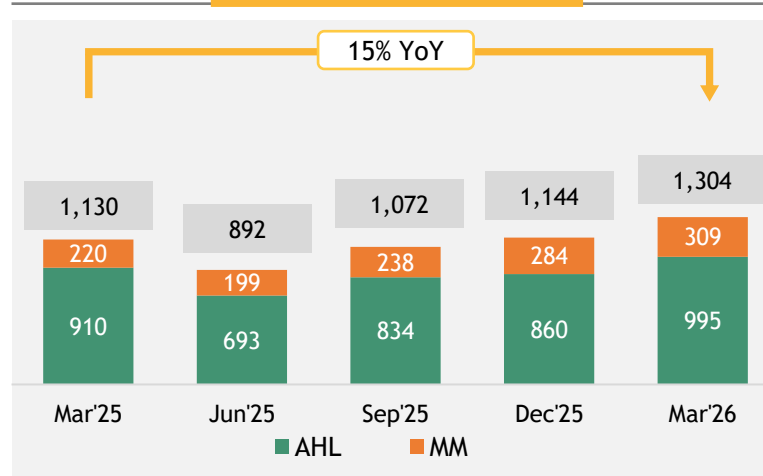
# Drivers Of Secured Book Growth - Housing



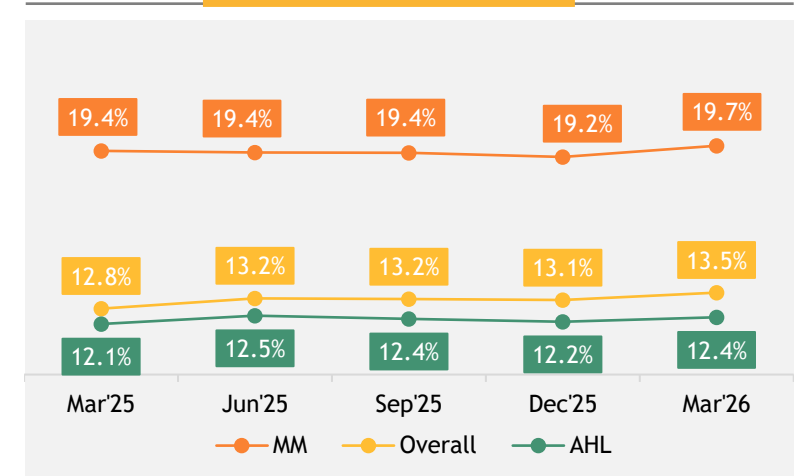
### Gross Loan Book Growth (₹ Crore)



### Disbursement (₹ Crore)



### Loan Book Yield (%)



\*Change in prior period as applicable

## Business Highlights

- PAN India Presence: 610 Branches | 23 States | 23 Retail Asset Centres
- Customer Segmentation: Self Employed (54%) & Salaried (46%)
- Self Occupied Residential Property (SORP) : 94%
- Average LTV maintained at 48% | AHL 49% | MM 45%
- Average FOIR for all loans are maintained below 50% for the vertical
- As on Mar'26; On Time Repayment Rate: 89.4% | Monthly Repayment Rate: 98.3%

## Enablers of Growth

- Tailor made State Level Collateral Policy**  
To cater Tier II and Tier III Market Requirements
- Centralized Credit Processing Unit**  
Centralized Credit Processing unit for Salaried Customers
- Extensive usage of Data & Analytics**  
To enhance productivity, improve cross sell & identify early warning

## Asset Quality (%)

	PAR 0		
	Overall	AHL	MM
Mar'25	3.5%	3.8%	0.7%
Jun'25	3.7%	4.0%	1.0%
Sep'25	3.6%	3.9%	1.1%
Dec'25	3.3%	3.7%	1.2%
Mar'26	3.0%	3.4%	1.2%

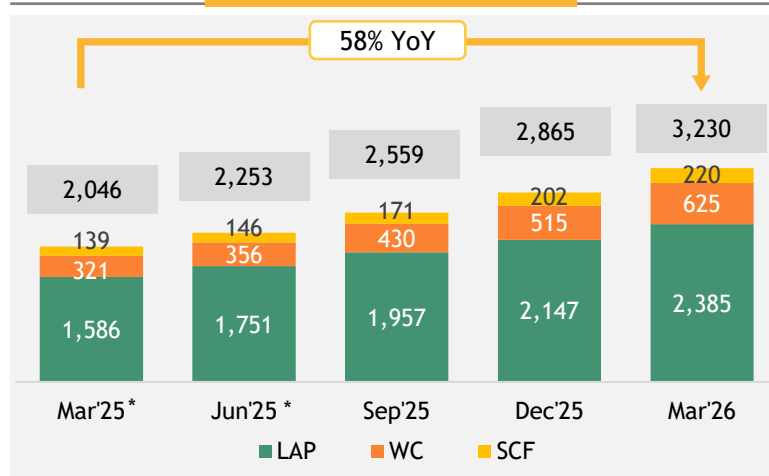
  

	GNPA		
	Overall	AHL	MM
Mar'25	1.1%	1.2%	0.2%
Jun'25	1.2%	1.3%	0.3%
Sep'25	1.1%	1.2%	0.4%
Dec'25	1.1%	1.2%	0.4%
Mar'26	1.0%	1.1%	0.5%

# Drivers Of Secured Book Growth - MSME

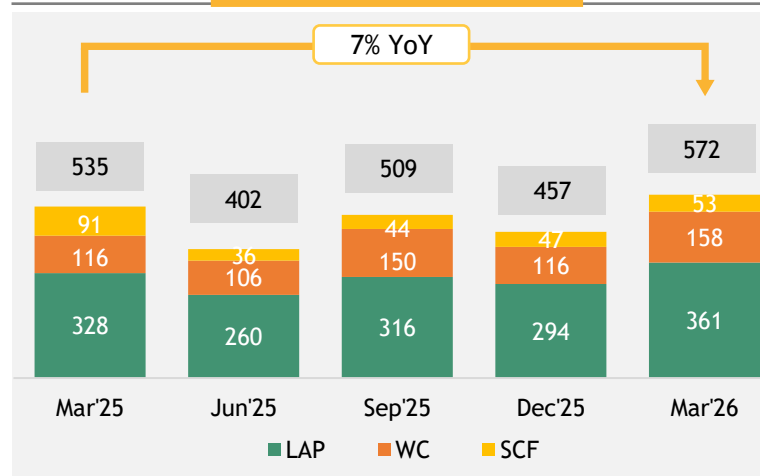


## Gross Loan Book Growth (₹ Crore)



\*Change due to product reclassification

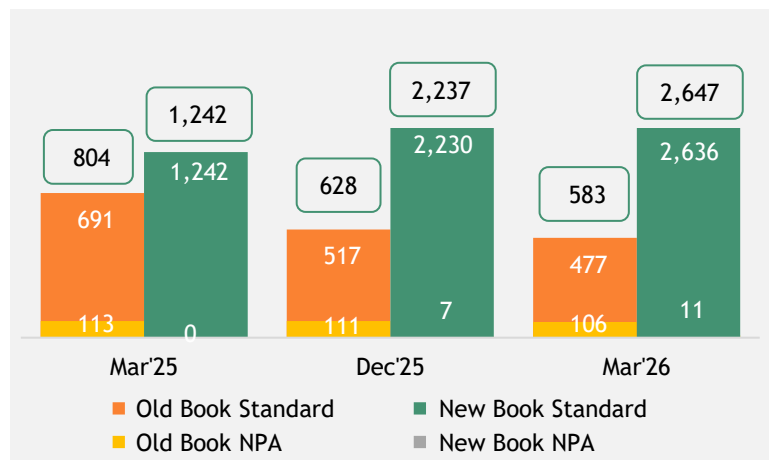
## Disbursement (₹ Crore)



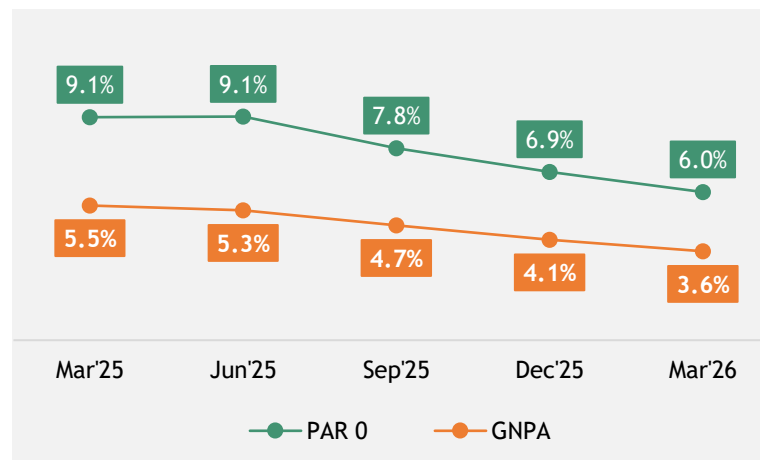
## Business Highlights

- Loan Against Property (LAP):** Vintage Business with mix of Semi-Formal and Formal MSMEs  
**Products:** Long Term LAP, LRD, DLOD
- Working Capital (WC):** New Line Of Business for Formal MSMEs  
**Facilities:** Short Term Fund Based - OD/ CC, WCDL, Non-Fund - BG, CGTMSE
- Supply Chain Finance (SCF):** New Line Of Business for Formal MSMEs  
**Facilities:** Ultra-Short Term anchor-led Dealer and Vendor Financing  
**Focus Area:** To build 360° banking relationship with MSME customers
- Book Yield:** 10.6% (Blended yield for MSME including Loan Against Property (LAP), Working Capital (WC) and Supply Chain Finance (SCF))

## Asset Quality - New Book at Minimal NPA



## PAR 0 & GNPA Movement (%)



## Enablers of Growth and Stability

- Digital Underwriting:** Dedicated LOS for LAP and WC businesses | Automated CAM with GST, Banking, ITR fetch
- Analytics & Digital Interventions:** Enhanced productivity | Increased Cross Selling & Up selling opportunities
- EWS and Monitoring:** Automated Early Warning System | Enable proactive risk identification and timely correction



# Drivers Of Secured Book Growth - New Products

## Vehicle Finance



### Business Performance

- Disbursement Run Rate Achieved: ₹236 Crore
- Book Yield: 20.5%
- Asset Quality: NPA 1.8%
- LTV: 80%



### Target Segment

- Tier II and Tier III Markets
- Both Salaried & Self-Employed



### Product

- 2W - Commuter & Mid Premium vehicles



### Geographical Presence

- 285 Branches across 11 States with major business coming from East at 50%
- Business tie up with 1100+ dealerships



### Sourcing

- Through tie ups with Dealer Network
- Focus on top OEMs
- NTB at 93%



### Enablers

- Scorecard based quick decisioning
- Integrated LOS with rule engine
- Curated dealer Loyalty Program
- Trade advance for dealership

## Gold Loan



### Business Performance

- Disbursement Run Rate Achieved: ₹140 Crore
- Book Yield: 14.7%
- Asset Quality: NPA 0.2%
- LTV: 58%



### Target Segment

- Unorganized segment with agri and allied activities & small businesses



### Products

- Bullet Repayment
- Monthly Interest Scheme
- EMI Repayment



### Geographical Presence

- 349 Branches with 36% of branch network from South, followed by North and East at 26% each



### Sourcing

- Internal Sourcing: 95% | DSA:5%
- NTB:25%



### Enablers

- Mobility Solution enabling digital customer onboarding
- Centralized policy and LOS framework for uniform processing and valuation
- Strong Quality Governance through surprise verification and packet audits

## Agri Banking



### Business Performance

- Disbursement Run Rate Achieved: ₹44.8 Crore
- Book Yield: 13.1%
- Asset Quality: NPA 0.6%
- LTV: 65%



### Target Segment

- Individual Farmers with agriculture land and cash flow track record
- Non Individual entities engaged in Agri. & related business



### Products

- Overdrafts for Crop Cultivation
- Term loan for Farm Investments / Development
- OD & TL for Agri Infrastructure
- Entire portfolio is secured
  - Agri Collateral (~65%)
  - Non-Agri Collateral (~35%)



### Geographical Presence

- 310 Branches across 10 States



### Sourcing

- Internal sourcing: 99% | Connector: 1%
- NTB: 95%



### Enablers

- Assisted digital Onboarding
- Deep Rural Presence
- State-wise collateral policy
- Customised products for each segment

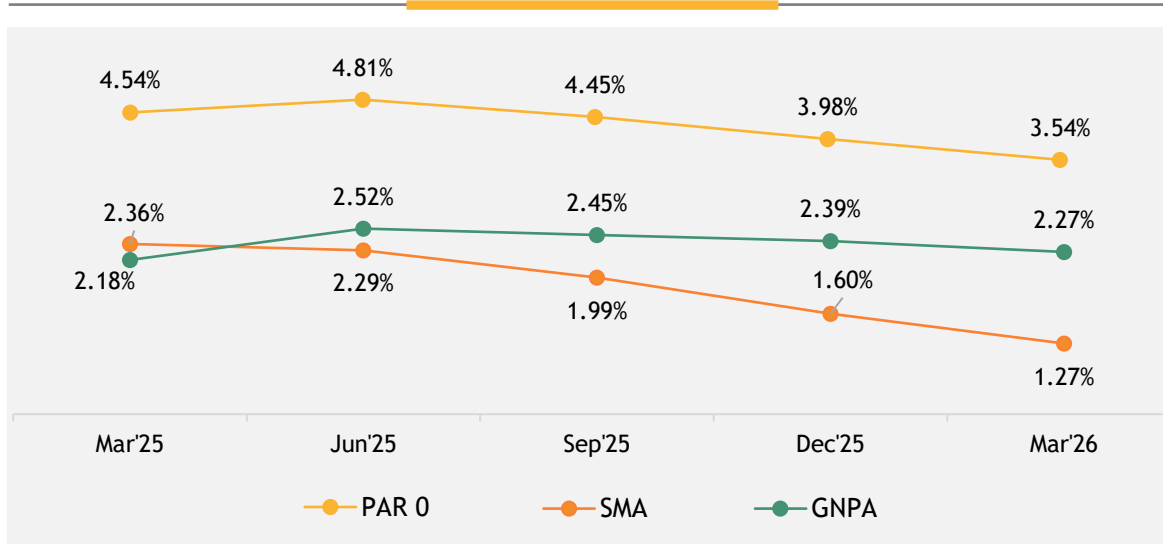


# Asset Quality

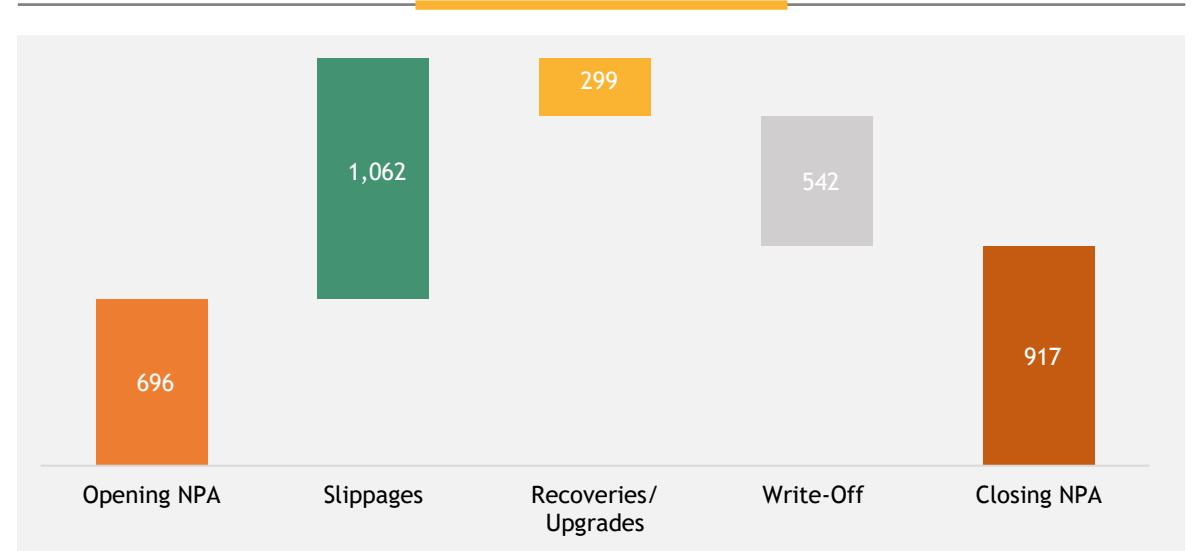


# Asset Quality

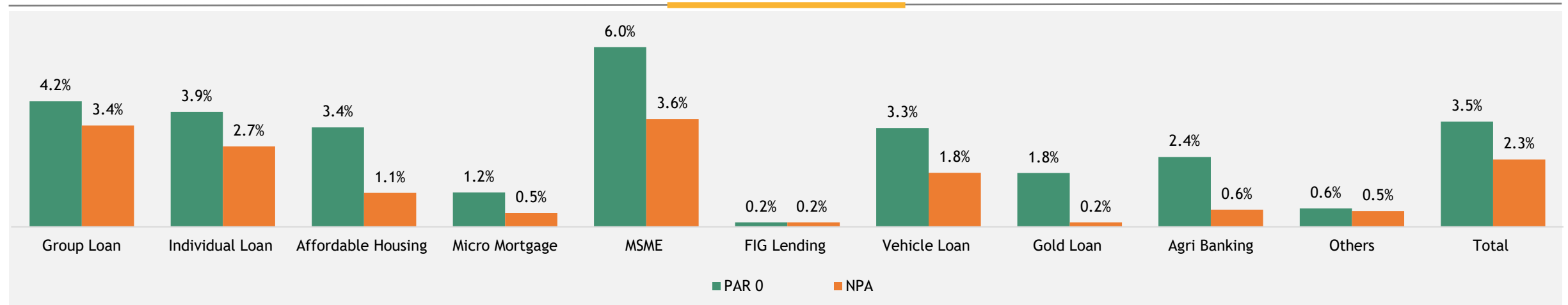
### PAR 0, SMA & NPA (%)



### FY26 NPA Movement #



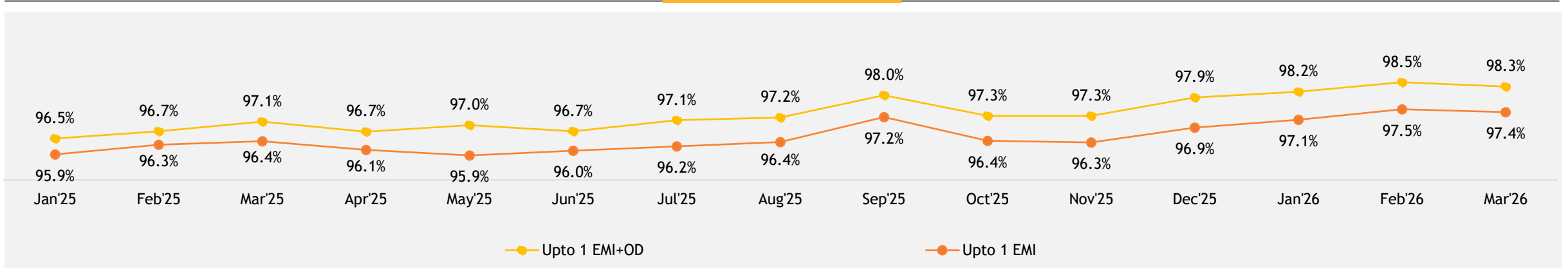
### Segment Wise PAR 0 and NPA (%)



# Healthy Collections

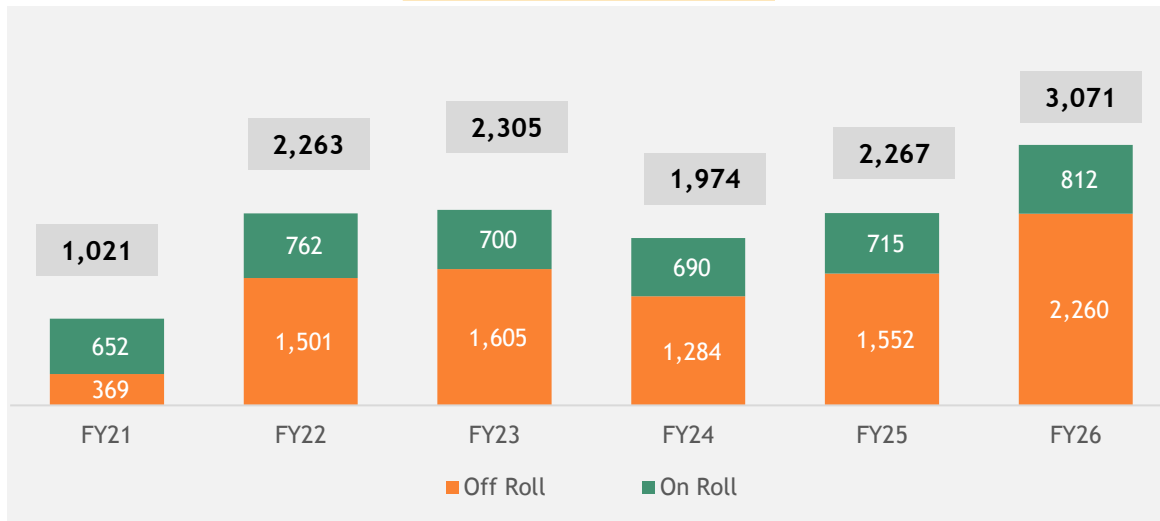


## Bank Level Collection Efficiency %

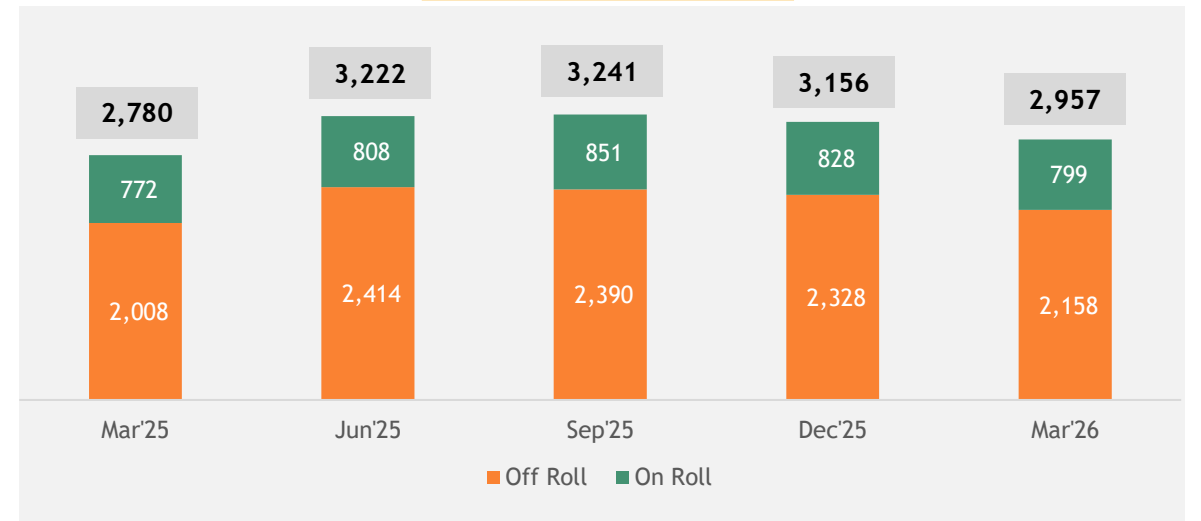


## Well Calibrated Collection Team (Nos)

### Full Year Average



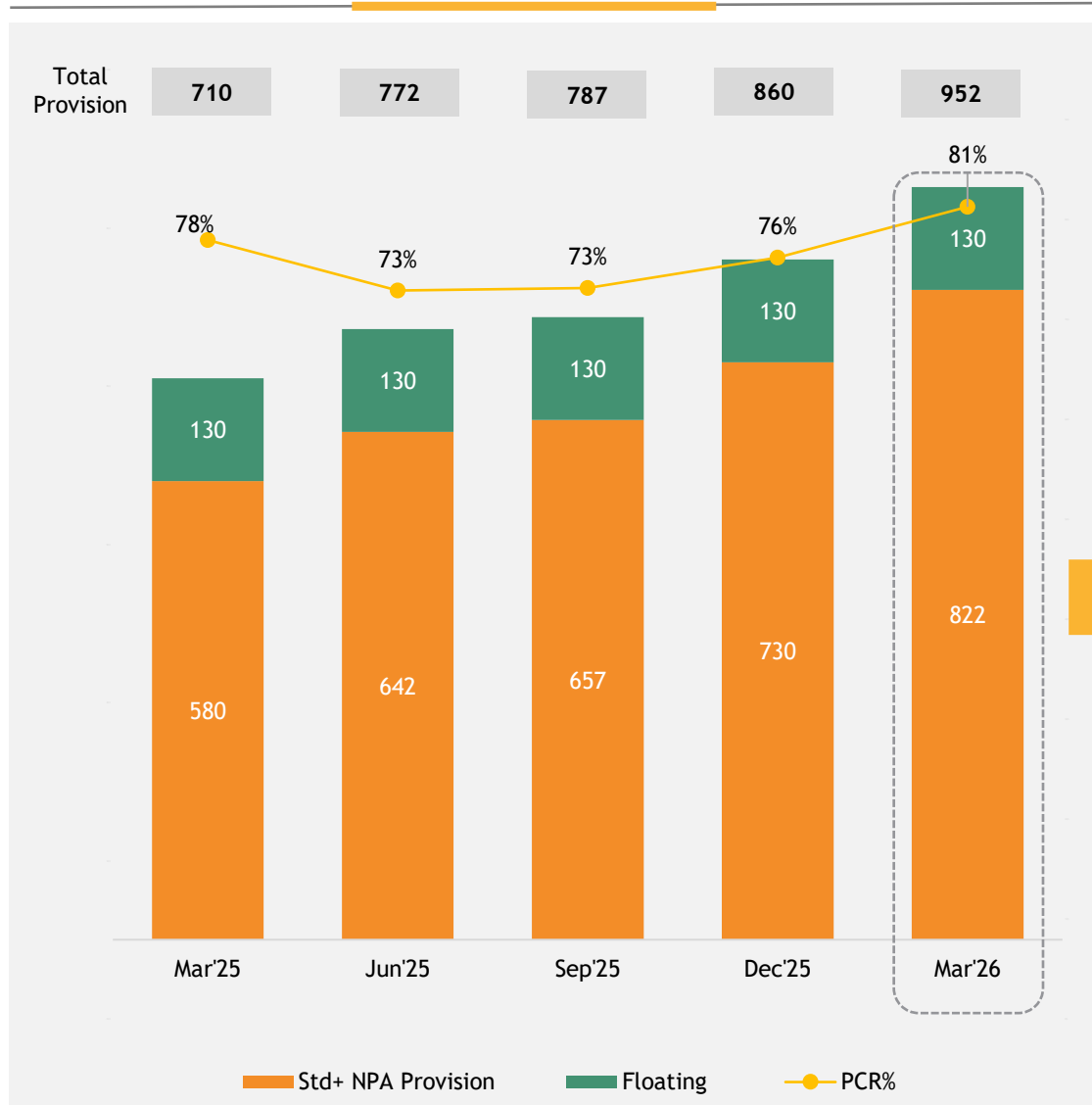
### Quarter End Numbers



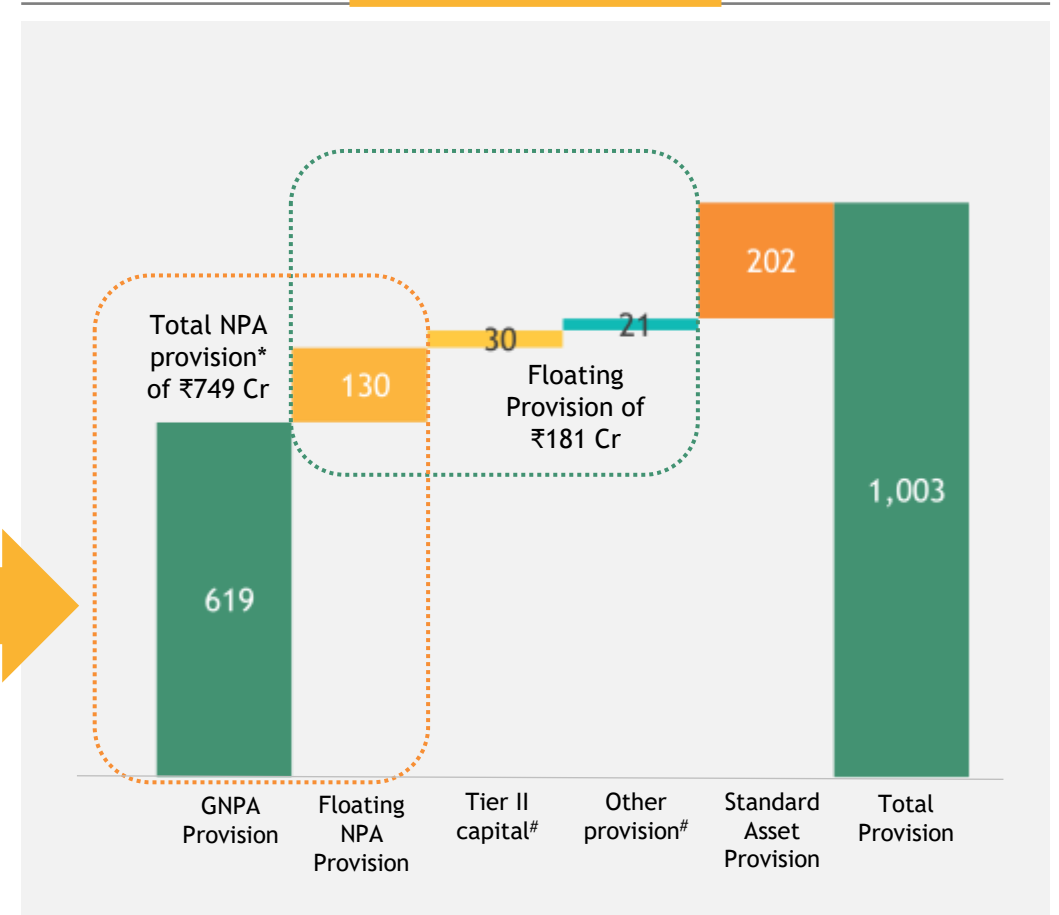
# Provision Coverage



Provision & PCR



Q4FY26 Provision Breakup#



- NNPA as of Mar'26 at 0.4%
- Book Covered under CGFMU as on Mar'26 ₹1,005 Crore

# Floating provision of ₹ 181 Crore continues to be on books. Of this ₹ 30 Crore is earmarked toward Tier II capital, ₹130 Crore is earmarked for PCR calculation and ₹ 21 Crore is earmarked for Other Provisions | Prior period data modified as required



Advances Growth

~ 25%



Credit Cost

1.4% to 1.5% of  
Average GLB



RoA

~ 1.6%

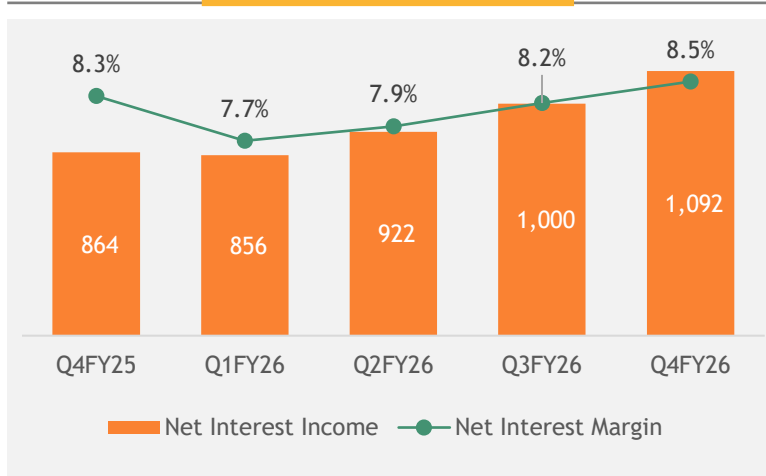


# Financial Overview

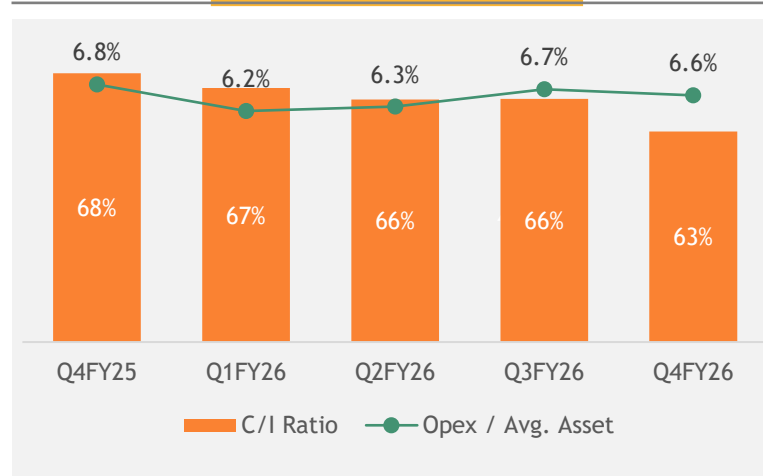
# Financial Overview



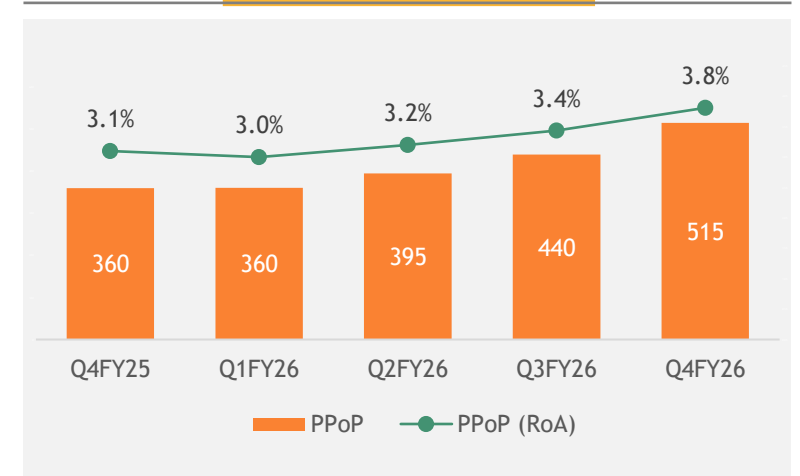
**NII (₹ Crore) & NIM\* (%)**



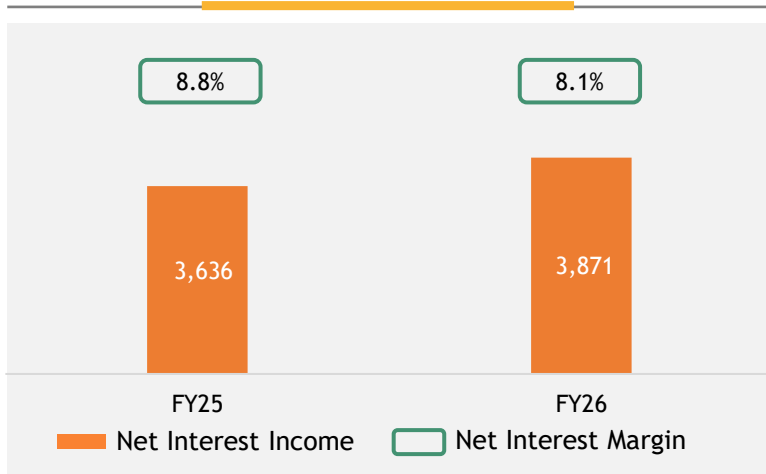
**Cost to Income (%) & Operating Expenses/ Average Total Assets (%)**



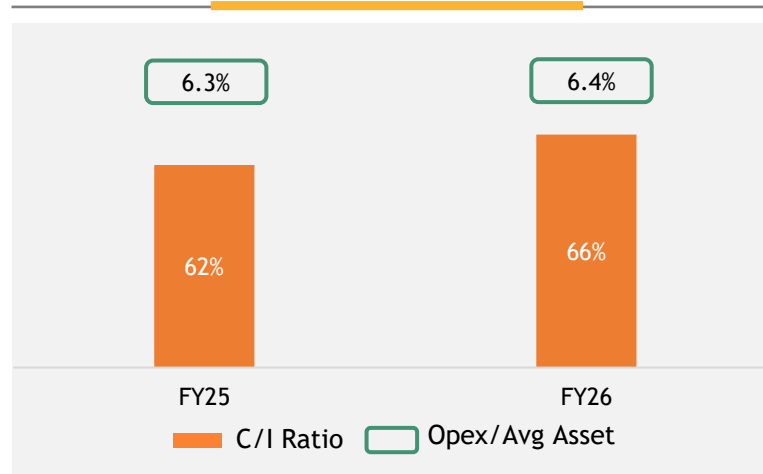
**Pre-Provision Operating Profit (₹ Crore)**



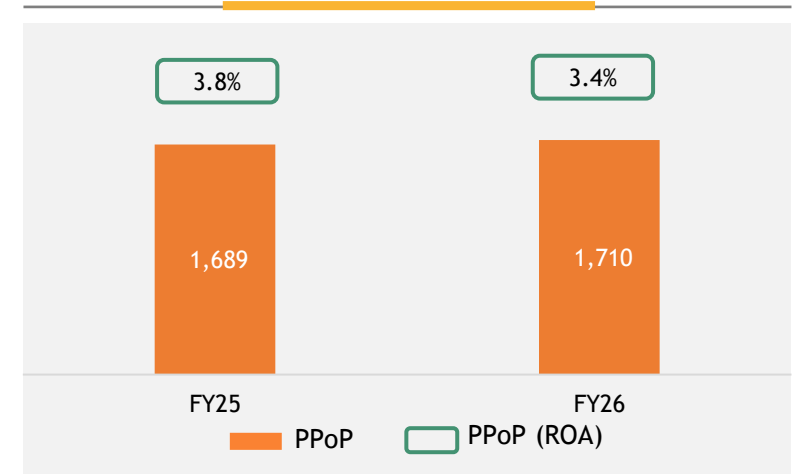
**NII (₹ Crore) & NIM\* (%)**



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



**Pre-Provision Operating Profit (₹ Crore)**

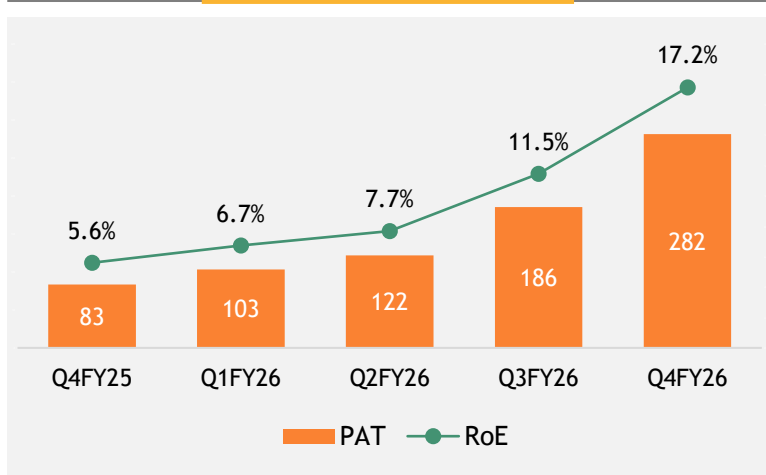


\* NIM includes IBPC & Securitization

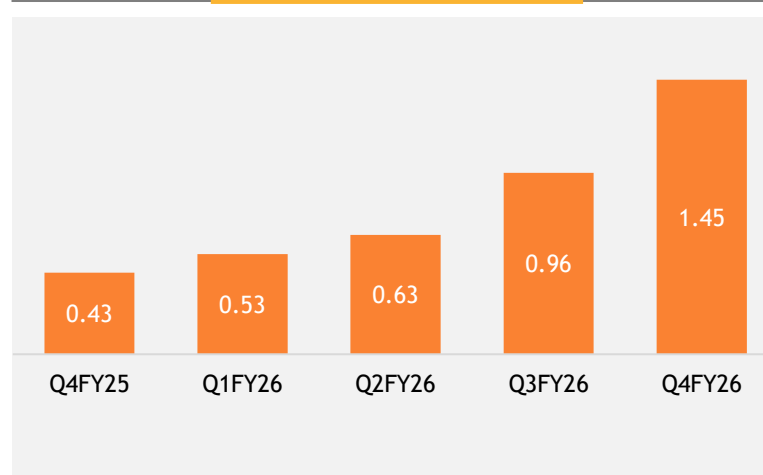
# Financial Overview



PAT (₹ Crore) & RoE (%)



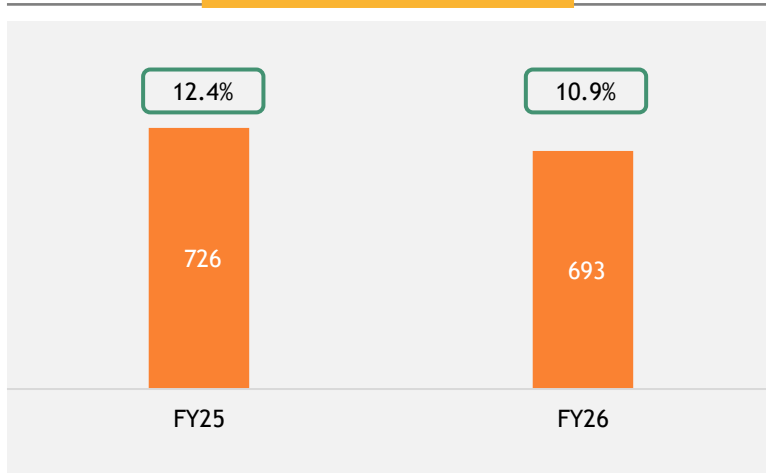
EPS (₹)



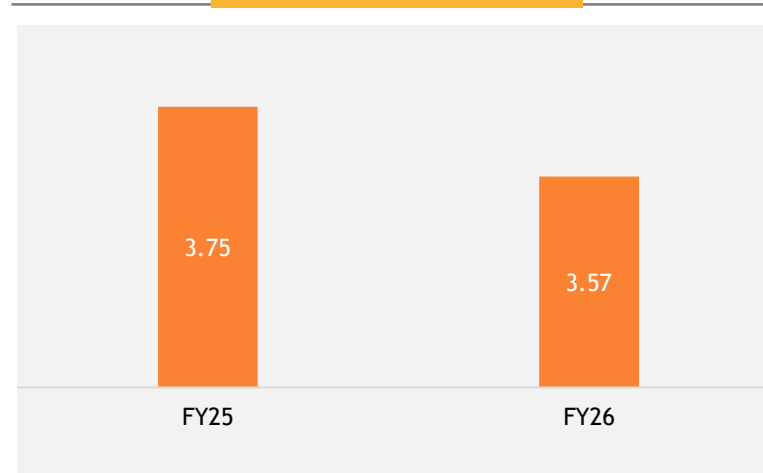
Net Worth (₹ Crore)



PAT (₹ Crore) & RoE (%)



EPS (₹)



BVPS (₹)





# Profit & Loss Statement

Particulars (₹ Crore)	Q4FY26	Q4FY25	YoY Growth	Q3FY26	QoQ Growth	FY26	FY25	YoY Growth
Interest Earned	1,878	1,573	19%	1,752	7%	6,931	6,354	9%
Other Income	307	270	14%	295	4%	1,108	846	31%
<b>Total Income</b>	<b>2,186</b>	<b>1,843</b>	<b>19%</b>	<b>2,047</b>	<b>7%</b>	<b>8,039</b>	<b>7,201</b>	<b>12%</b>
Interest Expended	786	709	11%	751	5%	3,061	2,718	13%
Personnel Expenses	457	426	7%	476	(4%)	1,798	1,533	17%
Operating Expenses	428	348	23%	380	13%	1,470	1,260	17%
<b>Total Cost</b>	<b>1,671</b>	<b>1,483</b>	<b>13%</b>	<b>1,608</b>	<b>4%</b>	<b>6,329</b>	<b>5,511</b>	<b>15%</b>
<b>Pre Provision Operating Profit</b>	<b>515</b>	<b>360</b>	<b>43%</b>	<b>440</b>	<b>17%</b>	<b>1,710</b>	<b>1,689</b>	<b>1%</b>
Credit cost	144	265	(46%)	195	(26%)	799	748	7%
Other provisions & contingencies	0	0	NA	0	NA	0	0	NA
Tax	89	12	648%	59	51%	218	215	1%
<b>Net profit for the period</b>	<b>282</b>	<b>83</b>	<b>238%</b>	<b>186</b>	<b>52%</b>	<b>693</b>	<b>726</b>	<b>(5%)</b>



# Total Income - Breakup

Particulars (₹ Crore)4%	Q4FY26	Q4FY25	YoY Growth	Q3FY26	QoQ Growth	FY26	FY25	YoY Growth
Interest on loan	1,658	1,360	22%	1,548	7%	6,077	5,526	10%
Int. on investments	218	211	3%	202	8%	845	816	4%
Securitization Income	2	3	(29%)	2	(6%)	9	13	(33%)
<b>Total Interest Earned</b>	<b>1,878</b>	<b>1,573</b>	<b>19%</b>	<b>1,752</b>	<b>7%</b>	<b>6,931</b>	<b>6,354</b>	<b>9%</b>
Processing Fees	115	93	24%	102	13%	384	301	28%
PSLC Income	5	21	(76%)	23	(78%)	36	48	(26%)
Insurance Income	63	40	57%	43	45%	175	115	51%
Bad Debt Recovery	34	20	70%	25	38%	105	75	39%
Treasury	(1)	25	(104%)	15	(106%)	89	45	96%
Misc. Income*	91	71	28%	88	3%	320	261	23%
<b>Total Other Income</b>	<b>307</b>	<b>270</b>	<b>14%</b>	<b>295</b>	<b>4%</b>	<b>1,108</b>	<b>846</b>	<b>31%</b>
<b>Total Income</b>	<b>2,186</b>	<b>1,843</b>	<b>19%</b>	<b>2,047</b>	<b>7%</b>	<b>8,039</b>	<b>7,201</b>	<b>12%</b>

\*Includes cards AMC charges, NFS/ other banking operations income and foreclosure/ late payment & other charges  
 Note: Reclassification of items in other Income has led to change in Bad Debt Recovery & Misc. Income for FY26 & FY25

# Balance Sheet



Particulars (₹ Crore)	As at Mar 31, 2025	As at Dec 31, 2025	As at Mar 31, 2026
<b>CAPITAL AND LIABILITIES</b>			
Net worth	6,083	6,519	6,816
Capital	1,935	1,938	1,943
Employees Stock Options Outstanding	90	98	97
Reserves and Surplus	4,059	4,483	4,776
Deposits	37,630	42,223	45,668
Borrowings	2,845	2,383	3,736
Other Liabilities and Provisions	1,130	1,174	1,321
<b>TOTAL</b>	<b>47,689</b>	<b>52,299</b>	<b>57,541</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	3,133	2,173	3,110
Balance with Banks and Money at Call and Short Notice	36	481	334
Investments	11,730	11,768	12,724
Advances	31,390	36,228	39,761
Fixed Assets	457	482	493
Other Assets	942	1,167	1,119
<b>TOTAL</b>	<b>47,689</b>	<b>52,299</b>	<b>57,541</b>



# Healthy Capital Adequacy

(₹ Crore)	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26
Credit Risk Weighted Assets	26,240	26,691	29,076	29,638	31,738
Tier I Capital	5,610	5,654	5,782	5,967	6,252
Tier II Capital*	451	423	429	440	456
<b>Total Capital</b>	<b>6,062</b>	<b>6,077</b>	<b>6,211</b>	<b>6,407</b>	<b>6,709</b>
<b>CRAR</b>	<b>23.10%</b>	<b>22.77%</b>	<b>21.36%</b>	<b>21.62%</b>	<b>21.14%</b>
Tier I CRAR	21.38%	21.18%	19.89%	20.13%	19.70%
Tier II CRAR	1.72%	1.58%	1.47%	1.49%	1.44%
Floating Provision considered in Tier II	30	30	30	30	30

## Floating Provision:

- As of Mar'26 amount ₹181 Cr which can be utilized for making specific provisions in extraordinary circumstances, as per RBI guidelines. Of which:
  - ₹130 Cr earmarked for NNPA / PCR calculation
  - ₹30 Cr earmarked as part of Tier II capital
  - The balance ₹21 Cr has been earmarked as part of other provisions



# Ujjivan - Platform For Growth



## Mobile & Internet Banking Highlight

### Presenting

the all-new revamped

UJJIVAN  
**EZY**

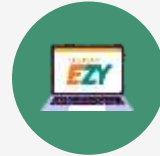
Mobile banking app.  
Make banking effortless,  
as easy as child's play.



200+ Features



Micro Services  
Architecture



Customized Themes  
& Enhanced UI UX



Multiple Software  
Development Kit  
Integrations

## Key Achievements



**2<sup>nd</sup> Rank Among SFB**

**UPI Outward Remitter in  
Transactions**

*(Source NPCI Statistics)*



**93.7%**

**Digital Transactions**

*(Through IB, MB & UPI)*



**73%**

**Online Retail Term Deposits**

*(Using Self Service & Assisted digital)*



**45%**

**Pure Digital Repayments in  
Micro Banking**

*(Using BBPS & Hello Ujjivan App)*



# Servicing Customers Through Multiple Channels

## Channels



### Retail Mobile / Internet Banking

- Ujjivan EZY Mobile & Internet Banking platform made live for all customers
- 200+ features, Customised Themes & Enhanced UI UX and available in 9 Languages (including English)
- Multiple payments modes: NEFT, RTGS, IMPS & Internal fund transfers
- Value added features like GST & Bill Payments



### Business Internet Banking

- Dedicated platform for Corporate customers
- Business Mobile Banking App available
- High-volume & bulk upload, Multi-Fund Transfer option
- Major Features - GST, Direct tax payments & PFMS



### Payments

- UPI, UPI Autopay & UPI Lite service available
- AePS platform available to promote Inclusion
- Merchant QR Codes for small merchants/ retailers
- Multiple Partner Payment Gateways available
- Ujjivan SFB - Live as Biller Operating Unit (BOU)



### Digital Acquisition (DFD/DSA/DCA)

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



### Other Channels

- Voice visual vernacular app - Hello Ujjivan available in 11 languages with chatbot facility for financial inclusion
- Whatsapp Banking & Chatbot
- SMS & Missed call Banking for basic banking services such as balance inquiry, recent transaction, etc
- Phone / Video banking for 540+ services available in 13 Languages

## Robotic Process Automation

- As of Mar'26: 69 process automated
- Savings: 99 Full Time Equivalent in FY26
- Cost saving through RPA: ₹15.9 Cr in FY26
- FY27: Plan to bring RPA automated process count to 80+



## Data Asset

1 Cr+  
Customer Franchise

10.5 Cr+  
Transactions generating/month

5 Lac+ Loans processed/month

1,200+Key data elements refreshed near real-time



### Loss Mitigation And Recovery

Arrest loan loss by scorecard driven underwriting, behavioural scorecard for collection, recovery model for sticky buckets  
*Key metrics: PAR, Credit Cost*



### Data Quality

Building medallion structure to bring accuracy, consistency and real-time data availability for customer service  
*Key metrics: DQ score, RBI DQ, TAT*



### Automation

Automating key reports with business insights through Tableau with real-time data across 20k+ employees, saving FTE  
*Key metrics: FTE save, TAT*



## Analytics Stack



### Branch Profitability

Prescriptive analytics to improve branch profitability and developed suitable mix to decrease Break-even-period  
*Key metrics: Cost to income ratio, Product Mix, Yield*



### Customer Retention

Retaining and win-back customers across verticals and products  
*Key metrics: Retention and Win-back rate*

### Balance Build-Up

ML powered business intelligence to nudge customers for balance build-up  
*Key metrics: TRV increase, Transacting customer, Balance skew*



### Cross/Up-Sell(ML Based), NTB Acquisition

Unlock business contribution by activating all verticals, utilizing phone banking & digital channels  
*Key metrics: Product per customer, Wallet share*



## Outcomes

Benchmarked top in class in Data Quality Index by RBI for FY25 with score of **97**

Generated additional business volume of **~ ₹1,100 Cr.+** in FY26

**~ ₹38 Cr.+** Loss recovered from written-off pool (360 DPD+) across GL/IL verticals



# Strong Independent Board



**Banavar Anantharamaiah Prabhakar**  
*Chairman and Independent Director*



**Education:** Commerce graduate (University of Mysore), Chartered Accountant (ICAI)  
**Experience:** Andhra Bank, Bank of India, Bank of Baroda UK Operations

**Sanjeev Nautiyal**  
*MD & Chief Executive Officer*



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

**Sudha Suresh**  
*Independent Director*



**Education:** B.Com (Honors) CA (ICAI), Grad ICWA (ICMAI), CS (ICSI)  
**Experience:** S. Rao & Associates, Mani Capital, UFSL

**Rajni Mishra**  
*Independent Director*



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

**Ravichandran Venkataraman**  
*Independent Director*



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

**Rajesh Kumar Jogi**  
*Independent Director*



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

**Mona Kachhwaha**  
*Independent Director*



**Education:** B.A. Hons (Delhi University), MBA (XLRI Jamshedpur), Executive Program in Private Equity (Said Business School, Oxford University)  
**Experience:** Citibank, UC Impower, Caspian Impact Investment Adviser

**Aniruddha Paul**  
*Independent Director*



**Education:** B. Tech (IIT Kharagpur), MBA (IIM Calcutta)  
**Experience:** Standard Chartered, ING, Citibank, Cerulean Information Technology

**Carol Furtado**  
*Executive Director*



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

# Key Management



**Sanjeev Nautiyal**  
MD & Chief Executive Officer



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

**Carol Furtado**  
Executive Director



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

**Martin Pampilly S**  
Chief Operating Officer



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

**Sadananda Balakrishna Kamath**  
Chief Financial Officer



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

**Ashish Goel**  
Chief Credit Officer



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

**Brajesh Joseph Cherian**  
Chief Risk Officer



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

**Mangesh Mahale**  
Chief Technology Officer



**Education:** Bachelor of Engineering Computer (Veermata Jijabai Technological Institute, University of Mumbai)  
**Experience:** NSE Clearing Limited, Union Bank of India, Oriental Bank of Commerce, State Bank of India, Rolta India Limited

**Rajaneesh Hosakoppa Rudresha**  
Chief Compliance Officer



**Education:** Master of Arts (University Of Mysore)  
**Experience:** Kotak Mahindra Bank Ltd, ICICI Bank Ltd, Deutsche Bank

**Chandralekha Chaudhuri**  
Head- Human Resource



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

# Business Leaders



**Rajeev Padmanabh Pawar**  
Head of Treasury



**Education:** MBA (JBIMS, University Of Mumbai)  
**Experience:** Growmore Research, Kotak Mahindra, Daewoo Securities, American Express, Standard Chart., Edelweiss

**Hitendra Nath Jha**  
Head Retail Liabilities, TASC & TPP



**Education:** Bachelor of Science (Ranchi University), Bachelor of Laws (Saurashtra University)  
**Experience:** Stock Holding Corporations, IDBI Bank, ICICI Bank, Kotak Mahindra Bank

**Umesh Arora**  
Head of Emerging Business



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

**Vibhas Chandra**  
Business Head of Micro Banking



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

**Parag Kumar Srivastava**  
Head of Financial Institutions Group



**Education:** MBA (University Of Allahabad)  
**Experience:** Kotak Mahindra Bank, MCX Ltd, Stock Holding Corporation of India

**Prem Kumar G**  
Business Head - Vehicle Finance



**Education:** Bachelor of Commerce (Karnataka State Open University)  
**Experience:** UFSL, Paul D Souza & Associates, One World Hospital

**Pradeep B**  
Business Head of Housing Loan & MM



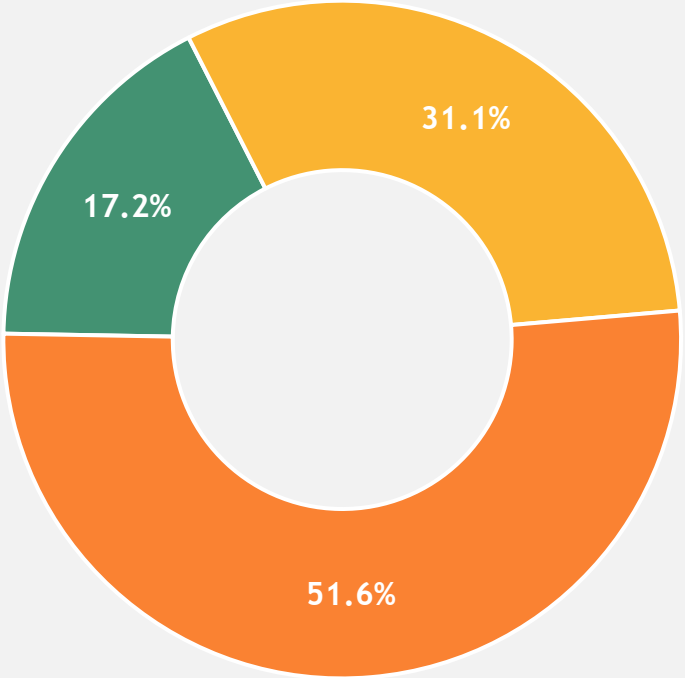
**Education:** Master of Social Work (SDM College)  
**Experience:** UFSL

**Murali Chari**  
Business Head - Agriculture Banking



**Education:** Post Graduate Diploma (Syboisis Institute Of Distance Education)  
**Experience:** Samaaru Finance P Ltd, HDFC Bank Ltd, Sundaram Finance Ltd

# Shareholding Pattern As On Mar'26



- Foreign Institutional Investors (FII & FDI)
- Domestic Institutional Investors (MF, AIF, Ins & QIB)
- Retail & Others

## Top 10 Investors

Franklin Mutual Fund
International Financial Corporation
Axis Mutual Fund
Union Mutual Fund
Vanguard
Bajaj Finserv Mutual Fund
Mahindra Manulife Mutual Fund
Aditya Birla Sun Life Mutual Fund
Canara Robeco Mutual Fund
Sundaram Mutual Fund



# Annexures



## Environment



Scope 1 & 2  
Emission  
Intensity/Crore  
Turnover:  
1.93 (tCO<sub>2</sub>e)

Scope 3 Emissions  
Intensity/Crore  
Turnover:  
2.5 (tCO<sub>2</sub>e)

~14,192 KWh  
Solar Energy  
generated & used

Water Intensity/  
Crore Turnover:  
21.62 (KL)

Waste Intensity/  
Crore Turnover  
0.0086 (tCO<sub>2</sub>e)

Paper Saving  
through Digitalisation  
31.6 (Million Copies)  
Emission Saved 295.5  
(tCO<sub>2</sub>e)

## Social



19% Gender  
Diversified Ratio

14,560+  
Employees  
Volunteering  
Hours

38.9 Average Hours  
of Training /  
Employees

Total CSR Spend: ₹  
0.17 Bn

No of  
Beneficiaries  
impacted: 1.2  
Mn +

No of PWD's  
Impacted:  
600+

Beneficiaries impacted  
through Financial  
Literacy Program: 0.17  
Mn

## Governance



ISO 27001:2022  
Certified IS  
Management System

55% Gender  
Diversity at  
Board

78% of the board of  
Directors are  
Independent

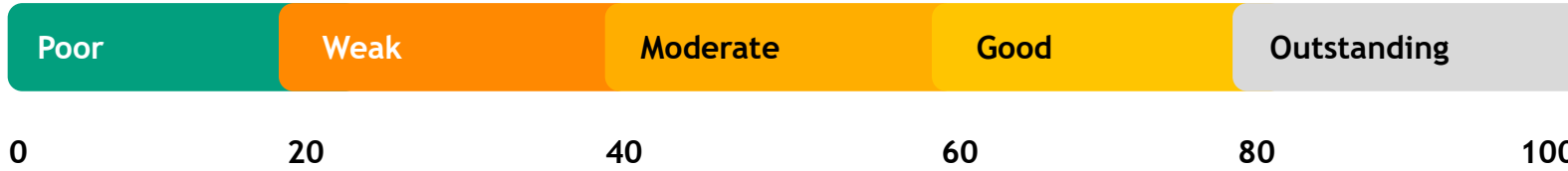
4.2 Mn Digital  
Customer Base- 23%  
Growth YoY

Policy on Whistle - blower, anti -  
bribery, anti- corruption, anti -  
money laundering, IT security,  
POSH etc.

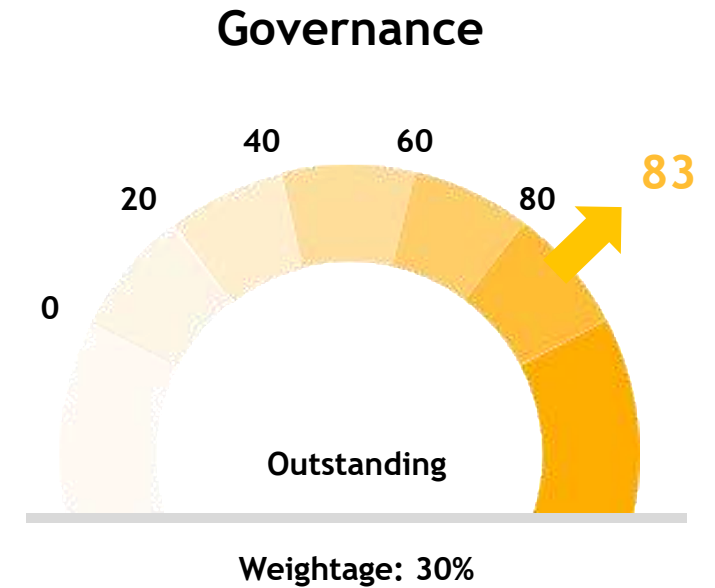
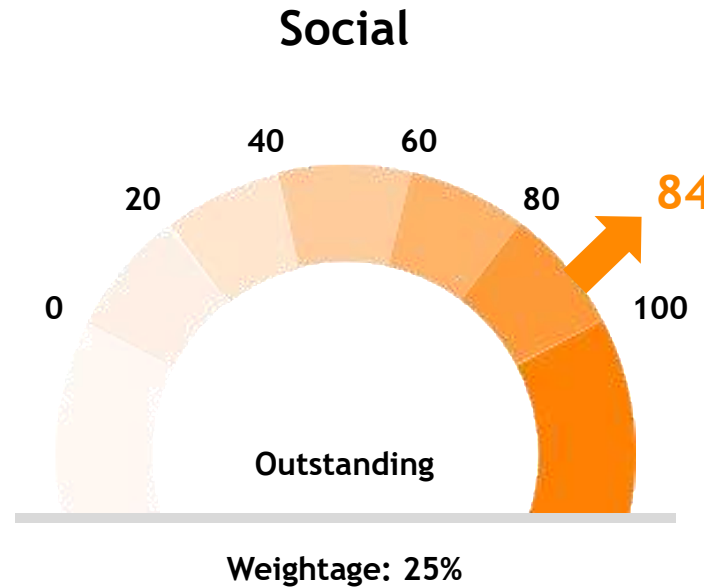
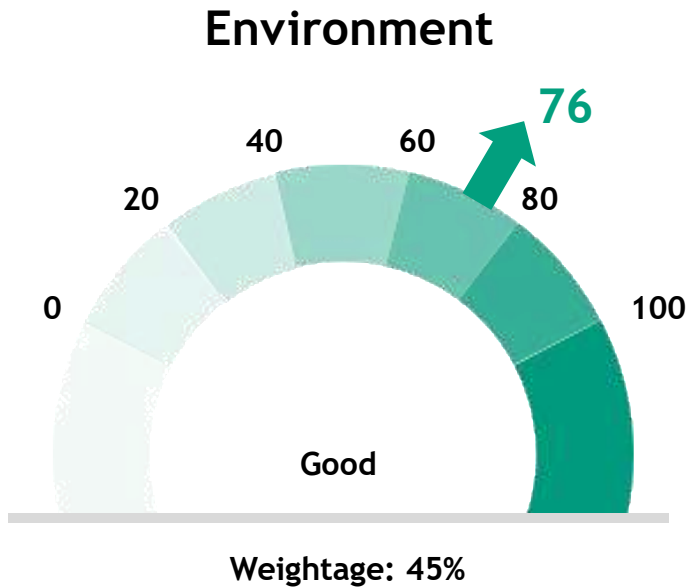
# ESG Rating



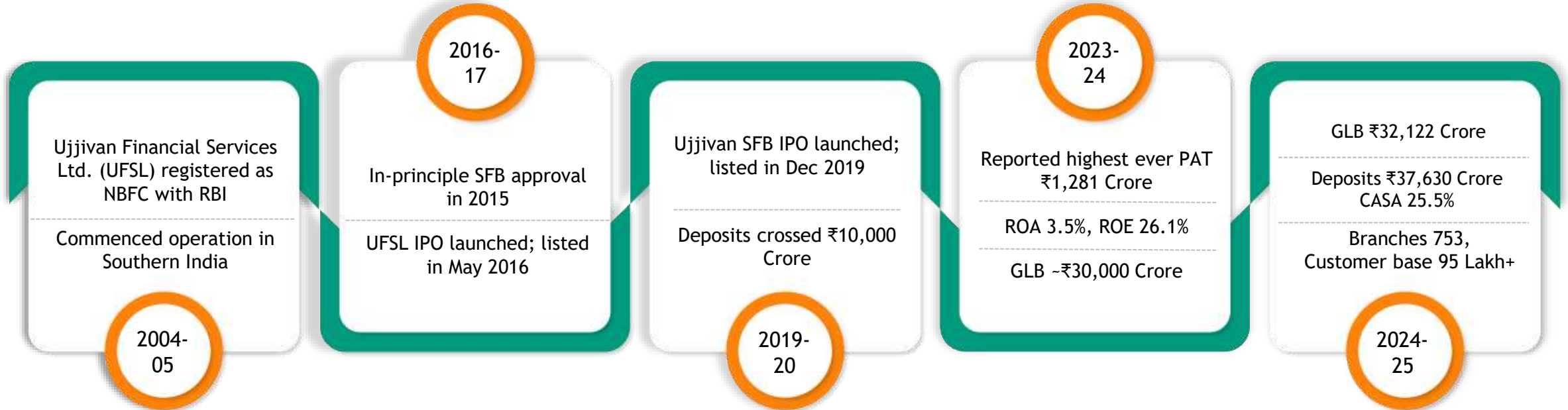
80/100



Ujivan Small Finance Bank Limited	Previous Score	Current Score	Rating Symbol	Rating Movement
ESG Impact Rating	-	80	Outstanding	-



# Ujjivan's Journey



Ujjivan SFB has successfully evolved from NBFC to a well-capitalized small finance bank

It has navigated the major crises and cross cycle built a strong deposit franchise

The bank has consistently scaled through asset book diversification with best in class asset quality

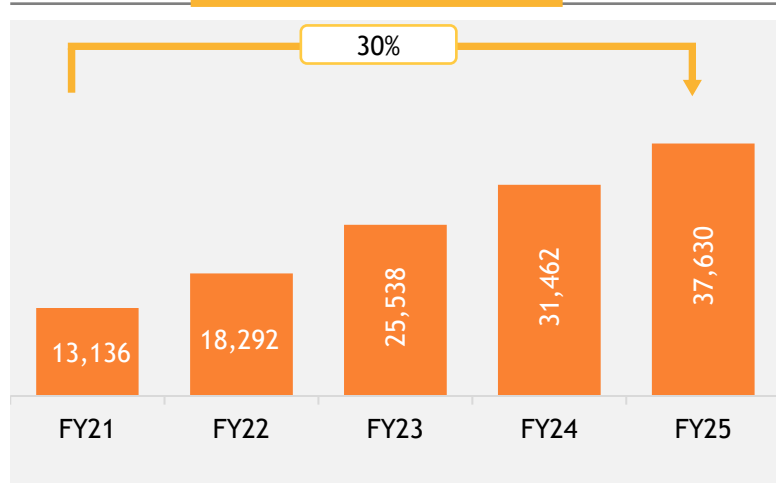


# 5 Year Annual Trend

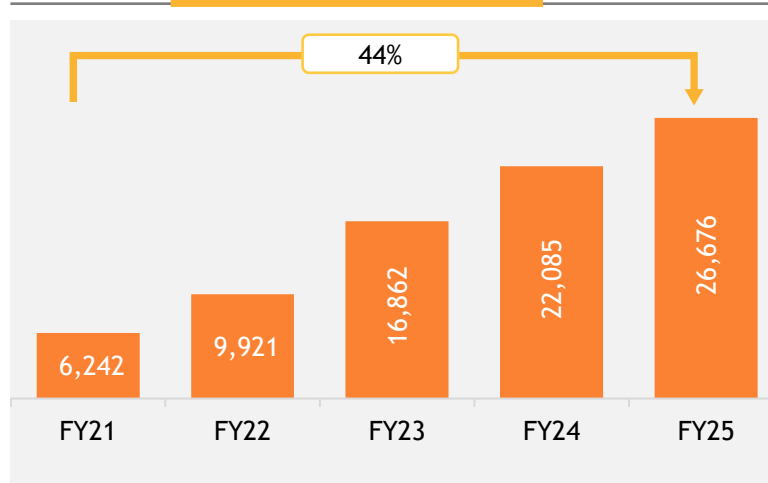
# Performance Track Record (1/4)



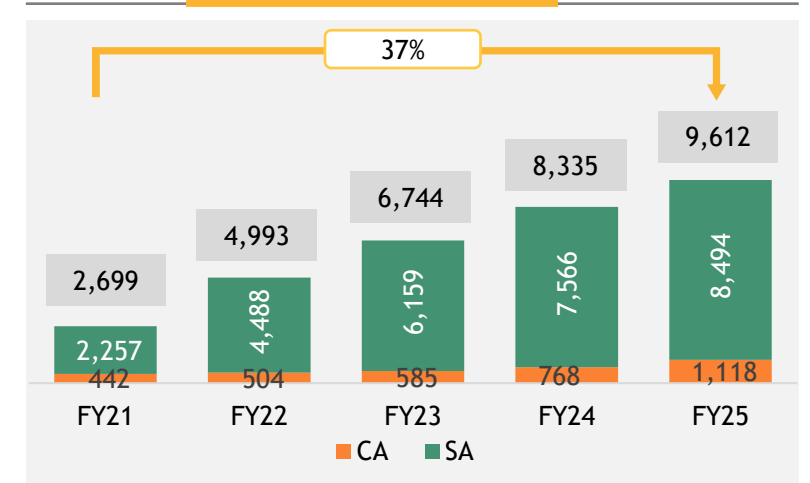
### Total Deposits (₹ Crore)



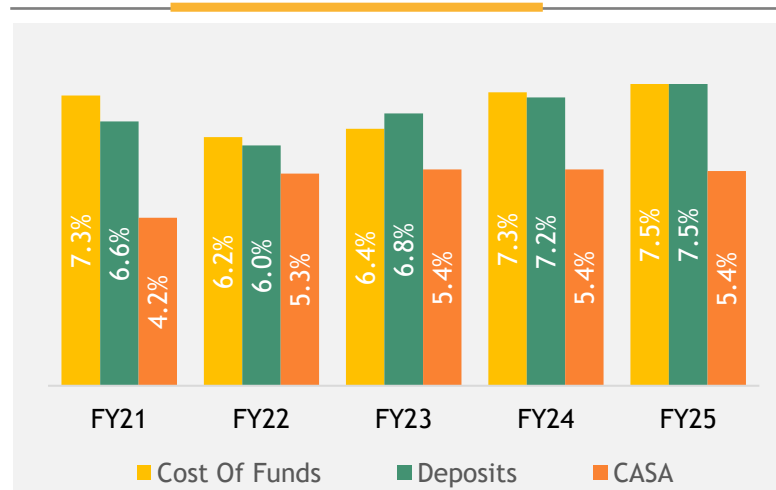
### Retail Deposits (₹ Crore)



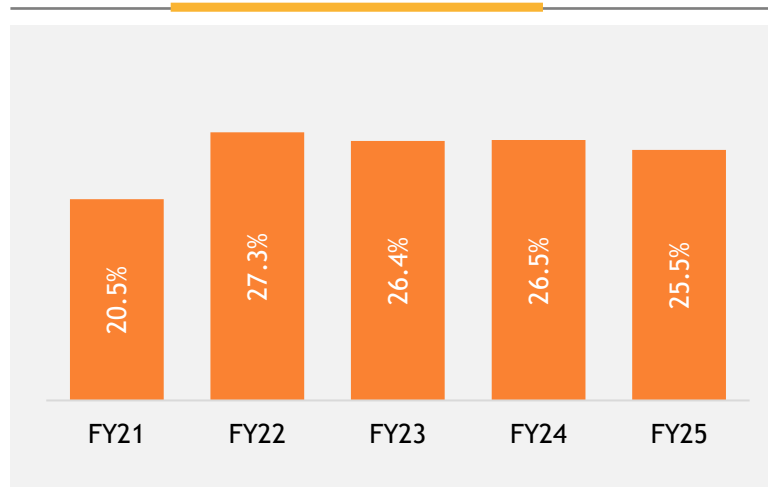
### CASA Breakup (₹ Crore)



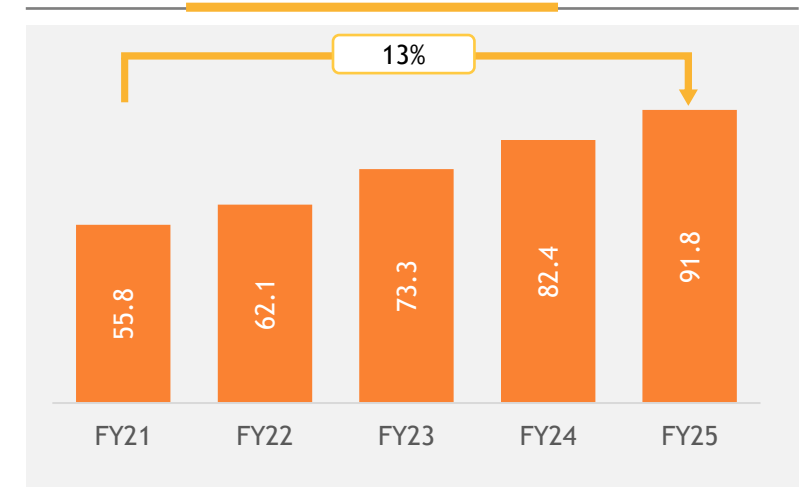
### Cost of Funds (%)



### CASA (%)



### Deposit Customers^ (Nos Lakh)



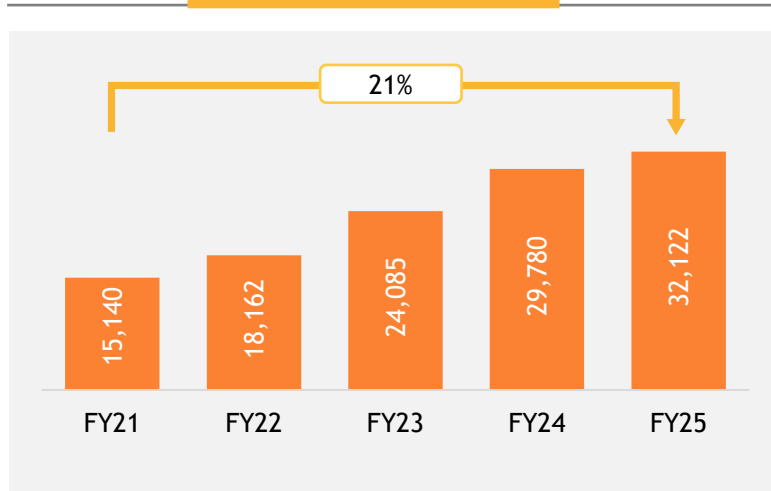
CAGR %

^Includes: 'Only Deposit Accounts' and 'both Asset and Deposit Accounts'

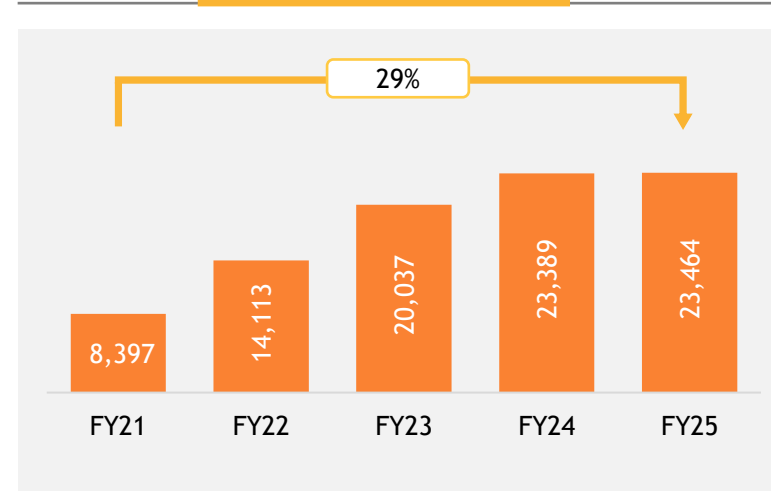
# Performance Track Record (2/4)



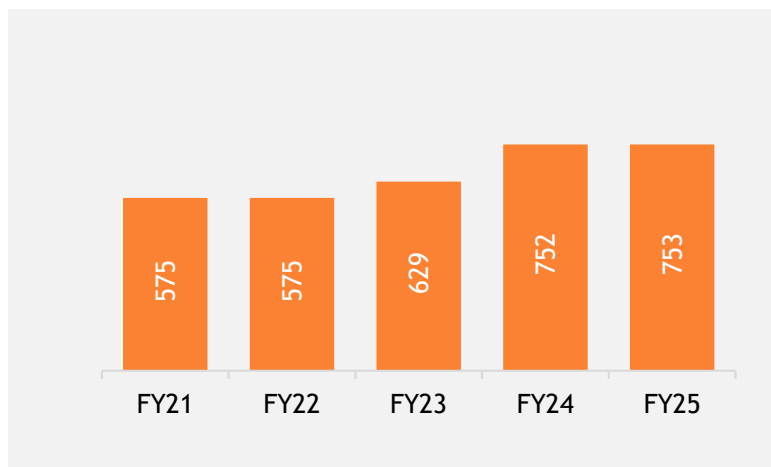
Gross Loan Book (₹ Crore)



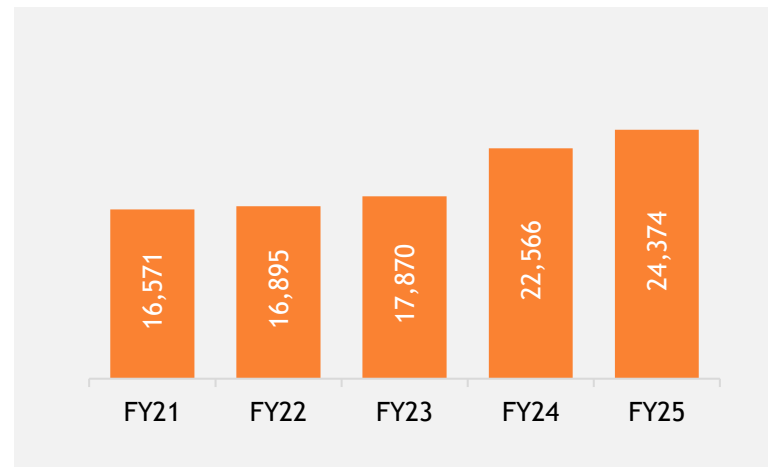
Disbursement (₹ Crore)



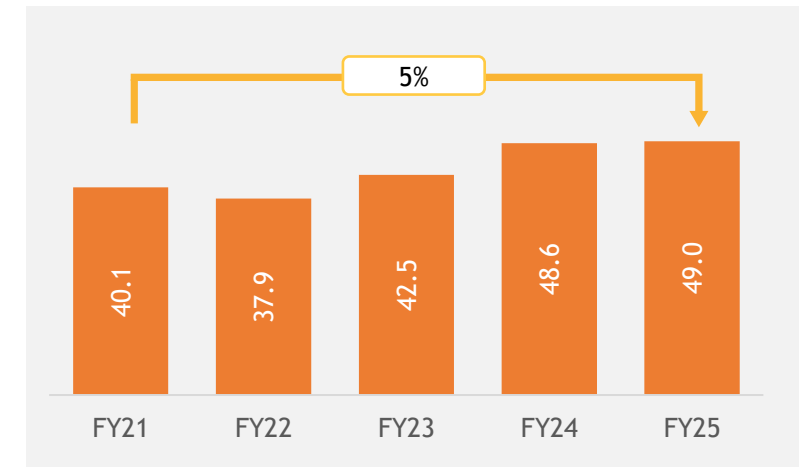
Branch Network (Nos)



Employees (Nos)



Asset Customer^ (Nos Lakh)



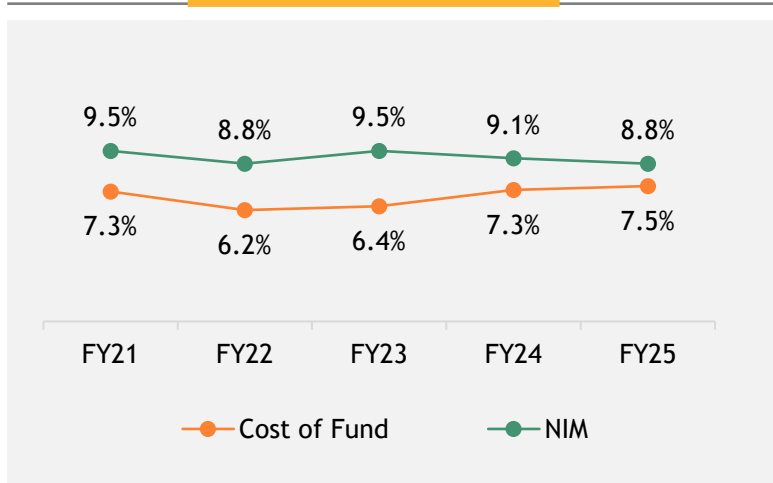
CAGR %

^Includes: 'Only Asset Accounts' and 'both Asset and Liability Accounts'

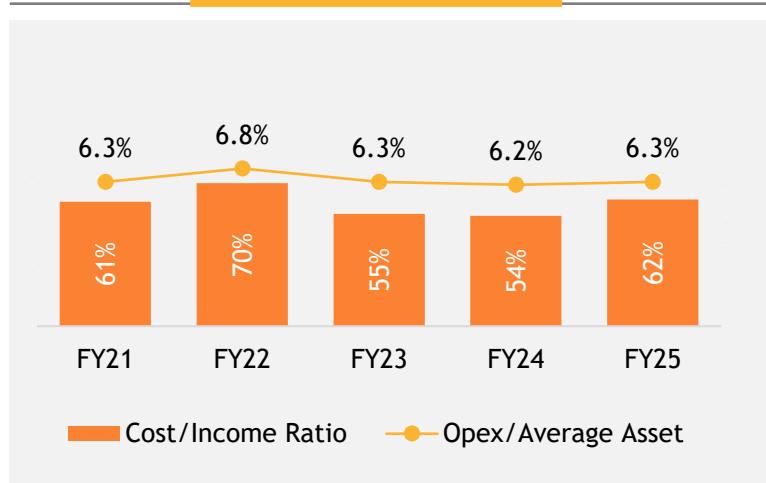
# Performance Track Record (3/4)



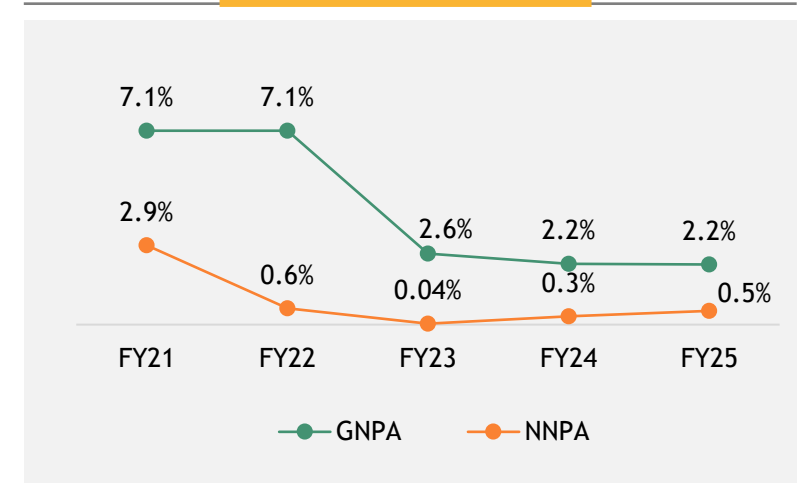
### Margin (%)



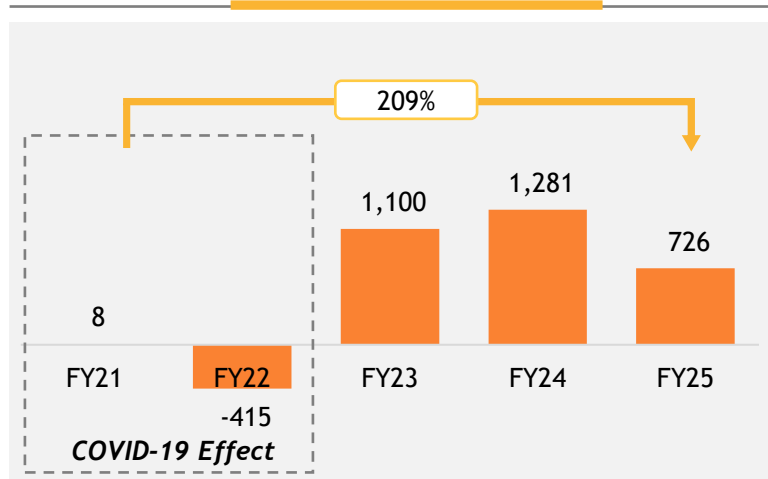
### Operating Efficiency (%)



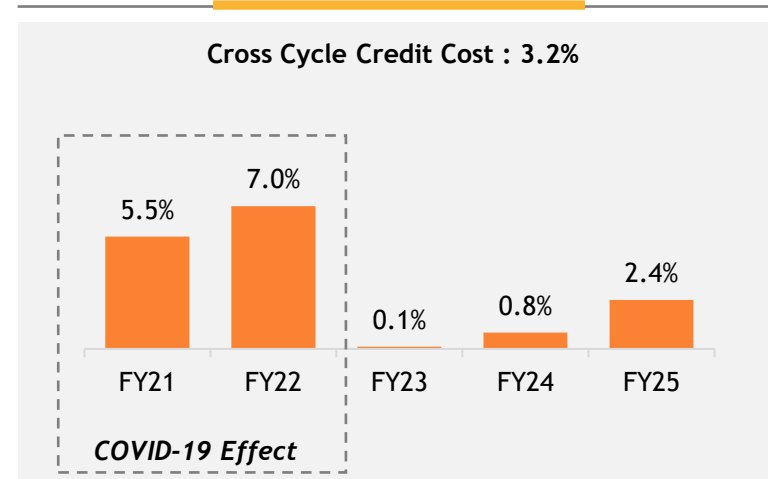
### Asset Quality (%)



### PAT (₹ Crore)



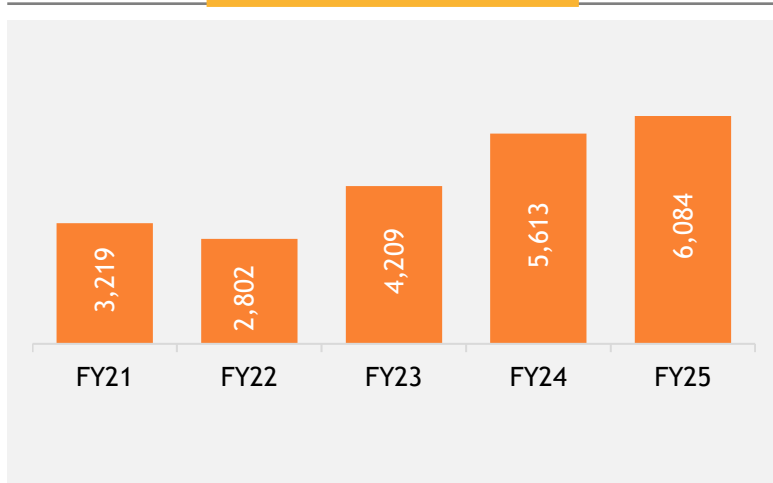
### Credit Cost / Average GLB (%)



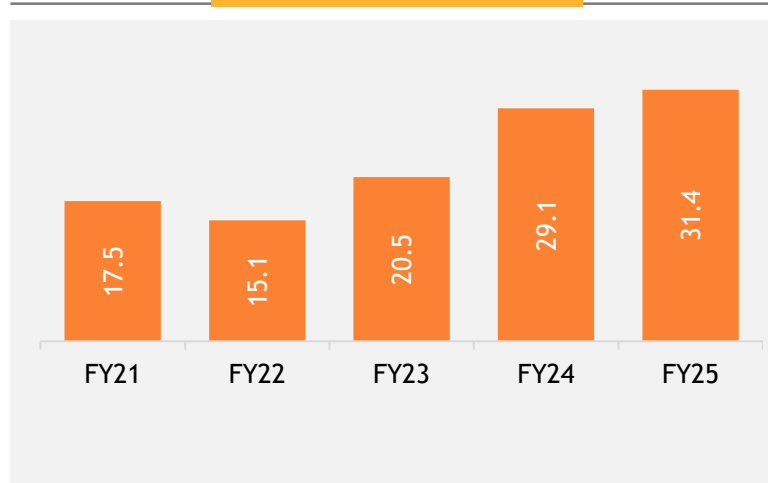


# Performance Track Record (4/4)

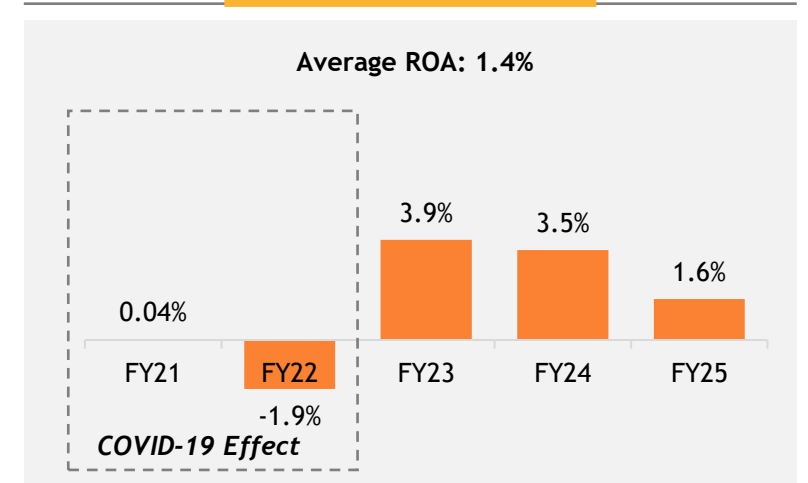
### Net Worth (₹ Crore)



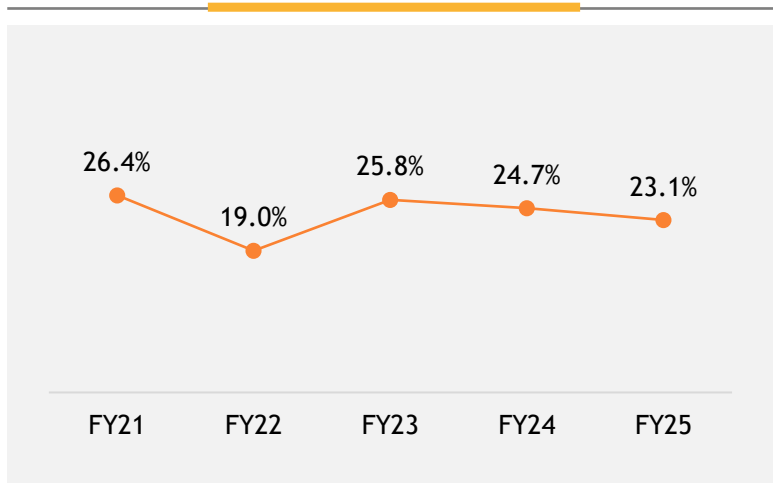
### BVPS (₹)



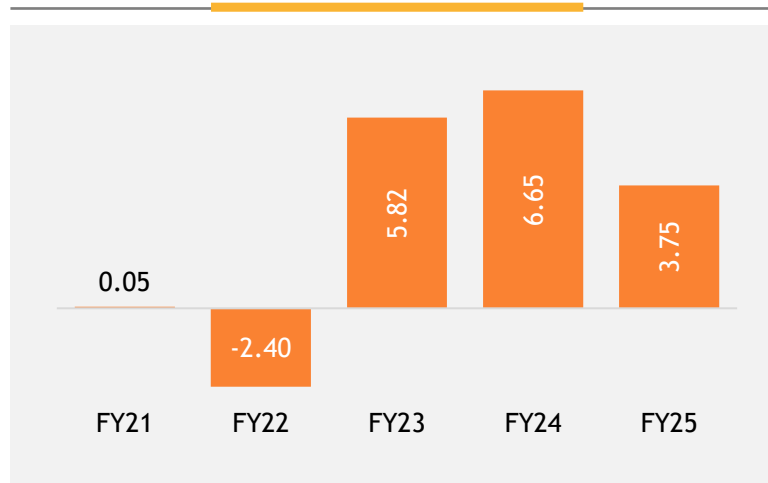
### Cross Cycle RoA (%)



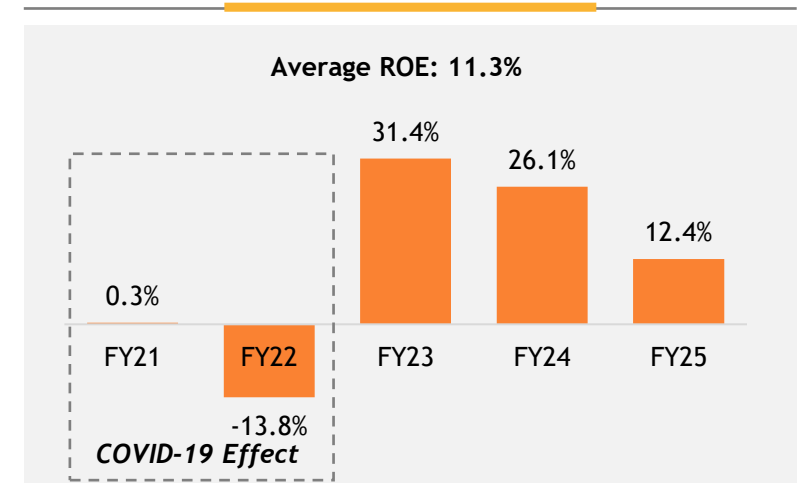
### CRAR (%)



### EPS (₹)



### Cross Cycle RoE (%)





# THANK YOU

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