

USFB/CS/SE/2022-23/26

Date: July 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: 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, 2022:**

- Advances grew 38.3%/6.9% YoY/QoQ to ₹ 19,409 crore\*
- Significant reduction in PAR and GNPA from Mar'22; PAR at 7.9% and GNPA at 5.9% as of Jun'22, down from 9.6% and 7.1% respectively as of Mar'22
- Collection efficiency was **99% for the month of May'22 and Jun'22**; remains strong with persistent focus on stressed buckets and reducing incremental overdues.

Particulars (₹ in Crores)	Jun 30, 2022	Jun 30, 2021	Y-o-Y	Mar 31, 2022	Q-o-Q
Gross Loan Book*	19,409	14,037	38.3%	18,162	6.9%
- MicroBanking	13,364	9,613	39.0%	12,344	8.3%
- Affordable Housing	2,905	2,096	38.5%	2,734	6.2%
- MSE	1,767	1,272	39.0%	1,710	3.3%
- FIG	872	745	17.1%	855	1.9%
- Others	502	311	61.4%	517	(3.0%)
Disbursements for the quarter	4,327	1,311	229.9%	4,870	(11.2%)
Total Deposits	18,433	13,673	34.8%	18,292	0.8%
Retail Deposits	10,761	6,515	65.2%	9,921	8.5%
CASA	5,153	2,773	85.8%	4,993	3.2%
CASA Ratio	28.0%	20.3%		27.3%	

Note - \* Jun'22/ Mar'22 includes ₹ 1,807 crore/ ₹ 674 crore of IBPC/ Securitisation; Figures in ( ) indicate negative numbers

Asset quality parameters	Apr'22	May'22	Jun'22
Collection Efficiency (including foreclosure/ advance etc.)	111%	111%	111%
Collection Efficiency	98%	99%	99%
PAR	9.3%	8.7%	7.9%
GNPA	6.9%	6.6%	5.9%

The information with reference to Q1-FY23 is provisional and subject to an audit 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.in](http://www.ujjivansfb.in).

Thanking You,  
Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**  
**Company Secretary & Head of Regulatory Framework**