

**USFB/CS/SE/2021-22/66**

**Date:** November 10, 2021

**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: Corrigendum to the Un-audited Financial Results for quarter and half year ended September 30, 2021 submitted on November 08, 2021, under Regulation 30 and 33 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Further to our letter bearing reference number USFB/CS/SE/2021-22/63 dated November 08, 2021 regarding submission of Un-audited Financial Results for the quarter and half year ended September 30, 2021 under regulation 30 and 33 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the figure of Net NPAs of Rs. 68,514 lakhs as on September 30, 2021 as mentioned in page no. 4 of the aforesaid submission, shall be read as Rs. 43,514 lakhs. The revised page no. 4 is enclosed herewith for your records.

This intimation shall be available on the Bank's website at [www.ujjivansfb.in](http://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**

**Unaudited Financial Results for the Quarter and Half Year Ended September 30, 2021**

Sl No.	Particulars	Quarter ended			Half Year ended		(Rs. in Lacs)
		September 30, 2021	June 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020	Year ended March 31, 2021
		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	64,504	64,166	75,361	1,28,670	1,49,989	2,80,607
	a) Interest/ discount on advances/ bills	58,308	58,604	70,057	1,16,912	1,39,820	2,60,038
	b) Income on Investments	4,507	4,126	4,396	8,633	8,550	17,298
	c) Interest on balances with Reserve Bank of India and other interbank funds	1,689	1,436	908	3,125	1,619	3,271
	d) Others						
2	Other Income (Refer note 5)	4,689	7,301	6,179	11,990	9,049	30,231
3	Total Income (1)+(2)	69,193	71,467	81,540	1,40,660	1,59,038	3,10,838
4	Interest Expended	25,368	25,726	28,347	51,094	57,174	1,07,751
5	Operating Expenses (i)+(ii)	36,723	29,649	30,237	66,372	57,439	1,23,008
	(i) Employees Cost	19,983	16,483	18,980	36,466	37,556	74,878
	(ii) Other Operating Expenses	16,740	13,166	11,257	29,906	19,883	48,130
6	Total Expenditure (4)+(5) [excluding provisions & contingencies]	62,091	55,375	58,584	1,17,466	1,14,613	2,30,759
7	Operating Profit before Provisions & Contingencies (3)-(6)	7,102	16,092	22,956	23,194	44,425	80,079
8	Provisions (other than tax) and Contingencies	43,688	47,321	9,791	91,009	23,825	79,059
9	Exceptional Items						
10	Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	(36,586)	(31,229)	13,165	(67,815)	20,600	1,020
11	Tax Expense	(9,207)	(7,881)	3,565	(17,088)	5,535	190
12	Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	(27,379)	(23,348)	9,600	(50,727)	15,065	830
13	Extraordinary items (net of tax expense)						
14	Net Profit/(Loss) for the period (12)-(13)	(27,379)	(23,348)	9,600	(50,727)	15,065	830
15	Paid up equity share capital (Face Value of Rs 10/- each)	1,72,831	1,72,831	1,72,822	1,72,831	1,72,822	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)	72.19%	25.88%	30.99%	22.19%	30.99%	26.44%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses)*						
	Basic EPS (Rs)	(1.58)	(1.35)	0.56	(2.94)	0.87	0.05
	Diluted EPS (Rs)	(1.59)	(1.35)	0.56	(2.94)	0.87	0.05
	(iv) NPA Ratios						
	(a) Gross NPAs	1,71,265	1,37,498	13,609	1,71,265	13,609	1,07,060
	(b) Net NPAs	43,514	34,873	1,908	43,514	1,908	42,458
	(c) % of Gross NPAs to Gross Advances	11.80%	9.79%	0.98%	11.80%	0.98%	7.07%
	(d) % of Net NPAs to Net Advances	3.29%	2.68%	0.14%	3.29%	0.14%	2.93%
	(v) Return on assets (average)*	(1.39)%	(1.19)%	0.50%	(2.58)%	0.79%	0.04%

\* Figures for the quarter and half year are not annualised

