



Ujjivan continued its banking expansion in the West by opening 5 branches in the city of Pune

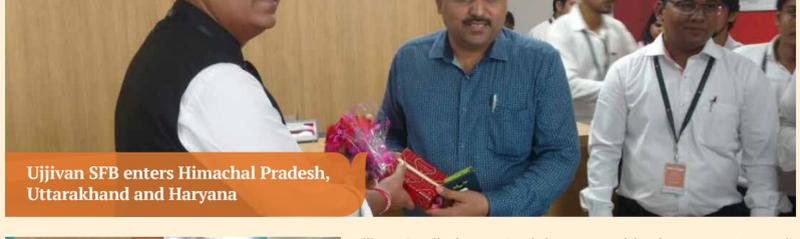
Ujjivan SFB commenced its banking journey in Pune with the launch of 5 branches in May and June. These bank branches are located at Swargate, Pimpri, Akurdi, Hadapsar and Chandan Nagar. The Pune launch holds immense significance for Ujjivan team because Mr. Sanjiv Bajaj, MD, Bajaj Finserv and Mr. Nanoo Pannani, Vice Chairman and Independent Director of Bajaj Finserv inaugurated the Swargate branch and made it a historic occasion for the West Region.

The other branches were launched in the presence of dignitaries from banking fraternity, police administration and health department. The inaugural ceremony involved multi-faith prayer ceremony and lighting the lamp to mark the auspicious start. Few existing customers of Ujjivan attended the inaugural ceremony and received the banking kits for being one of the first customers of the respective branches in Pune. Customers were appreciative of the infrastructure and branding elements at the branches. The seamless process of on-boarding existing customers to bank was greatly applauded. They made initial deposits and were also provided with a guided tour of the branch, understanding of bank products and a demo of the ATM.

The Financial Literacy Film 'Paiso Ki ABCD' was screened for Ujjivan customers to help customers understand the importance of banking and the vision of Ujjivan Small Finance Bank for financial inclusion.



Ujjivan has presence across 14 districts in Maharashtra with 51 branches, catering to over 3.65 lakh customers. Over the period of eight years, Ujjivan has built a strong presence in Pune with 9 microfinance branches catering to over 83,000 customers. With this legacy, Ujjivan SFB will further strengthen its presence in Pune with 5 branches and work towards bringing the vast un-served and under-served customer base into the formal banking system.



Ujjivan SFB enters Himachal Pradesh, Uttarakhand and Haryana

Ujjivan Small Finance Bank has entered in three more States in North region – Himachal Pradesh, Haryana and Uttarakhand. In the month of June, SFB branches were launched in the district of Una and Haridwar. The Una branch was inaugurated by Rajesh Mariya, ADM and other dignitaries. During the inaugural ceremony, Mr. Mariya mentioned that Financial inclusion is an important step in the development of the nation and Small Finance Banks will play a major role by providing banking services in small towns and cities. The Haridwar branch was inaugurated by Mr. Lalit Narayan Mishra, ADM and Mr. Amit Bhandari, District Development Manager NABARD.

Ujjivan SFB has entered Haryana with bank branches in Sirsa, Sonapat and Jind. The branch launches were organized in the presence of key local dignitaries namely Queen of Jind, Rani Indrajeet Kaur, Mr. M.P Sharma, LDM PNB Bank in Sirsa and Mr. Suman Manjari, IG Haryana Police in Sonapat. Ujjivan customers were also invited to be a part of the celebrations and historic occasion. Mr. Haritabh Gaur, RBM Ujjivan North welcomed the Guest of Honor at each branches and spoken about the offerings of Ujjivan SFB.

Banking kits were handed over to customers who were extremely pleased to be one of the first clients of Ujjivan SFB. They expressed their feelings about how Ujjivan has brought a change in their life with continued financial support and assured to continue their association with Ujjivan for many more years to come. Ujjivan SFB branches have been specifically designed to be customer friendly with the philosophy of 'always assisted'. Customers were taken on a facilitated guided tour of the branch where critical aspects of banking services were explained and demonstrated.



The Financial Literacy Film, 'Paiso Ki ABCD' was screened for Ujjivan customers to help them understand the importance of banking and the vision of Ujjivan Small Finance Bank. Ujjivan SFB has also opened a branch in Shadipur recently, thereby taking the total number of branches in New Delhi to 6.



Ujjivan SFB expands its presence in South region, enters Tamil Nadu

In the month of May and June, the South Region of Ujjivan SFB launched 11 new branches, thereby taking the total count to 25. In the month of May, Ujjivan SFB launched its operations in the Southern state of Tamil Nadu by opening 5 branches at Krishnagiri, Dharmapuri, Tirupathur, Vellore and Salem. The inaugural function in each of these branches was attended by local dignitaries.

Ujjivan was operational as an MFI in Tamil Nadu for the past 8 years. With the transition to a Small Finance Bank, Ujjivan will now provide full range of banking services to over 65000 families associated with Ujjivan across these 5 cities. As a new entrant in the banking space, Ujjivan SFB's Fixed Deposit product offering and Savings Bank account were well appreciated by open market customers.

In May, Ujjivan also opened its MSE focused branch in the industrial area of Peenya, in Bangalore. Currently, the branch has over 150 MSE customers and is focused on steadily increasing the MSE portfolio.

In the month of June, South region focused on extending its footprint in Karnataka by opening branches in Hoskote, Tumkur and Mysore. An additional branch was launched in Tamil Nadu at Coimbatore. The branch launches at Hoskote and Tumkur were supported with open house meeting of Ujjivan Customers. The Guest of Honour at Hoskote, Mr. Chandrashekar, Deputy Tehsildar addressed the large gathering of customers and spoke about the benefits of timely repayments and importance of building a regular savings habit.

The Mysore branch was inaugurated by Mr. Rajashekar Koti, the Editor of Andolana Daily Newspaper. During his keynote address, he mentioned that the best in class, state of the art technology being offered by banks like Ujjivan SFB will revolutionize the banking domain and make banks well equipped to address multiple needs of customers.



Ujjivan SFB strengthens its presence in East region

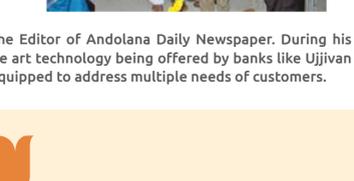
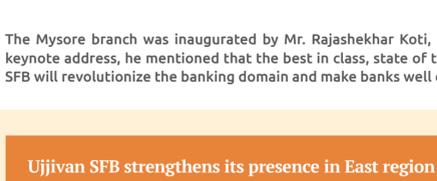
The East region of Ujjivan has launched five additional branches in West Bengal - Barrackpore, Dhaniakhali, Chakdah, Asansol and Balurghat. With these branches, Ujjivan has strengthened its presence in West Bengal with 12 SFB branches and 1 URC branch.

The inaugural ceremony was attended by local dignitaries, in the presence of Ujjivan Leadership team. All the branches were launched by our valuable customers and their presence made this a momentous occasion for all. Members of the leadership team welcomed customers to the mission and vision of the bank while addressing the gathering.

Mr. Vibhas Chandra, Regional Business Manager, Microfinance and Branch banking, East said, "We have extended our footprints in vital locations in West Bengal where we have lakhs of existing unbanked customers to serve. We are determined to serve underserved and unserved section of the society through customer friendly processes, extensive use of technology and doorstep service".

Marketing team in East continued its support to the branch teams with extensive micro marketing plans to create brand awareness and visibility. All branches were provided with two beautifully designed salute pillar gates, banners in catchment areas and auto rickshaw branding.

Ujjivan SFB aims to have a network of 23 branches in West Bengal by end of this financial year. In the coming months, East Team will maintain its momentum by increasing Ujjivan's footprint across Eastern region to serve our target customer segment.



Ujjivan SFB launches mass media marketing campaign announcing its banking operations

A thematic campaign to underpin the transition message "Ujjivan is now a Bank" was launched by the Marketing Team with an integrated marketing approach across newspapers, television, cinema and catchment specific outdoor promotions. A series of qualitative research studies undertaken to measure post launch recalls indicated that the transition from a lending organization to a full service deposit taking banking institution was not very firmly established, and hence this message was conceptualized and executed.

The announcement on commencement of Ujjivan's banking operations across regions was announced through print advertisements and PR news releases in the regional press comprising of print and TV. The launch news buzz was further enhanced with a 15 seconds television commercial in Karnataka, UP and Maharashtra. The 4 week comprehensive campaign was extended across General Entertainment Channels, Movies, News, Comedy and Cable networks. The marketing campaign was extended to a cinema campaign in select launch markets with the block buster release of Hindi film, Tubelight.

The marketing teams across all four regions organized robust activations to create awareness and buzz in the market about the brand and its product offerings. Mass media activation mediums such as auto branding, van branding, wall painting, banners, salute gate pillars played a significant role in creating visibility and delivering the message to the audience. Several local level brand activation campaigns, especially around the catchment areas of the branches were carried out to support and provide ground cover to the mass media efforts.

The campaign has had a successful impact on both existing to Ujjivan and New to Ujjivan customers and subsequently created high recall for the new brand.



The Success Story: Tulsidas Vaishnav, Ujjivan's Star Performer who has achieved highest business targets (Housing)

On 17 June 2013, Tulsidas Vaishnav joined Ujjivan as a CRS at Pali branch in Rajasthan. Today, he is one of the most appreciated Loan Officer's for Housing in North region.

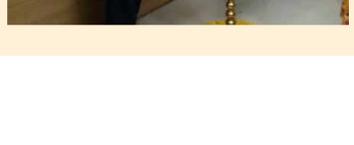
After completing his education from Hindi medium and receiving his degree in BA Arts, Tulsidas joined Ujjivan as a fresher. His dedication, diligence, vigor and simplicity got him immediate recognition within the organization. Tulsidas outperformed everyone in the North region when he converted 55 cases of GL to IL for three consecutive months. He was soon promoted as a Loan Officer in Jodhpur.

In February 2015, Tulsidas rejoined the Pali team as the Loan Officer for Housing. Yet again, he proved himself as a committed employee and emerged as the best performer in North region for achieving maximum business targets. Between December 2016 – March 2017, Tulsidas achieved a cumulative business target of Rs 87,00,000 as the Loan Officer for Housing. In this FY, he has achieved a business target of Rs. 50 lakh in the first quarter.

He was also awarded as the Best Loan Officer in Housing for North region at Ujjivan North Annual Awards last year.

On being asked about his experience of working with Ujjivan, Tulsidas said, "It has been a great learning experience for me. I joined Ujjivan as a Fresher and have always felt that Ujjivan, is the work environment here is very positive. My learning's on the job has kept me going every day and I am extremely grateful to my supervisors for continuously giving me opportunities to prove myself. As a CRS I was supporting 1200 customers and that relationship helped me to achieve my business targets. My outgoing personality has always been my strength and that has bridged good relationships with my customers who trust me with their financial needs. I owe all my professional learnings to Ujjivan. My family is very proud of all my professional achievements. Ujjivan has continuously rewarded me with incentives which have helped my family financially."

One piece of advice that Tulsidas would like to share with his fellow colleagues: "Keep looking for the right opportunities, success will come your way. The only way I have achieved my business targets is through dedication. Be dedicated to your work and the rest will follow."



Ujjivan has once again been ranked as one of India's Best Companies To Work For!

Ujjivan has once again been ranked as one of India's Best Companies To Work For! Ranked 13 on the list, Ujjivan Small Finance Bank, also received the recognition for 'Being the Best in the Industry - Small Finance Bank' category. The recognition & ranking were announced at a grand award ceremony held in Mumbai on 30th June 2017, hosted by the Great Place To Work institute & The Economic Times.

We are both proud & humbled by the recognition & we believe that this recognition received over the years has been possible because of our People-first-approach. We believe that every Great Place To Work also has a Great Team behind it.

To share our joy & spread the cheer, click on the following Social Media links:

Facebook <http://bit.ly/2sxm47o>
Twitter: <http://bit.ly/2tATDKU>
LinkedIn: <http://bit.ly/2u9lB5M>

Here are a few glimpses of the celebrations held across Ujjivan's branches & regional offices.



Parinaam Foundation's 1st Fundraiser

31st March 2018 marks 10 years of Parinaam Foundation's continuous efforts in conducting a wide range of programs that educate, enable and empower the unseen citizens of Bangalore.

As a part of its anniversary celebrations, Parinaam is reaching out for community support by organizing fundraising events. The funds raised through these events will be used to expand their Academic Adoption Programme.

Parinaam organized its first ever fundraising campaign on 23rd May, 2017. In association with The Papa CJ Happiness Project, a stand-up comedy night was organized at the Humming Tree in Bangalore. World renowned comedian Papa CJ along with the stalwarts of Bangalore Comedy - Praveen Kumar, Sundeeb Rao and Sanjay Manaktala performed at the show. It was a roaring success with enthralling performances by all four artists.

It was truly a special night for Parinaam Team. They expressed their happiness and thanked everyone who came out to support the Fundraiser event - the artists, partners i.e. The Humming Tree, The Ritz Carlton Bangalore, Events High, Event-U-ALL, McCann Erickson, Ketchum Sampark Pvt. Ltd. and Ujjivan Small Finance Bank for being a part of the event.

Carving a better future - Parinaam Foundation in the media.

"We work with people who do not have access to basic human necessities. When we start working in the slums, most children are wandering around aimlessly or go to work with their parents. We strive to change this with our interventions. This can range from something as basic as opening a bank account and teaching them how to use it to putting children into school and enabling them to carve a better future," said Mallika Ghosh, Executive Director, Parinaam Foundation in an interview with Deccan Herald. To read the article, click here.

