

USFB/CS/SE/2022-23/03

Date: April 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 March 31, 2022:

- Bank's highest ever disbursement for Q4FY22, grew 14.0% YoY to Rs 4,870 crore
- Advances reached yet another milestone, grew 20.0% YoY to Rs 18,162 crore*
- Significant reduction in PAR and GNPA from Dec'21; PAR at 9.6% and GNPA at 7.1% as of Mar'22, down from 14.9% and 9.8% respectively as of Dec'21
- Collection efficiency was **100% for the month of Mar'22**; remains strong with persistent focus on stressed buckets and reducing incremental overdues

| Particulars (Rs in Crores) | Mar 31, 2022 | Mar 31, 2021 | Y-o-Y | Dec 31, 2021 | Q-o-Q |
|-------------------------------|--------------|--------------|-------|--------------|--------|
| Gross Loan Book | 18,162* | 15,140 | 20.0% | 16,463 | 10.3% |
| - MicroBanking | 12,344 | 10,868 | 13.6% | 10,979 | 12.4% |
| - Affordable Housing | 2,734 | 2,050 | 33.4% | 2,562 | 6.7% |
| - MSE | 1,710 | 1,286 | 32.9% | 1,583 | 8.0% |
| - FIG | 855 | 648 | 31.8% | 885 | (3.4%) |
| - Others | 518 | 287 | 80.4% | 454 | 14.0% |
| Disbursements for the quarter | 4,870 | 4,274 | 14.0% | 4,809 | 1.3% |
| Total Deposits | 18,287 | 13,136 | 39.2% | 15,563 | 17.5% |
| Retail Deposits | 9,921 | 6,242 | 58.9% | 8,324 | 19.2% |
| CASA | 4,987 | 2,699 | 84.8% | 4,117 | 21.1% |
| CASA Ratio | 27.3% | 20.5% | | 26.5% | |

Note - * Includes Rs 674 crore of IBPC/ Securitisation; Figures in () indicate negative numbers

| Asset quality parameters | Jan'22 | Feb'22 | Mar'22 |
|---|--------|--------|--------|
| Collection Efficiency (including foreclosure/ advance etc.) | 112% | 110% | 116% |
| Collection Efficiency | 97% | 98% | 100% |
| PAR | 13.3% | 12.6% | 9.6% |
| GNPA | 9.4% | 9.1% | 7.1% |

The information with reference to Q4-FY22 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.

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework