

INCLUSIVE BANKING FOR THE NEW DIGITAL INDIA



 1800 208 2121

 www.ujjivansfb.in



UJJIVAN

UJJIVAN SMALL FINANCE BANK

Build a Better Life



There are banks for the wealthy citizens of the country. Banks that help their money grow. Banks that are willing to finance their dreams and aspirations. Banks that are truly modern with new age solutions at their customers' fingertips. But what about the millions of fellow Indians, who have limited access to formal banking? This question led us on our journey as we commenced the banking operations of Ujjivan Small Finance Bank, on February 1, 2017. As a scheduled commercial bank, our aim is to promote financial and digital inclusion, reaching out to those who need it the most.

We offer a comprehensive range of banking products & services, including savings and current accounts, fixed and recurring deposits, insurance and various types of loans, from microfinance to housing, agriculture and allied activities, vehicle financing and support to MSMEs. We also collaborate with other institutions to provide them with necessary financial support. As part of our digital solutions, we offer services such as mobile and Internet banking, vernacular, visual, voice based app (Hello Ujjivan), video KYC, UPI-based remittances, IMPS, NEFT, RTGS, and seamless bill payment facilities.

Our journey began in 2005 with Ujjivan Financial Services Ltd., focussed on uplifting the economically active individuals. In 2016, we received Reserve Bank of India's approval to become a Small Finance Bank, dedicated to empowering the financially unserved and under-served population.

Over the years, our strengthened digital interfaces across regions and languages have empowered our customers to seek timely and easy access to finance; enabling us to deepen our customer connect across diverse locations.

Customer safety is of paramount importance to us. In the interconnected world, organisations prioritise a secure digital environment by minimising potential vulnerability. We maintain an attack surface score of 800-900, one of the best in BFSI sector, by adopting automated tools for attack surface scanning and management. This ensures that our customers can trust and safely bank with us online, anytime, anywhere.

During May 2024, Ujjivan Financial Services Ltd merged into Ujjivan Small Finance Bank. This merger is a reflection of our resilience, adaptability, and a commitment to continued growth, as we set the stage for greater opportunity.

As a 'Responsible Bank' we remain invested in creating a sustainable social impact through community development and financial literacy initiatives, through our outreach programmes and partners.

In FY24, we expanded our presence with our 1st branch in Andhra Pradesh, bringing the overall coverage to 26 states and Union territories. Additionally, we introduced the Maxima Savings Account and Business Maxima Current Account, tailored for the premium customer segment. These new offerings are dedicated to enhancing the banking experience by offering them privileges that match their banking and lifestyle needs.

During FY24, we achieved a Profit After Tax of ₹1,281 Cr., credit rating is upgraded to AA- (Stable) from A+ (Positive), 22,500+ Ujjivanites, along with the trust of more than 86 lakhs customers, investors and stake holders, remain committed to the mission of financial and digital inclusion for all, for a sustainable tomorrow.



KEY INDICATORS

KEY STATISTICS	AS ON MARCH 31, 2022	AS ON MARCH 31, 2023	AS ON MARCH 31, 2024
No. of Customer (lakh)	64.8	76.9	86.0
No. of employees	16,895	17,870	22,566
Gross Loan Book (₹Cr.)*	18,162	24,085	29,780
Total Deposits (₹Cr.)	18,292	25,538	31,462
Profit After Tax (₹Cr.)	(415) (FY22)	1,100 (FY23)	1,281 (FY24)
Net Worth (₹Cr.)	2,803	4,209	5,613
Total Capital (₹Cr.)	1,928	2,155	1,931
Total Banking Branches	575	629	752

* Including IBPC/ Securitisation

KEY RATIOS	QUARTER ENDED		
	AS ON SEPTEMBER 30, 2023	AS ON DECEMBER 30, 2023	AS ON MARCH 31, 2024
GNPA *	2.2%	2.1%	2.07%
NNPA *	0.09%	0.16%	0.27%
ROA ^	3.6%	3.1%	3.3%
ROE ^	28.0%	24.2%	24.8%
CAR #	25.2%	24.4%	24.69%
CD RATIO*	91%	94%	95%

*Including IBPC/ Securitisation #Including ₹30 Crs of floating provision

^The above mentioned ROA and ROE figures are annualised for the quarter

CREDIT RATINGS (AS OF MARCH 31, 2024)	VALUE	AGENCY RATING
Long term borrowing	₹ 500 Cr.	CARE AA- (Stable)
Short term borrowing (Certificate of Deposit)	₹ 2,500 Cr.	CRISIL A1+

AWARDS & RECOGNITION

2024



BT Best Banks & NBFC Awards 2022-2023:

- Best Small Finance Bank
- Best Bank in Innovation



19th Annual Banking Technology Conference, Expo & Citations

- Best IT Risk Management- Winner
- Best Financial Inclusion- Runner Up



India Treasury Summit & Award

- Treasury Strategy of the Year



CEO Insights

- Top 10 Chief Legal Officers – 2024



Stars of the industry Awards

- Cyber security Initiatives under Banking Domain



3rd Annual India Devops Show 2024

- Zero Trust Security Initiative in Banking

BUSINESS VERTICALS



MICROBANKING



**BRANCH
BANKING**



TASC



**VEHICLE
FINANCING**



**AFFORDABLE
HOUSING**



**RURAL
BANKING**



**GOLD
LOAN**



**MICRO
MORTGAGE**



**THIRD PARTY
PRODUCTS (TPP)**



**FINANCIAL INSTITUTIONS
AND GOVERNMENT
BANKING GROUP**



**MICRO, SMALL AND
MEDIUM ENTERPRISES
(MSME)**

KEY MILESTONE ACHIEVEMENTS (Q4FY24)



₹29,780 Cr. Gross Loan Book*



86+ Lakh customer base; 22,566 Employee strength



₹31,462 Cr. Total Deposits



₹1,281 Cr. Profit After Tax FY24

**Including IBPC/ Securitisation*

OUR JOURNEY SO FAR

2004

Ujjivan Financial Services Private Ltd. (UFSL) incorporated. The MoA and AoA of the company was put in place and the initial board was formed.

2005

Ujjivan Financial Services Limited (UFSL) started operations as a Non-Banking Financial Company (NBFC) in Bengaluru.

2011

UFSL posted profits even in the wake of MFI crisis.

2013

UFSL was granted NBFC-MFI status by RBI.

2014

UFSL became the largest Microfinance Institution spread over 24 states and 273 districts across India.

2016

UFSL receives SFB licence from the Reserve Bank of India, Pre-IPO of 292 Cr. followed by IPO of ₹883 Cr., including Offer for Sale (OFS) of UFSL.

2017

Ujjivan Small Finance Bank (Ujjivan SFB) commenced its banking operations on February 01, 2017. Handheld devices launched in the field, thus further harnessing the power of technology.

UFSL transferred its business undertaking to Ujjivan SFB on January 31, 2017.

2019

Ujjivan Small Finance Bank IPO oversubscribed by 170 times
Most successful IPO in 2019.
Best BFSI IPO in the last 4 years.

2020

Expanded the network to 575 banking branches.
Customer base grew over 54 lakh.

2022

Ujjivan SFB records the highest growth in deposits and loan portfolio.

2023

Commenced operations in Telangana
Launched India's 1st Voice-Visual-Vernacular banking app - Hello Ujjivan*

2024

Ujjivan Financial Services Ltd. merged into Ujjivan Small Finance Bank

* Offers voice, visual and vernacular features under one mobile banking app. Based on research conducted by AGR Knowledge Services Private Limited as on January 24, 2023

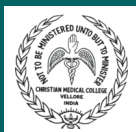
ENVIRONMENTAL, SUSTAINABILITY AND GOVERNANCE (ESG)

Ujjivan Small Finance Bank is deeply committed to social responsibility. We have disclosed our inaugural reports - Sustainability, TCFD, and Business Responsibility & Sustainability Report (BRSR). Actively exploring opportunities in green finance, we focus on resource efficiency & digitalization of services, aiming to create a positive and sustainable planet for current and future generations.

CORPORATE SOCIAL RESPONSIBILITY

With an inherent social intent, our CSR efforts focus on community development projects which include providing clean water, building public toilets, creating transport facilities, renovating hospitals, government schools, vocational training for the differently-abled, healthcare support, and disaster relief. Our corporate culture aligns CSR values with our business goals, making social work an integral part of our identity.

Our CSR Partners



FINANCIAL LITERACY & INCLUSION



Diksha+ Pro Financial Literacy Program (Micro Banking)

Through Diksha +Pro, we equip women from low-income families with knowledge and tools to make informed financial decisions.



Chillar Bank Financial Literacy Program (Children of Micro Banking Customers)

This program aims to impart financial literacy to children aged 11-17 of our Micro-banking customers, enlightening them about the benefits of saving early and making long-term investments.



Pragati for Individual Loan Borrowers

We have launched an exclusive financial literacy program for Nano entrepreneurial customers based out of Assam.



UEDP- Ujjivan Entrepreneur Development Program (Financial literacy to MSME Customers)

In partnership with Haqdarshaq, we cover a wide range of topics including financing options, information on central registrations, and educating the MSME customers about various government welfare and financing schemes.



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*T & C Apply



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Disclaimer: A license authorising the bank to carry on small finance business has been obtained from the Reserve Bank of India in terms of Section 22(1) of the Banking Regulation Act, 1949. It must be distinctly understood, however, that in issuing the licence, the Reserve Bank of India does not undertake any responsibility for the financial soundness of the bank or for the correctness of any of the statements made or opinion expressed in this connection.

Ujjivan Small Finance Bank Ltd. is authorised by IRDA under License No CA0169 to act as a Corporate Agent under tie-up arrangements with Life, General & Health Insurers. For more details on risk factors, terms and conditions please visit our website and read the sales brochure carefully before concluding a sale.

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