



**UJJIVAN SMALL FINANCE BANK**

Build a Better Life

**USFB/CS/SE/2021-22/51**

**Date:** September 24, 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: Business Update**

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 the SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby enclose an update on business.

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**

 18002082121

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# BUSINESS UPDATE



**UJJIVAN**  
UJJIVAN SMALL FINANCE BANK



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# BUSINESS UPDATE



Disbursements picking-up with easing of restrictions/ lockdowns



Re-building volumes with focus on good customers



PAR reduced to 21.7% as of Aug'21 (from 30.8% in Jun'21); ₹ 725+ crore reduction through collections



Consistent improvement in collections; restructured book showing good collection efficiency



Strengthened collection team with focus on potential and existing NPA customers



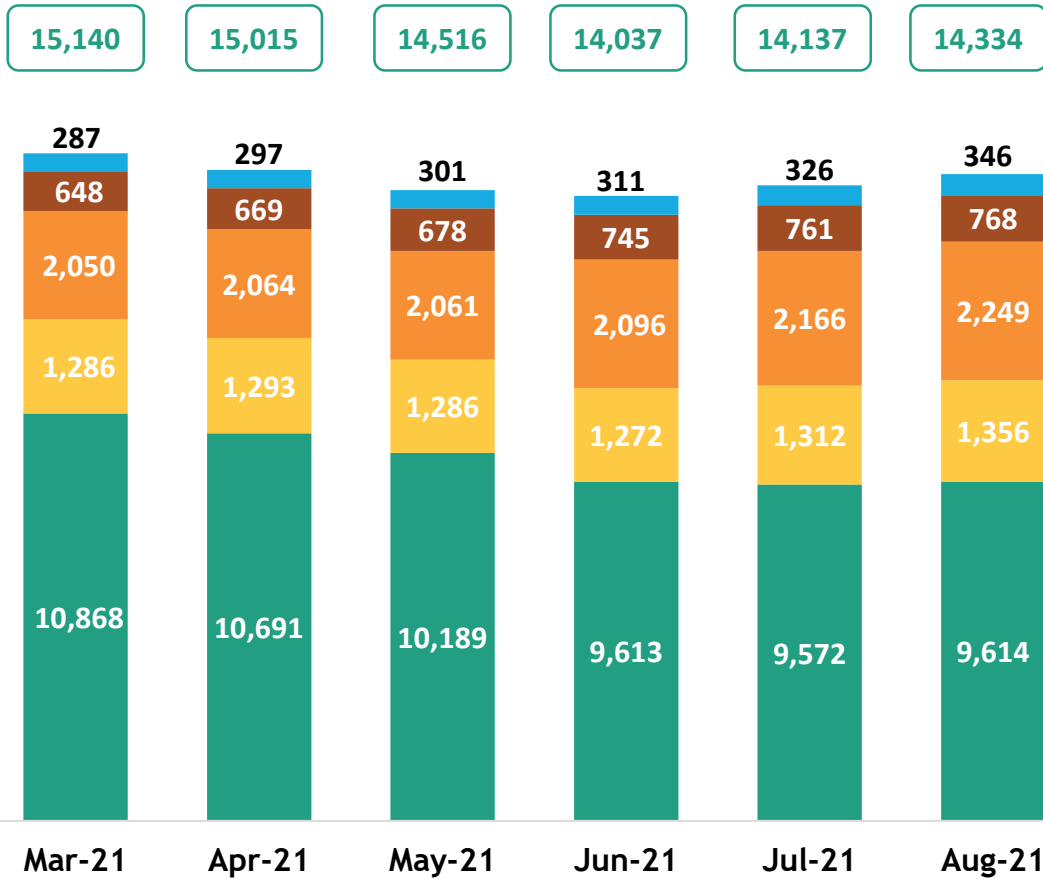
Action plan implemented prioritizing PAR reduction; NPA recovery; legal recourse in secured book



# ASSET BOOK

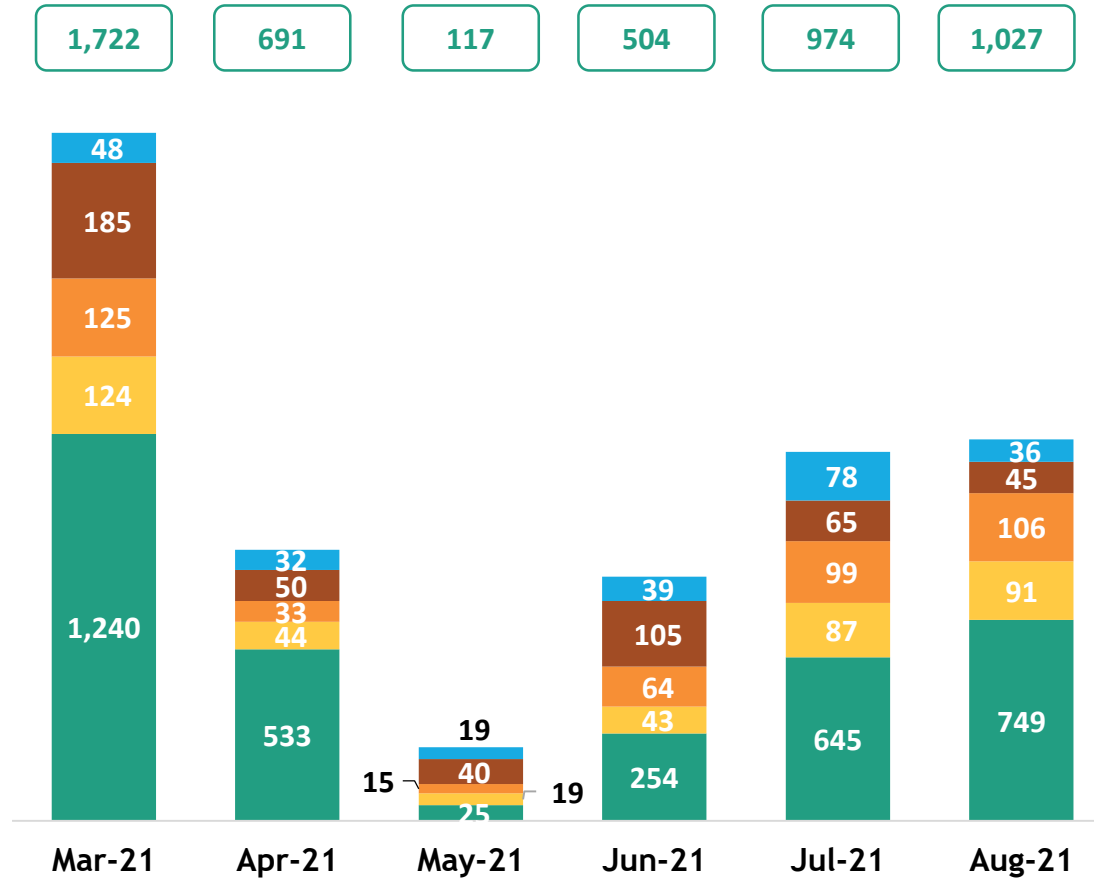
## Vertical wise Gross Advances (₹ in crore)

■ MB & RB ■ MSE ■ Affordable Housing ■ FIG ■ Others\*



## Vertical wise Disbursement (₹ in crore)

■ MB & RB ■ MSE ■ Affordable Housing ■ FIG ■ Others\*



MB & RB - MicroBanking and Rural Banking  
\* Includes Personal Loan, Vehicle Loans, Staff Loans & Others

Jul'21 and Aug'21 data in this document are provisional and subject to audit changes



# DEPOSIT BOOK

## Total Deposits (₹ in crore)

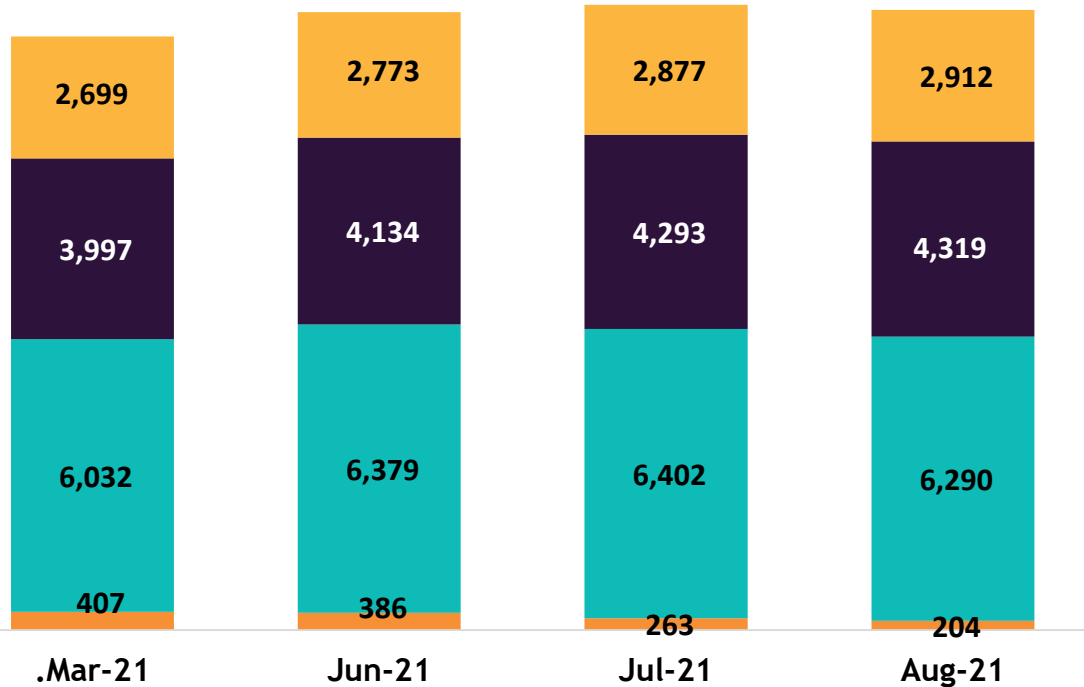
■ Certificate of Deposits ■ Institutional TD ■ Retail TD ■ CASA

13,136

13,673

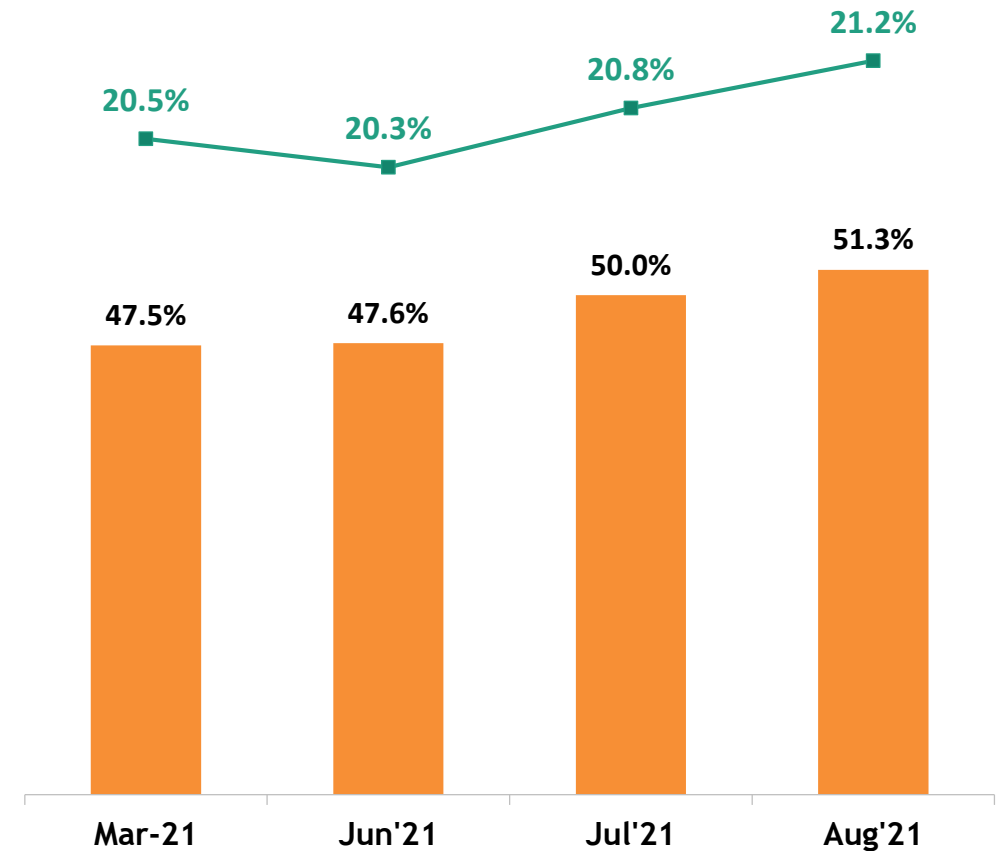
13,834

13,725



## Retail & CASA Deposits as % of Total Deposits

■ Retail Deposits % ■ CASA %



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# CONSISTENT IMPROVEMENT IN COLLECTIONS

₹ Crore	Jun'21				Jul'21				Aug'21			
	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection
MicroBanking	936.8	717.7	77%	33.2	841.6	782.0	93%	53.6	824.6	784.5	95%	60.5
MSE (Secured)	21.7	17.8	82%	11.7	21.3	18.6	87%	10.7	21.2	18.3	86%	2.8
MSE (Unsecured)	5.3	2.2	40%	0.2	4.8	2.0	41%	0.3	4.5	1.5	33%	0.4
Affordable Housing	29.5	26.7	91%	11.4	29.5	27.5	93%	10.1	30.4	28.0	92%	3.6
Personal Loan	5.8	5.1	88%	1.3	6.0	5.3	88%	1.2	6.1	5.4	89%	0.2
Vehicle Loans	4.0	3.4	86%	0.1	4.1	3.7	91%	0.4	4.4	4.1	92%	0.1
FIG Lending	44.8	44.0	98%	-	55.0	54.2	99%	-	44.1	44.1	100%	-
<b>Total</b>	<b>1,047.9</b>	<b>816.9</b>	<b>78%</b>	<b>57.9</b>	<b>962.3</b>	<b>893.3</b>	<b>93%</b>	<b>76.2</b>	<b>935.2</b>	<b>885.8</b>	<b>95%</b>	<b>67.6</b>

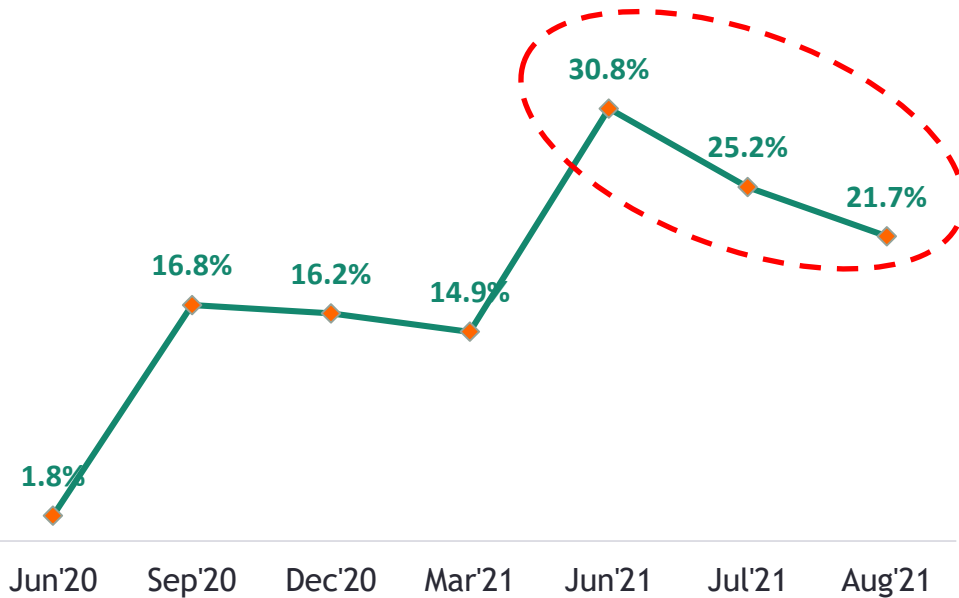
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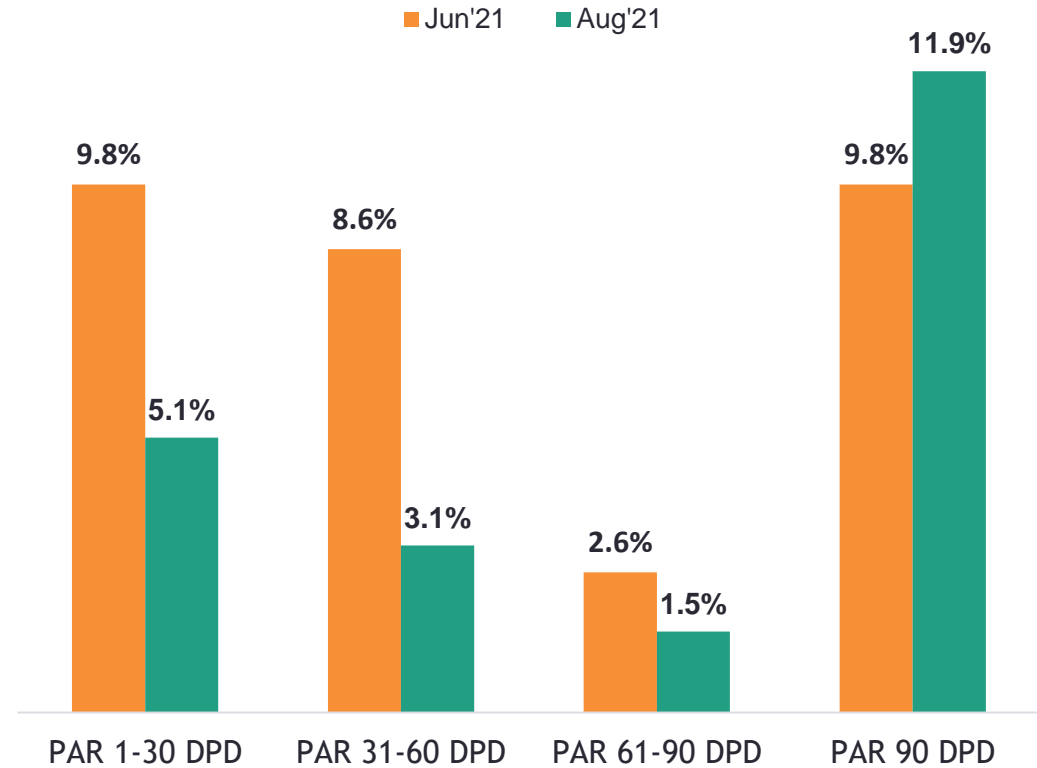
# ASSET QUALITY (1/2)

## Portfolio at Risk (PAR-0)

₹ 725+ cr reduction in PAR during Jul-Aug'21 led by collections



## Portfolio at Risk (bucket wise)

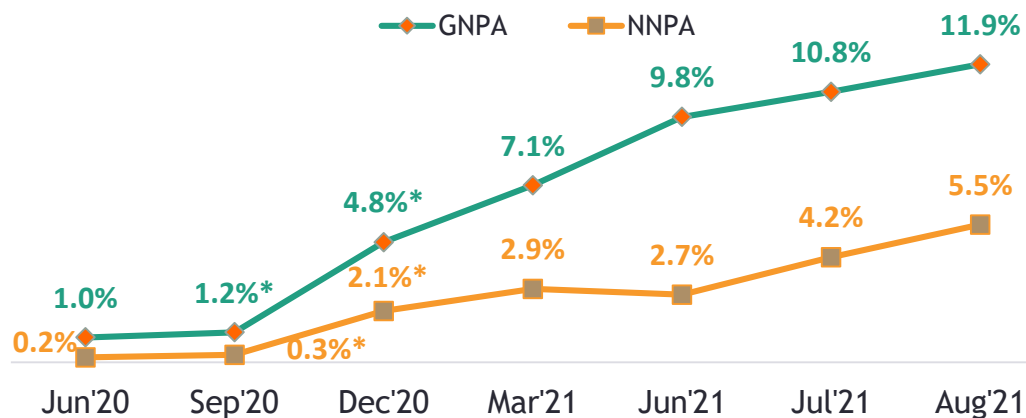






# ASSET QUALITY (2/2)

## GNPA & NNPA



\*Stated as Proforma number in Q3FY21 & Q2FY2; Reported GNPA/NNPA for Q2FY21 was 1.0%/0.1%; Q3FY21 was 1.0%/0.05%

### August 2021: Indicating healthy trends

- ❖ Non-overdue collection efficiency at 99%
- ❖ Significant reduction in fresh addition to PAR
- ❖ 91% collection efficiency in Restructured book
- ❖ NPA pool collection at ₹ 49 cr; consistently improving month-on-month

Restructured Portfolio (₹ cr)	Q3FY21	Q4FY21	Q1FY22	Jul'21	Aug'21
Restructured during the period	852	27	70	501	306
Restructured portfolio at the end of the period	852	768	769	1,186	1,405**

\*\* ₹ 387 crore included in GNPA



# ACTION PLAN & GUIDANCE

## Action plan

- ❖ 100-day plan for each business vertical with focus on PAR reduction and NPA recovery with periodic monitoring and corrective action; to be rolled over till March'22
- ❖ Focus on initial buckets and vintage of accounts for reducing PAR flow to higher buckets
- ❖ Further strengthening collection team on ground to focus on potential and existing NPA accounts
- ❖ Higher focus on legal recovery for MSE/ Affordable Housing book

## FY22 Guidance (without factoring in Covid third wave, natural disasters)

- ❖ Gross advances growth: 15-20%
- ❖ Credit Cost: ₹ 1,100 cr - ₹ 1,200 cr (including ₹ 474 cr booked in Q1FY22)



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# THANK YOU

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