

Q4 FY23 INVESTOR PRESENTATION





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- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



MILESTONE YEAR; SETTING NEW BENCHMARKS

75+ Lakhs

Total Customers

77 Lakhs
up 19% YoY

20K+ Crores

Yearly Disbursement

₹ 20,037 Crores
up 42% YoY



Industry-first “VVV# based” mobile banking app targeting semi-literate/ less tech-savvy customers to drive digital penetration



**AEGIS
GRAHAM BELL
AWARDS**

1,100 Crores

Net Profit

₹ 1,100 Crores
Vs
(₹ 415) Crores in
FY22

6K+ Crores

Quarterly Disbursement

₹ 6,001 Crores
up 23% YoY

25K+ Crores

Total Deposits

₹ 25,538 Crores
up 40% YoY

Other highlights

- Housing crossed ₹ 3,000 cr gross loan book
- Coll efficiency at 100%; NNPA at 0.04%
- LCR at 180%* as on 31st Mar'23

Voice, Video, Vernacular; *Provisional

Note: 1 crore = 10 million; 1 million = 10 lakhs; Numbers mentioned in () are negative



KEY HIGHLIGHTS - Q4 FY23/FY23 (1/2)

Gross Loan Book

₹ 24,085 cr

Up 33% yoy

Mar'22: ₹18,162 cr



Total Deposits

₹ 25,538 cr

Up 40% yoy

Mar'22: ₹18,292 cr



Retail TD*

₹ 10,118 cr

Up 69% yoy

Mar'22: ₹5,993 cr



GNPA/NNPA

2.6%/0.04%

Down 444/54 bps

Mar'22: 7.1%/0.6%



CRAR

25.8%

Up 682 bps

Mar'22: 19.0%



Employees

17,870

Up 6% yoy

Mar'22: 16,895









Added 31 branches during Q4FY23 taking total branch count to 629

* Note: Retail TD are TDs below ₹ 2 Crs; ** Floating provision of ₹250 Cr (NPA provision: ₹ 120 cr; Other provision: ₹ 100 cr; Tier-II Capital: ₹ 30 cr) continues to be on the books which can be utilized for making specific provisions in future during extraordinary circumstances, with prior approval from the RBI (as & when required); *** All NPA and gross loan book data in this document (except in Financial Overview section) are without adjusting for IBPC & Securitization book



KEY HIGHLIGHTS - Q4 FY23/ FY23 (2/2)

	Q4FY23 Vs Q4FY22	FY23 Vs FY22
 NII	₹ 738 cr Up 36% Vs ₹ 544 cr	₹ 2,698 cr Up 52% Vs ₹ 1,774 cr
 NIM	9.1% Down 85 bps Vs 10.0%	9.5% Up 64 bps Vs 8.8%
 PPOp	₹ 411 cr Up 70% Vs ₹ 242 cr	₹ 1,485 cr Up 133% Vs ₹ 637 cr
 PAT	₹ 310 cr Up 145% Vs ₹ 127 cr	₹ 1,100 cr Up Vs ₹ (415) cr
 RoA	3.9% Up 162 bps Vs 2.3%	3.9% Up Vs (1.9)%
 RoE	30.3% Up 1,161 bps Vs 18.7%	31.4% Up Vs (13.8)%

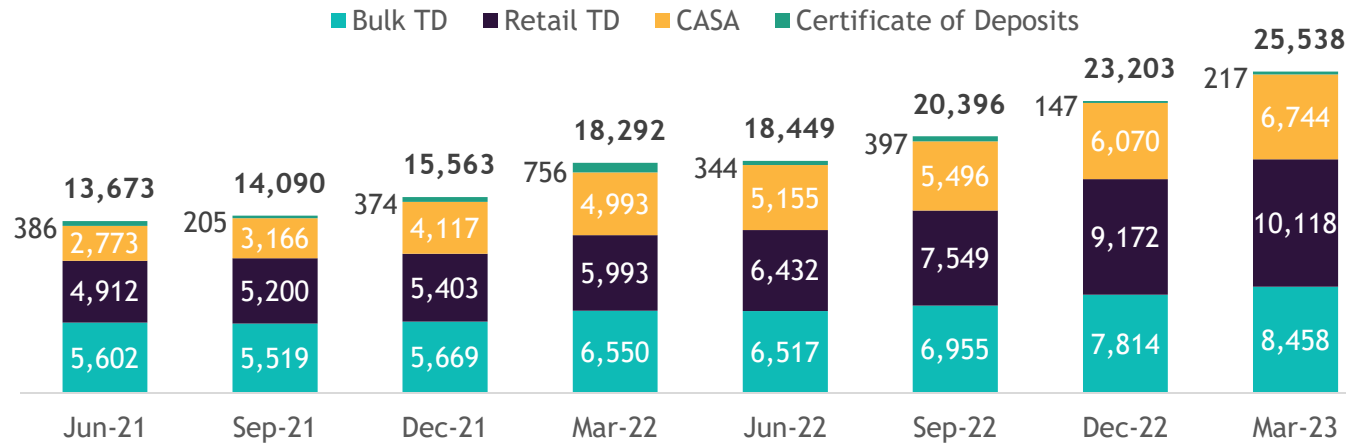


Liabilities: Driving Retail Deposit Base

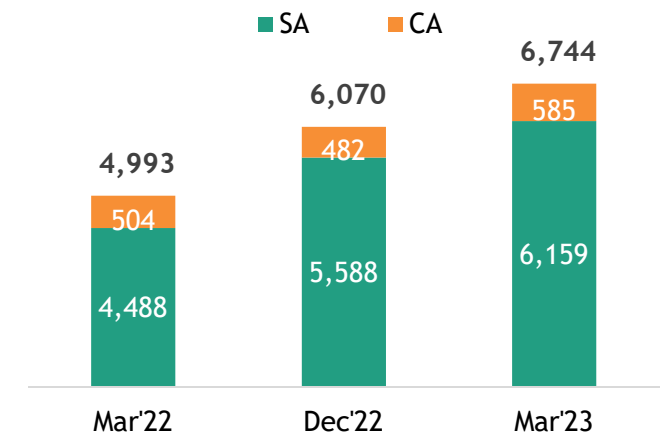


STRONG DEPOSIT GROWTH WITH RETAIL AT FORE-FRONT

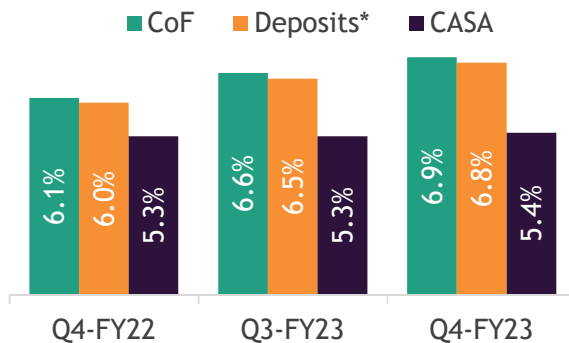
Deposits break-up (₹ in crore)



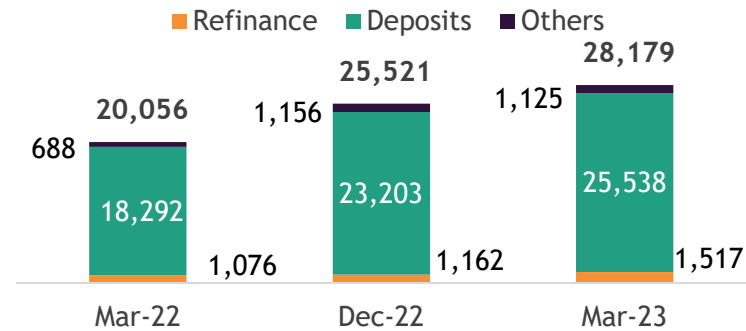
CASA break-up (₹ in crore)



Cost of funds



Total liabilities profile (₹ in crore)



❖ Comfortable ALM position

❖ Credit To Deposit Ratio: 94% as of Mar'23 (86% adjusted for IBPC/ Securitisation book)

❖ Ratings - CRISIL A1+ (₹ 2,500 Cr certificate of deposits); CARE A+ (Long term bank facilities)

^ TD: Term Deposits, CASA: Current Account, Savings Account; *Cost of Blended Deposits - TD + CA + SA



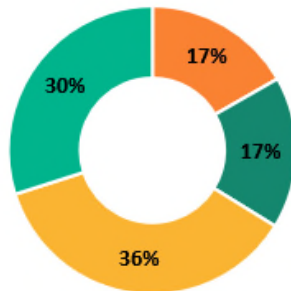
WELL-DIVERSIFIED DEPOSIT MIX

Region-wise deposit mix

Branch classification wise deposit mix

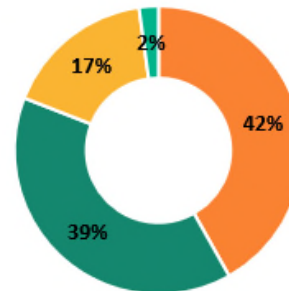
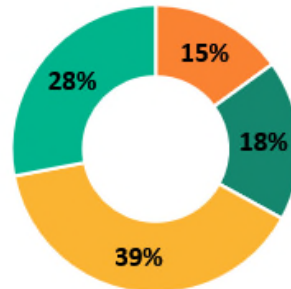
Segment wise deposit mix

Mar'23

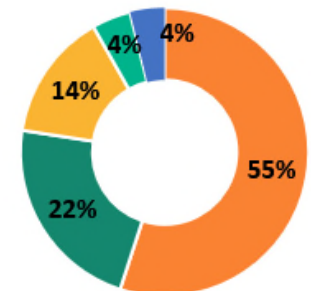
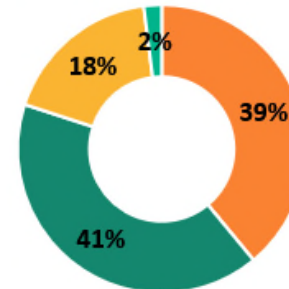


East West North South

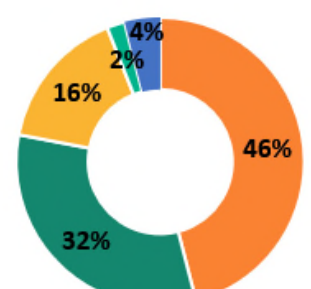
Mar'22



Metropolitan Urban Semi Urban Rural



Individuals Banks Corporate Govt. TASC^



Deposits from individual continues to grow with our focus on building granular deposit base

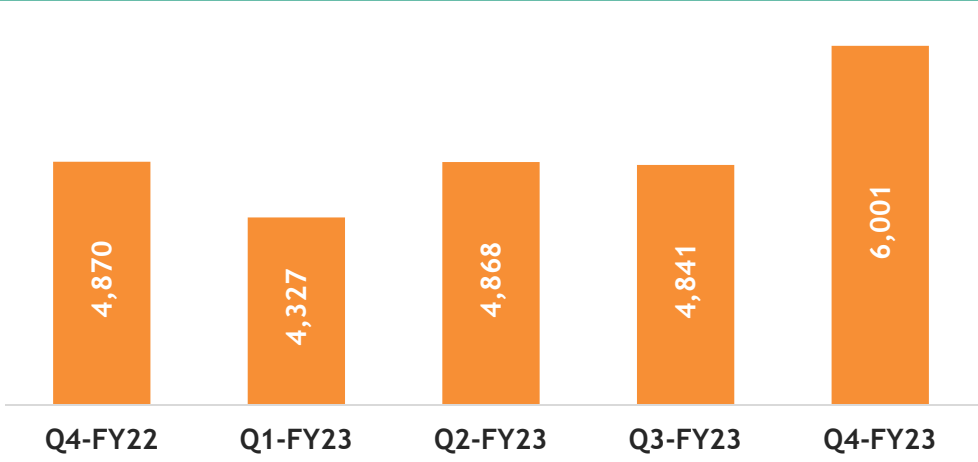


Assets: Well-diversified growth with new customer acquisition

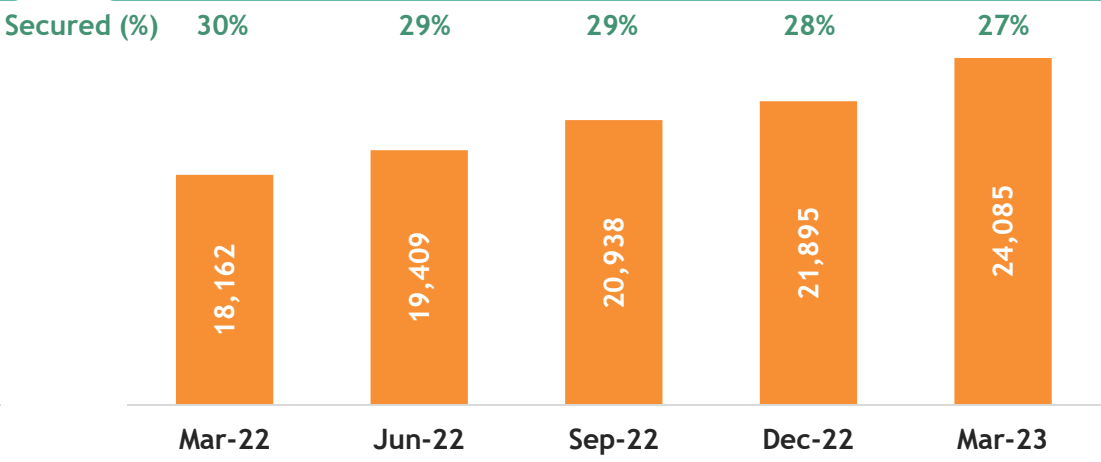


GROSS LOAN BOOK AND DISBURSEMENT TREND

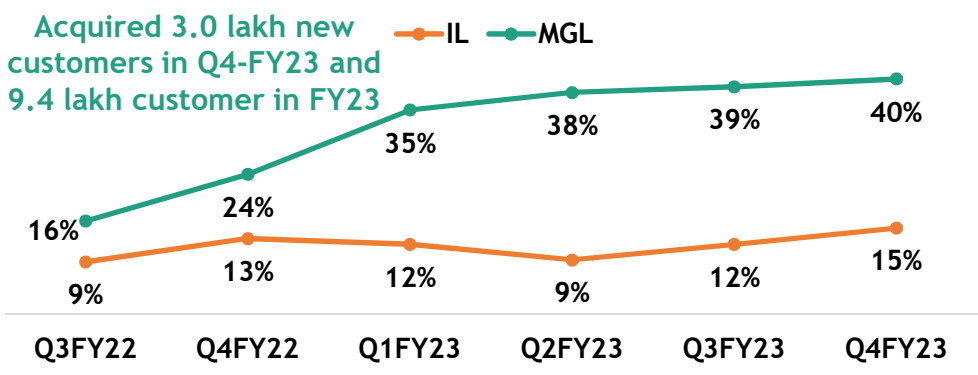
Strong disbursements (₹ in crore)



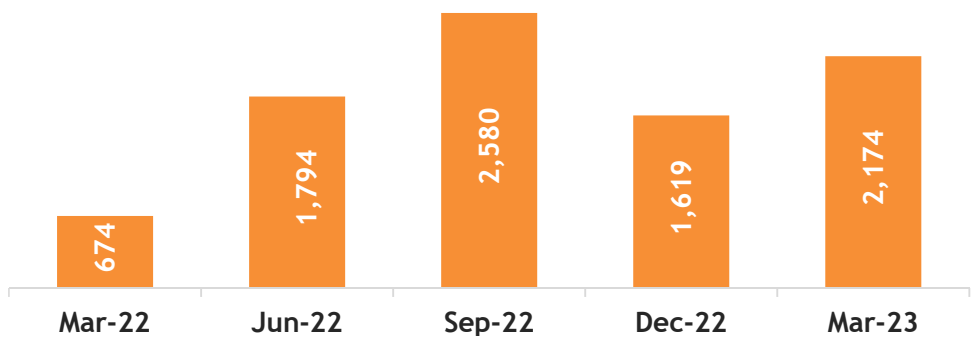
Consistent growth in Gross Loan Book (₹ in crore)



Healthy growth in New Customer acquisition (% of Fresh Loans)



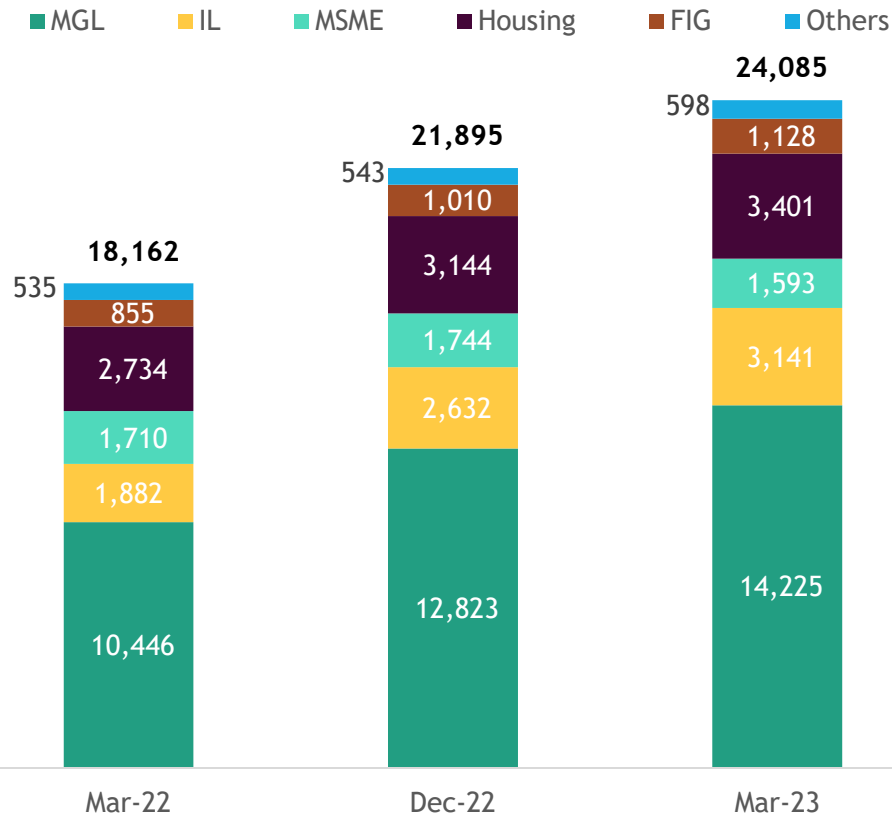
IBPC/ Securitisation





GROWING ACROSS SEGMENTS

Gross Loan Book - Segment wise (₹ in crore)



MGL- Micro Group Loans IL- Individual Loans MSME- Micro Small & Medium Enterprise
 Current MSME Fintech partnership has been discontinued; multiple alliances in WIP

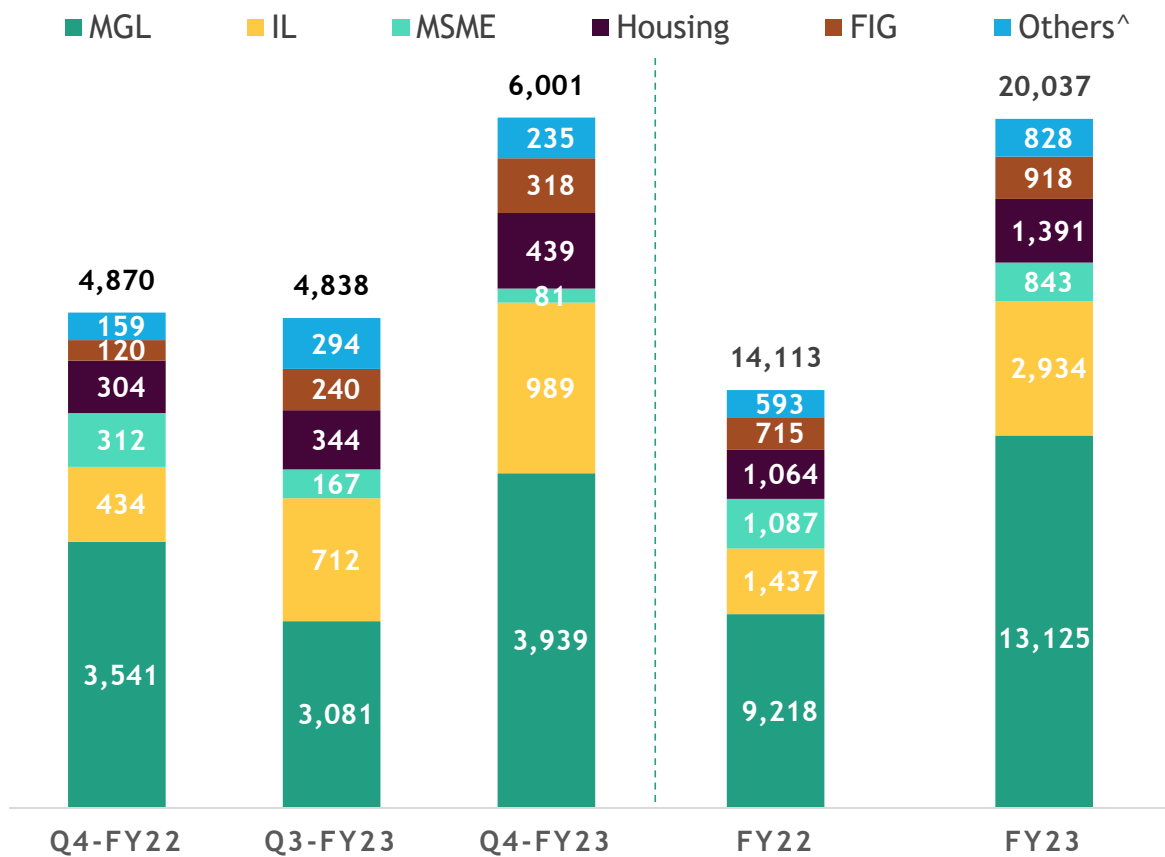
Product	% Gross Loan Book	Growth Y-o-Y	Growth Q-o-Q
Micro Group Loans	59%	36%	11%
Individual Loans	13%	67%	19%
MSME	7%	(7%)	(9%)
Housing	14%	24%	8%
FIG Lending	5%	32%	12%
Others	2%	12%	10%
Total	100%	33%	10%

FIG- Financial Institution Groups

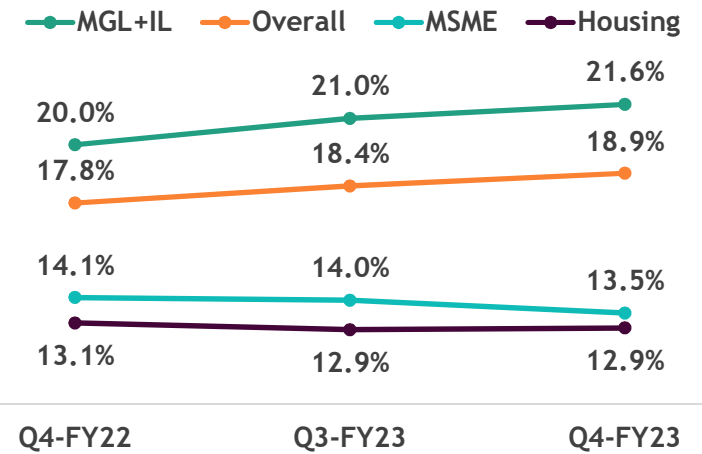


DISBURSEMENT, YIELD AND AVERAGE TICKET SIZE

Product wise Disbursement (₹ in crore)



Yield (%) - Segment wise



Average Ticket Size (₹)

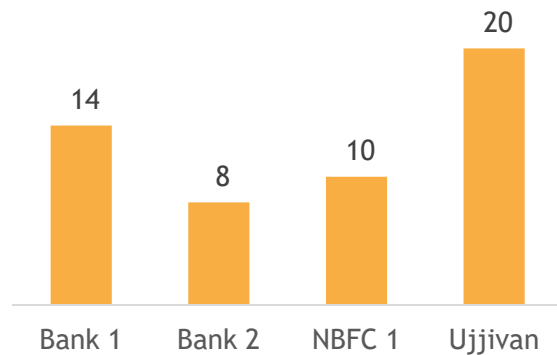
Product	Q4-FY22	Q3-FY23	Q4-FY23
Micro Group Loans	59,475	55,186	55,664
Individual Loan	1,34,980	1,22,185	1,31,742
MSME (ex-fintech)	29.4 lakhs	40.0 lakhs	30.6 lakhs
Housing	11.4 lakhs	12.5 lakhs	12.6 lakhs

^Includes Personal Loan, Vehicle loan, Staff Loan, OD-FD, KPC & others

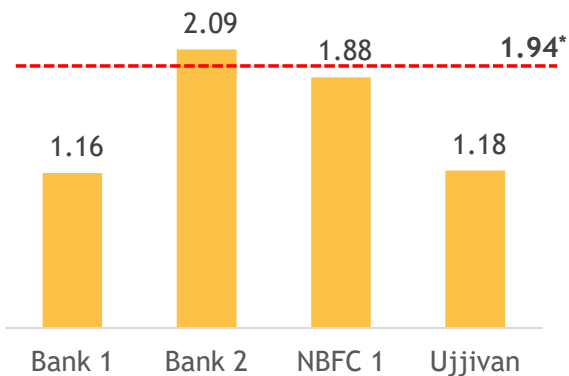


FOCUS ON VOLUME GROWTH IN MICRO GROUP LOANS

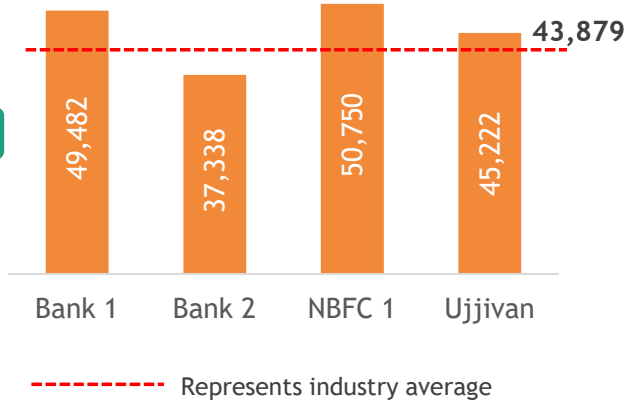
Loan Interval (Months)



No. of Loans per Borrower



Credit Exposure/ Borrower (₹)



New regulatory norms implemented during H2FY23; no major change in rejection rates

Increase in market share driven by customer acquisition - 9.1 lakh* customers acquired during FY23

Best-in-industry collections/ portfolio quality driven by strong credit norms and dedicated collection efforts

Limited top-up or repeat loans with strict credit norms

- ❖ Must have excellent track record(ETR) with Ujjivan and with other lenders
- ❖ FOIR and household income based eligibility as per regulatory norms
- ❖ Rule engine based underwriting

Notes: As of Sep'22; based on sampling from credit bureau data

* Based on industry data published by Micro- Meter Issue 43 data as on 30 Sept'22

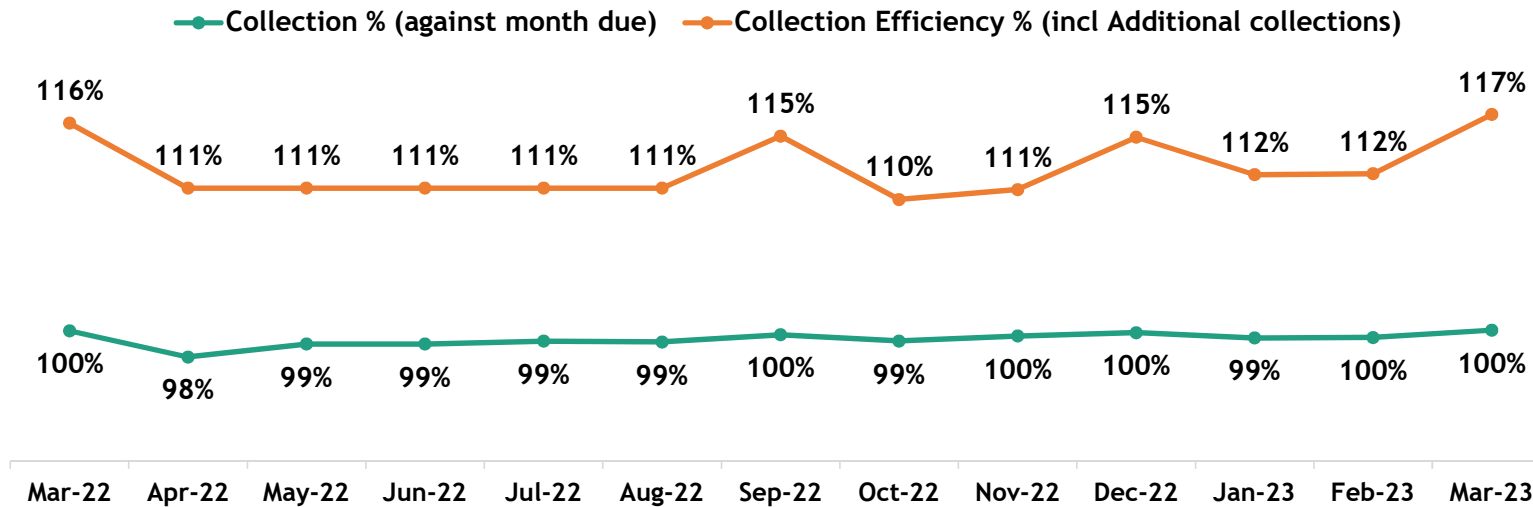
* Gross addition in Group Loans



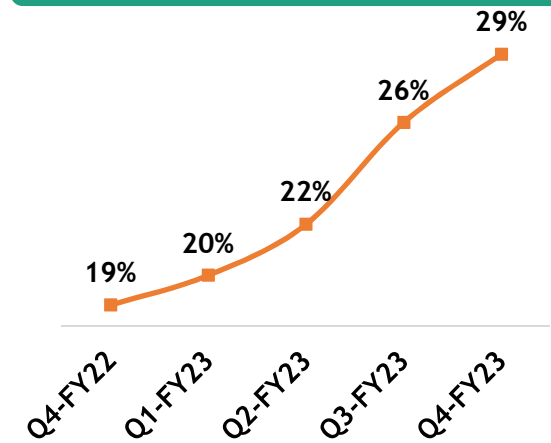
Sustained improvement in asset quality



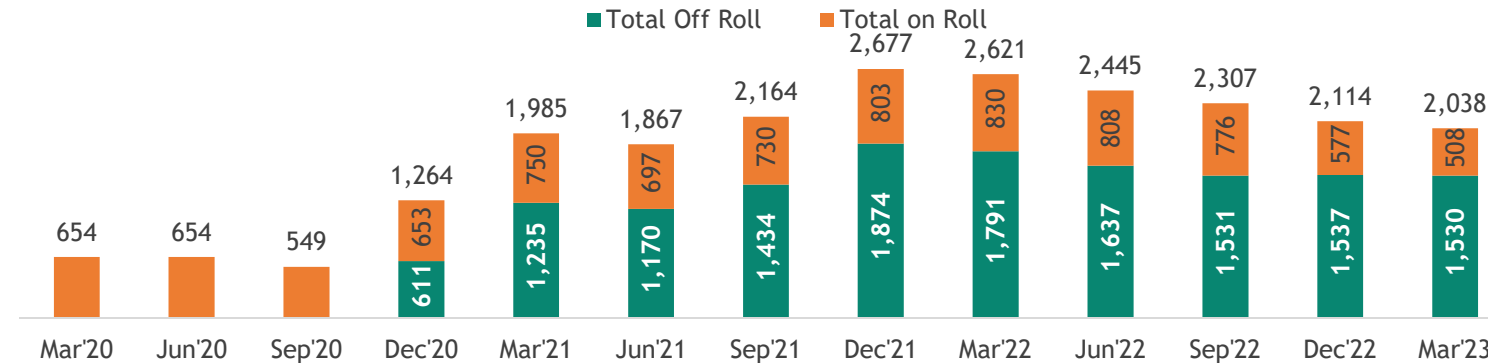
COLLECTIONS SUSTAINING; NDA COLLECTIONS AT ~100%



Cashless MB collections



Collection team to gradually reduce... with NPA + restructured pool shrinking (Nos)



Note: Collection efficiency - collections for the period against dues for the period. It does not include pre-closures and any advance or future payments

- Flexible & multiple modes of collections apart from traditional centre meetings/door-to-door collections
- Introduced various digital modes of repayment
- Expediting legal process for collections in secured book
- Data analytics driven prediction models based on Early Warning Triggers aiding in better collections



COLLECTION EFFICIENCY

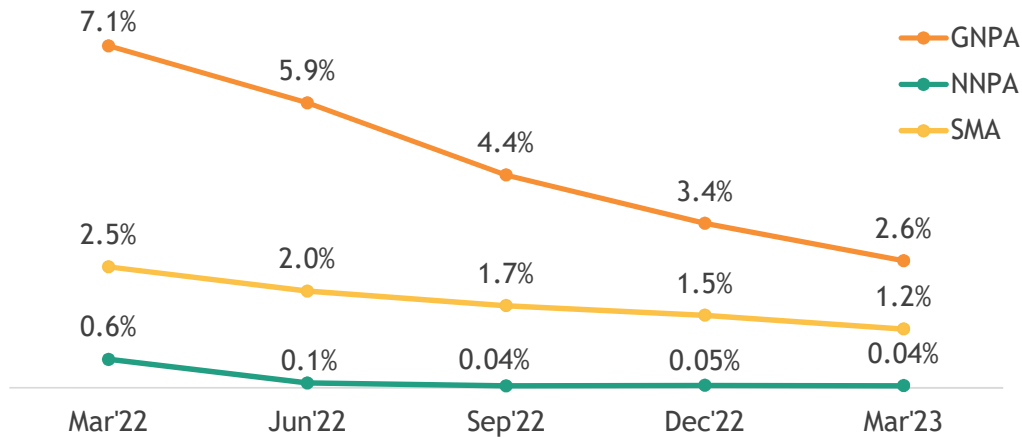
₹ Crore	Jan'23				Feb'23				Mar'23			
Verticals	Due	Collection	%	Additional Collection	Due	Collection	%	Additional Collection	Due	Collection	%	Additional Collection
MGL+IL	1,123	1,123	100%	97	1,171	1,171	100%	92	1,208	1,215	101%	121
MSME	26	23	88%	25	26	23	89%	25	26	23	90%	29
Housing	43	41	95%	33	44	43	96%	46	45	44	97%	54
FIG Lending	57	57	100%	-	64	64	100%	-	85	85	100%	20
Others	17	15	91%	4	17	15	90%	4	16	15	91%	4
Total	1,266	1,259	99%	159	1,322	1,315	100%	167	1,381	1,382	100%	229

* Including OD collection

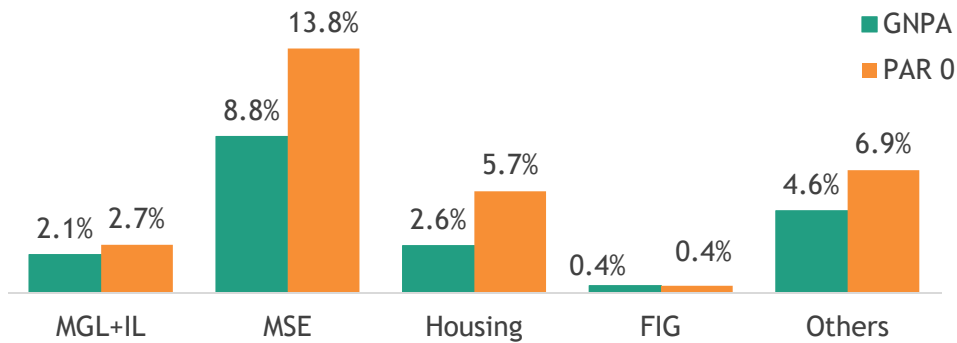


SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY

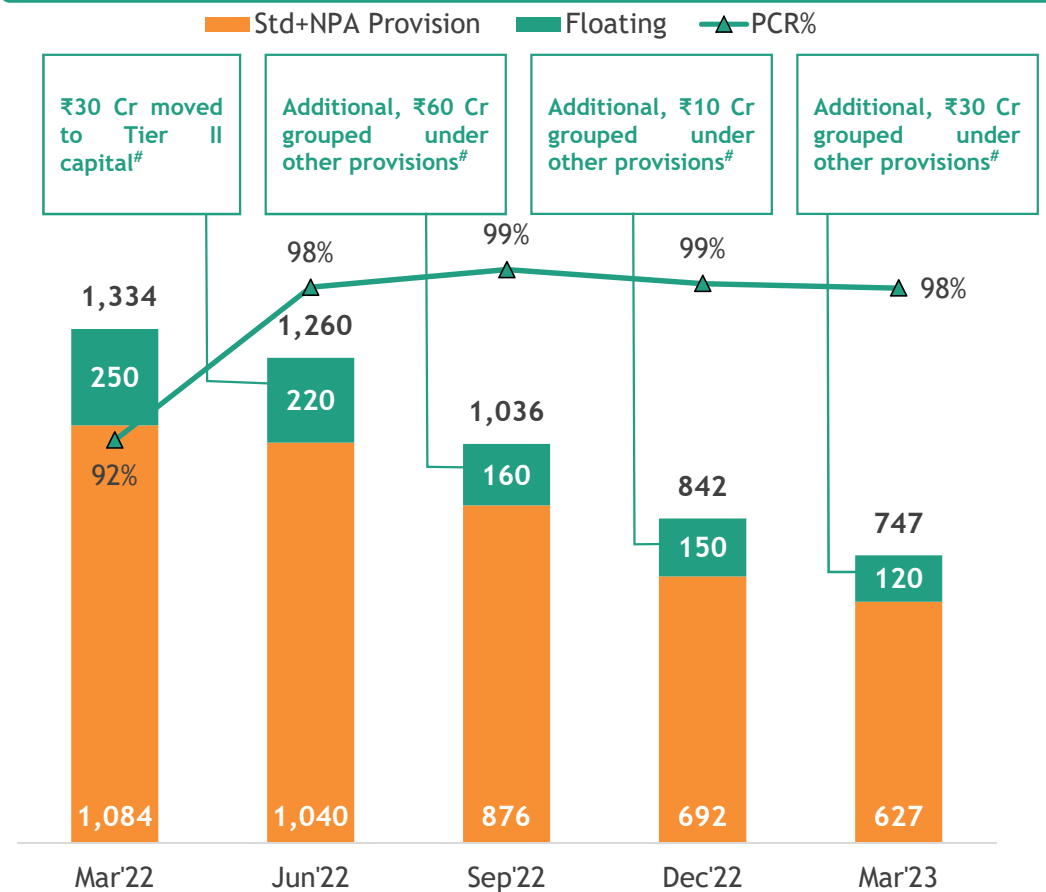
NPA & SMA have shrunk significantly



PAR 0 and GNPA (segment wise)



Total Provision* (₹ in cr) & PCR



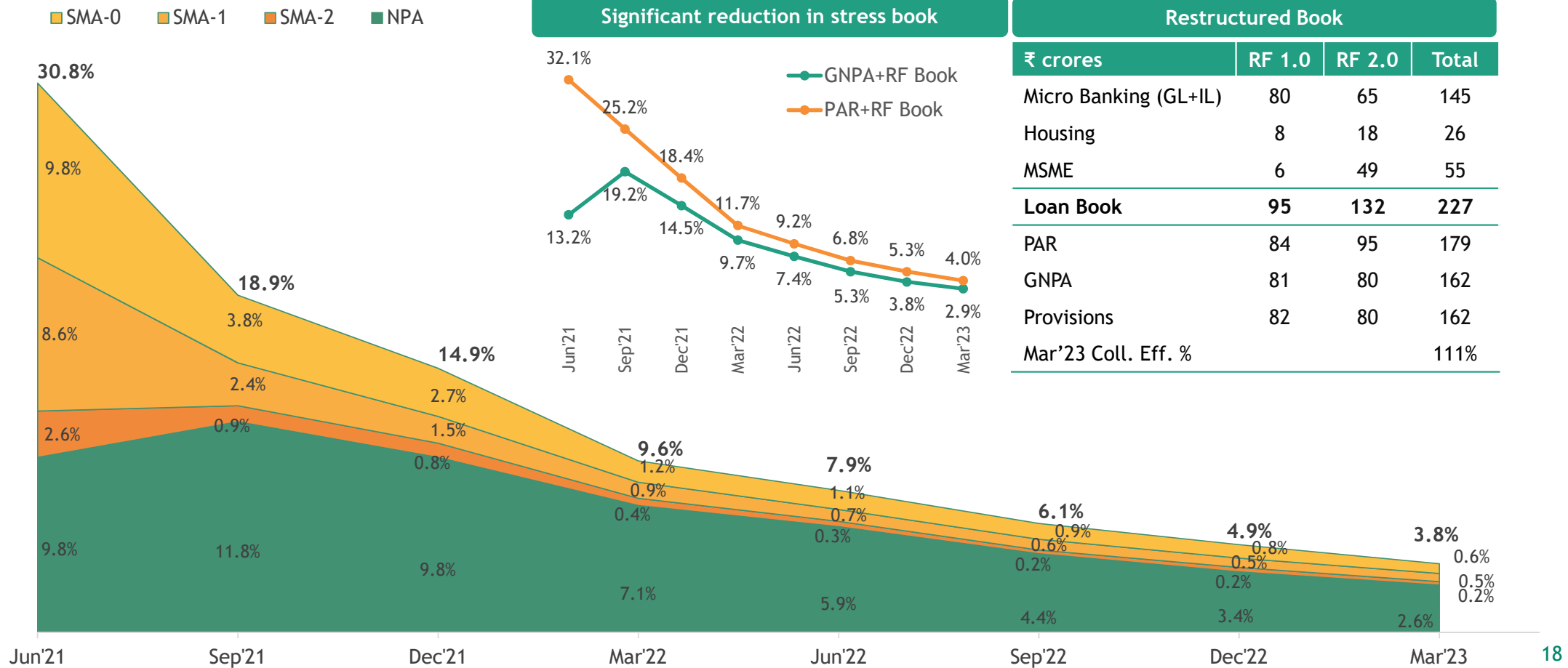
Floating provision of ₹250 Cr continues to be on books & can be utilized for making specific provisions in future during extraordinary circumstances, with prior approval from the RBI

*On Gross Loan Book and excluding provisions utilised in Tier II and provisions grouped as other provisions



SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY

SMA Pool & Restructured Book have shrunk significantly highlighting strong asset quality



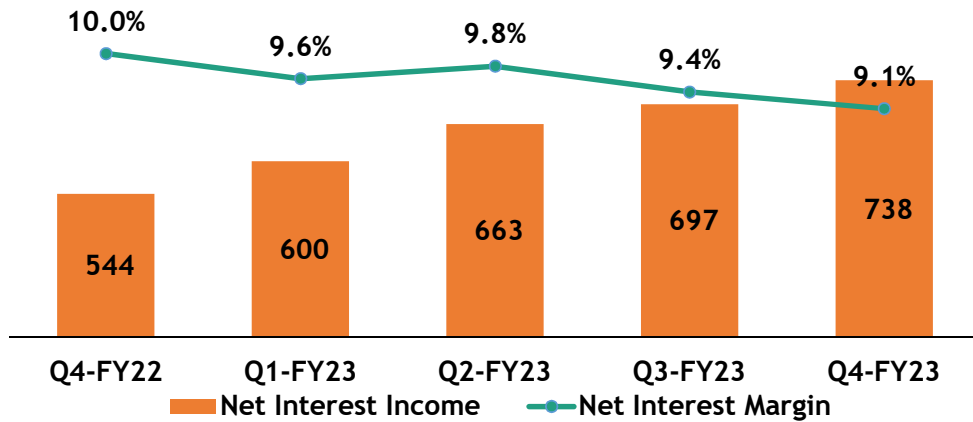


Financial Overview

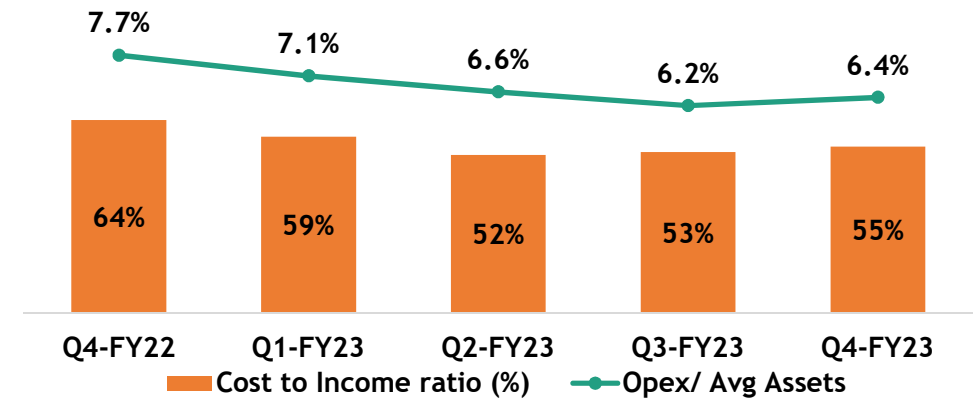


FINANCIAL OVERVIEW

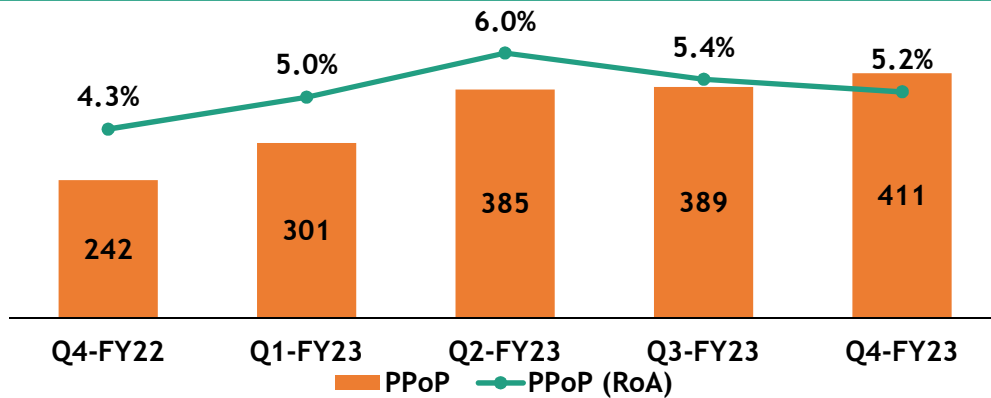
NII (₹ in crore) & NIM*



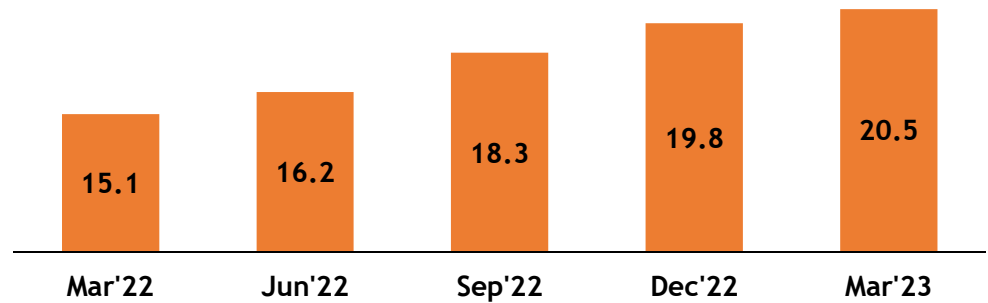
Cost to Income Ratio & Operating Expenses/ Average Assets (%)



Pre-Provision Operating Profit (₹ in Crore)



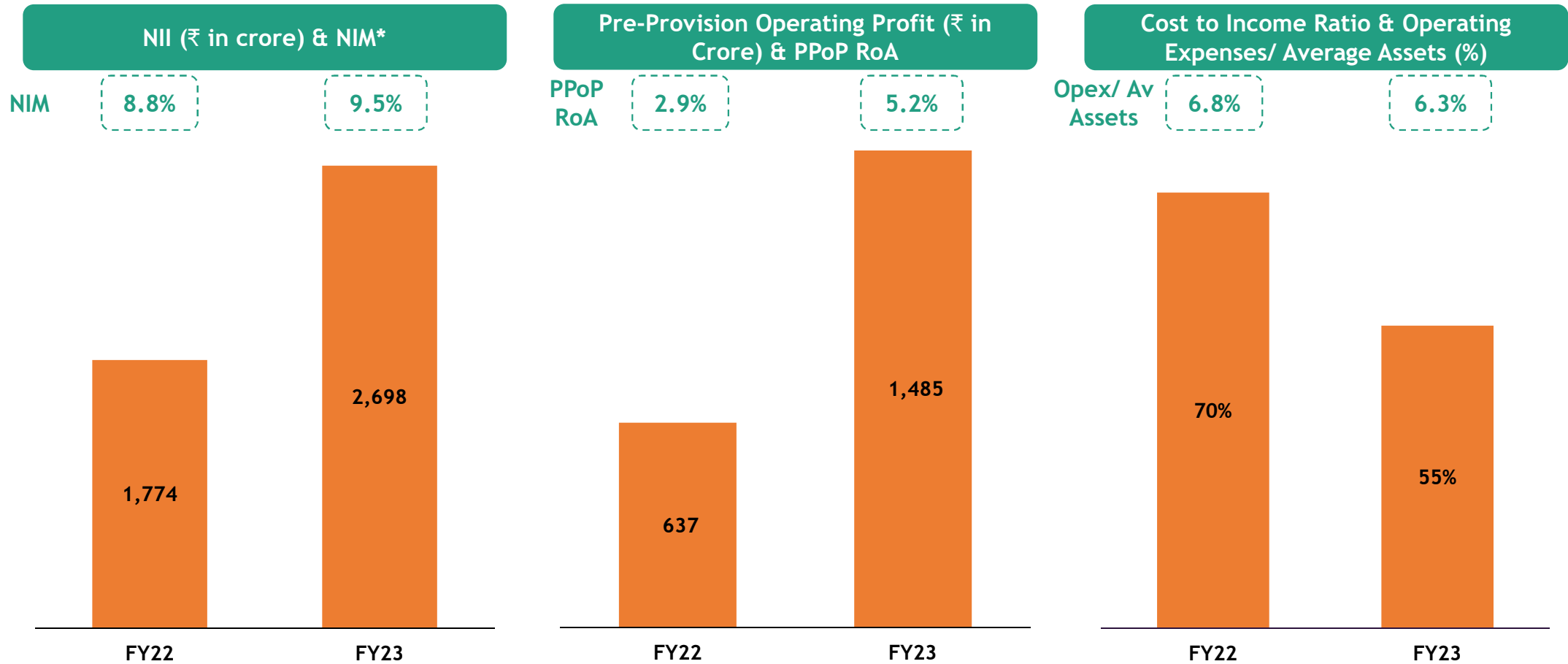
Book Value Per Share (in ₹)



* NIM based on total book including IBPC & Securitization



FINANCIAL OVERVIEW -FY23



* NIM based on total loan book including IBPC & Securitization



INCOME STATEMENT

Particulars (₹ in crore)	Q4-FY23	Q4-FY22	YoY Growth	Q3-FY23	QoQ Growth	FY23	FY22	YoY Growth
Interest Earned	1,185	818	45%	1,082	10%	4,165	2,813	48%
Other Income	179	127	41%	139	29%	589	360	64%
Total Income	1,364	946	44%	1,221	12%	4,754	3,173	50%
Interest Expended	447	274	63%	385	16%	1,467	1,039	41%
Personnel Expenses	262	228	15%	229	14%	940	817	15%
Operating Expenses	245	201	22%	217	13%	862	679	27%
Total Cost	953	704	35%	832	15%	3,269	2,536	29%
Pre Provision Operating Profit	411	242	70%	389	6%	1,485	637	133%
Credit cost	(2)	68	NM	0	NM	18	1,164	(98%)
Other provisions & contingencies	0	0	NM	0	NM	0	23	NM
Tax	103	47	NM	96	7%	367	(136)	NM
Net profit for the period	310	127	NM	293	0	1,100	(415)	NM



TOTAL INCOME - BREAKUP

Particulars (₹ in crore)	Q4-FY23	Q4-FY22	Q3-FY23	FY23	FY22
Interest on loan	1,037	759	957	3,708	2,576
Int. on investments	142	59	118	429	237
Securitization Income	6	0	7	28	0
Total Interest Earned	1,185	818	1,082	4,165	2,813
Processing Fees	78	62	64	259	175
PSLC Income	4	0	0	28	2
Insurance Income	15	10	10	44	26
Bad Debt Recovery	45	25	34	135	47
Treasury	1	0	1	1	18
Misc. Income*	35	30	30	122	92
Total Other Income	179	127	139	589	360
Total Income	1,364	946	1,221	4,754	3,173

* Includes cards AMC charges, NFS/ other banking operations income and foreclosure/ late payment & other charges



BALANCE SHEET

Particulars (₹ in crore)	As at Mar 31, 2023	As at Dec 31, 2022	As at Mar 31, 2022
CAPITAL AND LIABILITIES			
Net worth	4,209	4,064	2,803
Capital	2,155	2,155	1,928
Employees Stock Options Outstanding	51	47	42
Reserves and Surplus	2,003	1,862	832
Deposits	25,538	23,203	18,292
Borrowings	2,641	2,318	1,764
Other Liabilities and Provisions	929	884	754
TOTAL	33,317	30,469	23,612
ASSETS			
Cash and Balances with Reserve Bank of India	2,305	1,850	1,690
Balance with Banks and Money at Call and Short Notice	178	903	486
Investments	8,510	7,152	4,153
Advances	21,290	19,525	16,303
Fixed Assets	283	270	249
Other Assets	750	769	731
TOTAL	33,317	30,469	23,612



HEALTHY CAPITAL ADEQUACY

(₹ in Crore)	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23
Credit Risk Weighted Assets	12,879	12,956	13,726	15,369	16,361
Tier I Capital	2,279	2,423	3,208	3,511	3,712
Tier II Capital*	166	172	457	488	511
Total Capital	2,446	2,595	3,665	3,999	4,223
CRAR	18.99%	20.03%	26.70%	26.02%	25.81%
Tier I CRAR	17.70%	18.70%	23.37%	22.84%	22.69%
Tier II CRAR	1.29%	1.33%	3.33%	3.18%	3.12%
Floating Provision considered in Tier II out of 250 Cr	-	30	30	30	30

Floating provision of ₹250 Cr created in Jun'21 continues to be on books and can be utilized for making specific provisions in extraordinary circumstances with prior approval of RBI. Including ₹ 250 Cr of floating provision, total provision on gross loan book are at ₹ 1,290 Cr as of 30th Jun'22/ ₹ 1,126 Cr as of 30th Sep'22 / ₹ 942 Cr as of 31st Dec'22 / ₹ 877 Cr as of Mar'23.

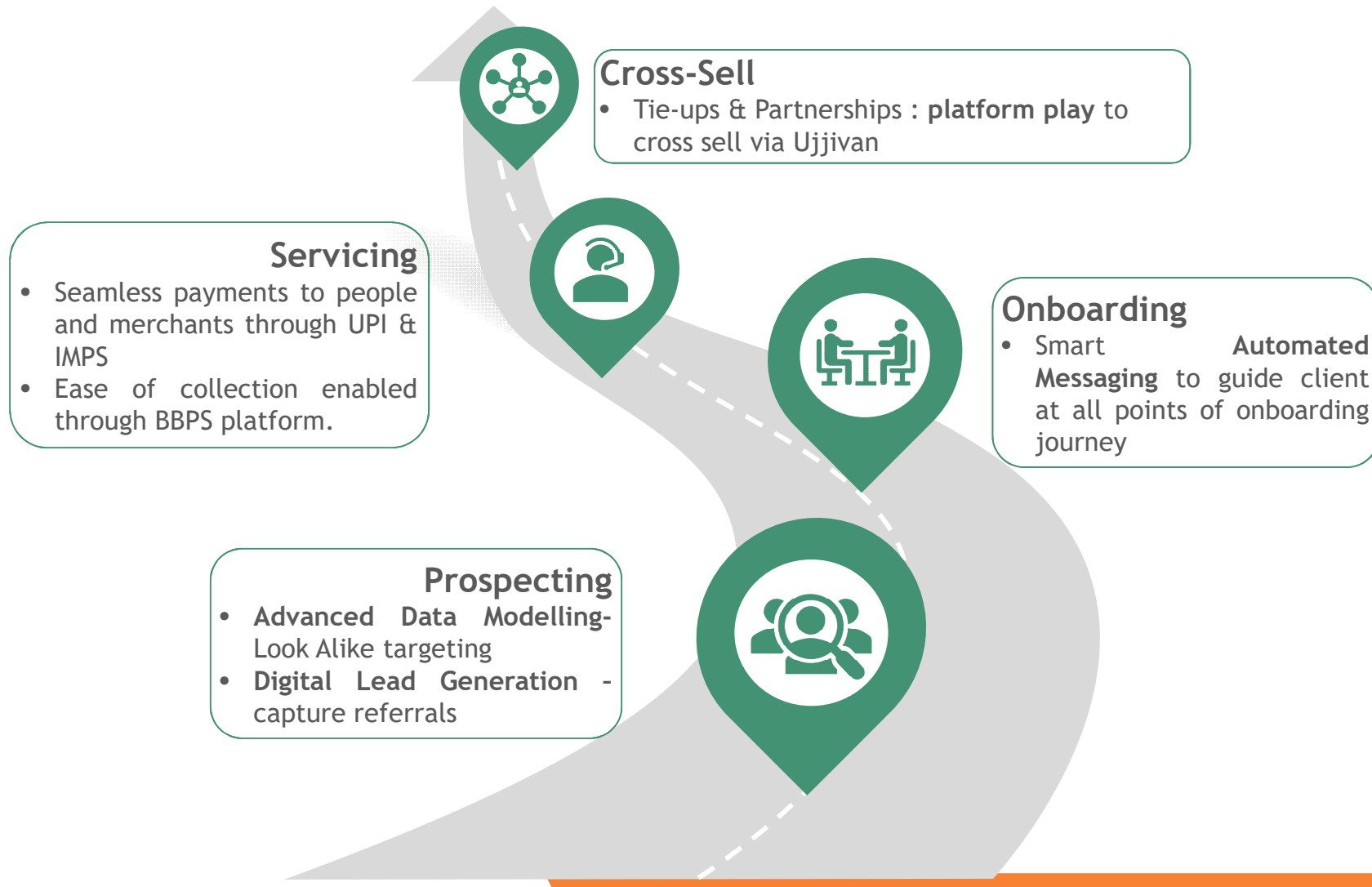
For FY 21 - 22 ₹250 Cr was utilized towards NNPA/ PCR calculation;

During June 2022, the Bank had utilized ₹220 Cr for NNPA/ PCR calculation and ₹30 Cr was utilized as part of Tier II capital; As a result of sustained recovery efforts and continued improvement in the Banks portfolio leading to reduction in GNPA of the Bank, in the current quarter only ₹120 Cr is utilized for NNPA/ PCR calculation, ₹30 Cr has been utilized as part of Tier II capital. The balance ₹100 Cr has been grouped as part of other provisions without utilising the same towards Tier II capital, this amount continues to be earmarked for utilization for NNPA/PCR (as and when required).



Ujjivan - Platform for growth

DIGITAL END-TO-END THROUGH THE VALUE CHAIN





HELLO UJJIVAN: INDUSTRY-FIRST, DRIVING DIGITAL PENETRATION

Hello Ujjivan went live on Google Playstore for Android users in Nov'22

13th Edition Aegis Graham Bell Awards 2022 for Innovation in Consumer Tech

01

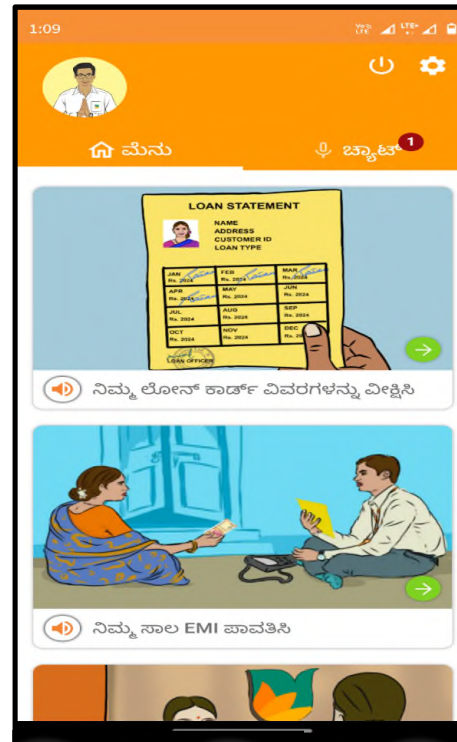
One of the best mobile banking app that will navigate the customer through voice, visuals and available in vernacular languages to aid unserved and underserved customer segments on digital platform

02

The users can use voice search option for easy understanding and adopt various functionalities of this app

03

This app will help in assisting customers in easily viewing balance & statements, transferring funds, booking deposits, repaying loan etc. conveniently in their vernacular language



VOICE



VISUAL



VERNACULAR



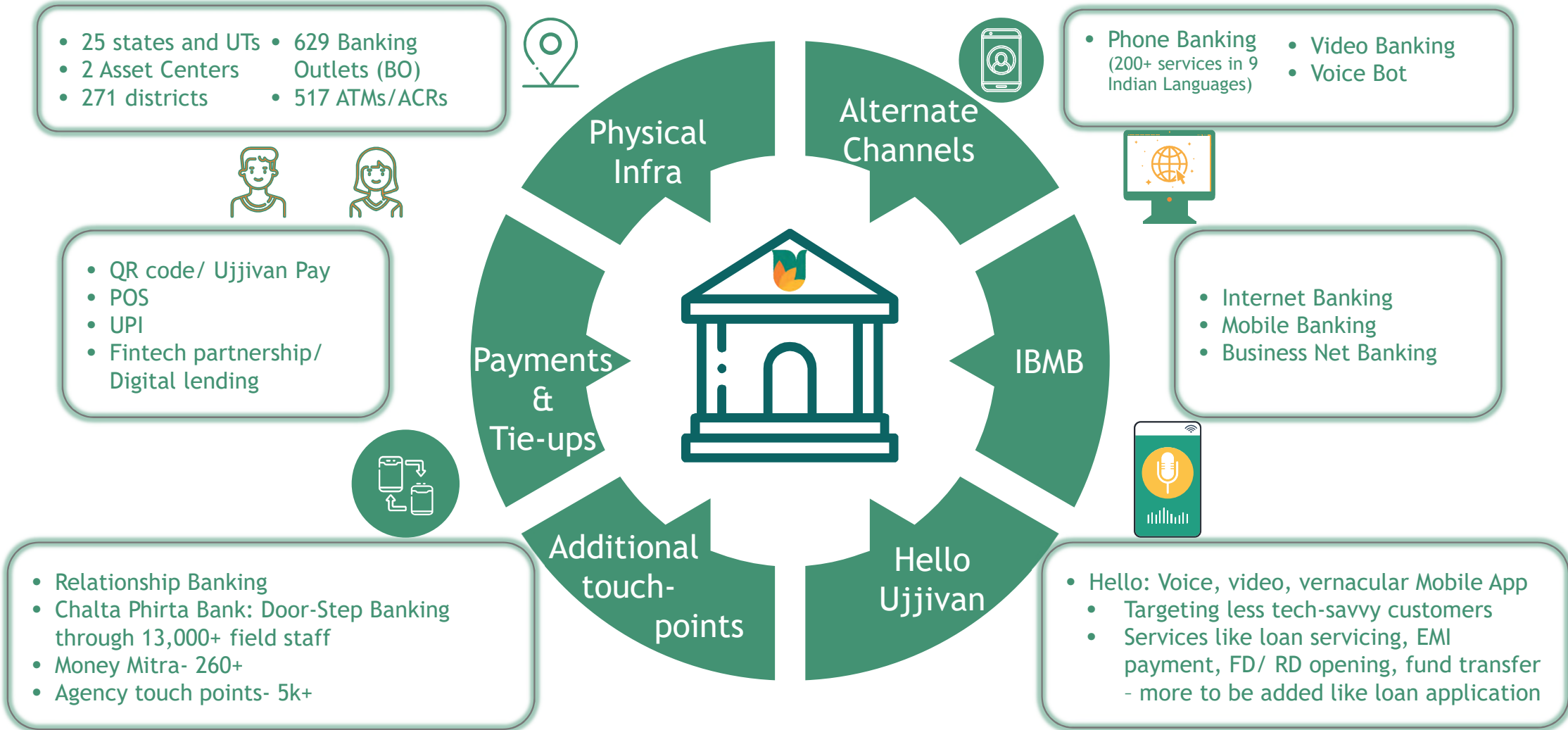
Scan to Download

1,30,000+ Downloads* in 6 months

*Customer Downloads



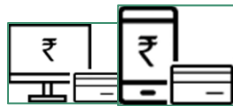
MULTIPLE CHANNELS TO SERVE CUSTOMERS





SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS

Multiple delivery channels



Personal & Business Internet banking

- Web-based, can be accessed from any system
- Access Management - Single sign in for all accounts, Easy access to multiple relationships with one app
- Aadhar authentication based password reset
- High volume bulk upload facility
- Customizable client centric approval matrix



ATMs

- 517 biometric enabled ATMs including 60 ACRs*
- Customer alerts for each incorrect PIN entry & Green PIN facility 24/7 for PIN change
- Empowering customers to block/unblock debit card & set transaction limits through ATMs
- 9 regional languages



Web/ Tablet Based Origination

- Liability customer acquisition from anywhere using website
- Tablet-based customer acquisition for loan products
- Chatbot Aria to improve user experience
- Door-step service; faster, easier, better TAT



Phone/ Video Banking

- 24x7 phone banking helpline
- TD booking for existing customers
- VKYC and Video Banking services
- Phone Banking Supported in 9 Languages
- NR separate Line



Mobile App Hello Ujjivan

- Nine languages option - English, Hindi, Kannada, Tamil, Bengali, Marathi, Gujarati, Punjabi and Odiya.
- Implemented Device Binding for both android and iOS users for making app usage more safe and secure
- Aadhar authentication based password reset
- Hello Ujjivan went live on Google Playstore for Android users in Nov'22
- One of the best mobile banking app that will navigate the customer through voice, visuals and available in vernacular languages to aid unserved and underserved customer segments on digital platform
- More details in our digital section

* Automated Cash Recycler



BUSINESS STRATEGIES AND FRAMEWORKS

New Products, focus on secured

- Housing
- MSME (WC, Supply chain)
- Secured Agri Vehicle
- Gold
- M-LAP
- Fee-based - TPP, CMS

Digital Inclusion

- Multi-channel approach
- Wider customer reach
- Better experience
- Efficiency/ Productivity
- Analytics
- Cross-sell/ Up-sell

~₹ 400 Cr* capex on Tech platforms

- Analytics-based underwriting
- EWS & monitoring
- LOS for secured products
- CRMNext

People & Skill-set

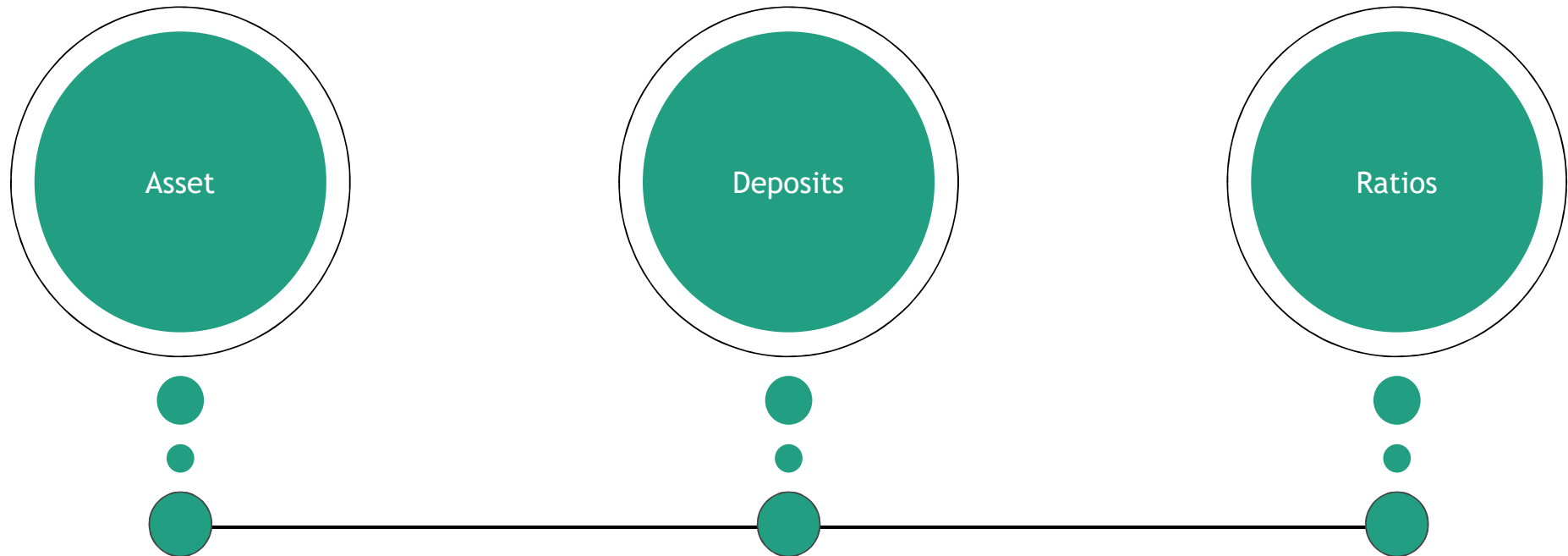
- Hiring
- Training
- Attrition



Infrastructure

- Branch Expansion
- Hubs/ Asset Centres
- BC Partnerships
- FinTech touch-points
- Money Mitra network

FY24: TO FURTHER BUILD ON THE STRONG PLATFORM



Gross Loan Book Growth- >25%
Credit Cost: <100bps

Deposit Growth: >30%
CASA growth: >35%

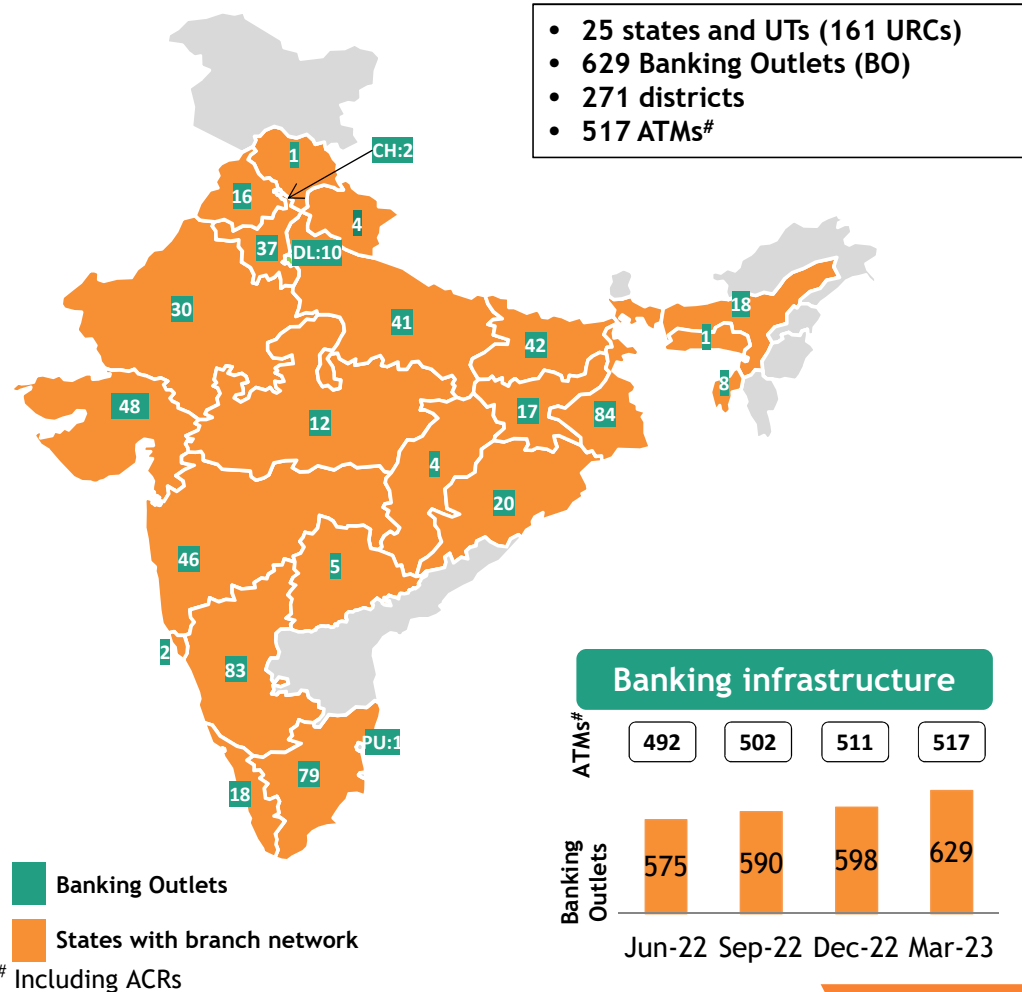
NIM: >9.0%
RoE: >22%



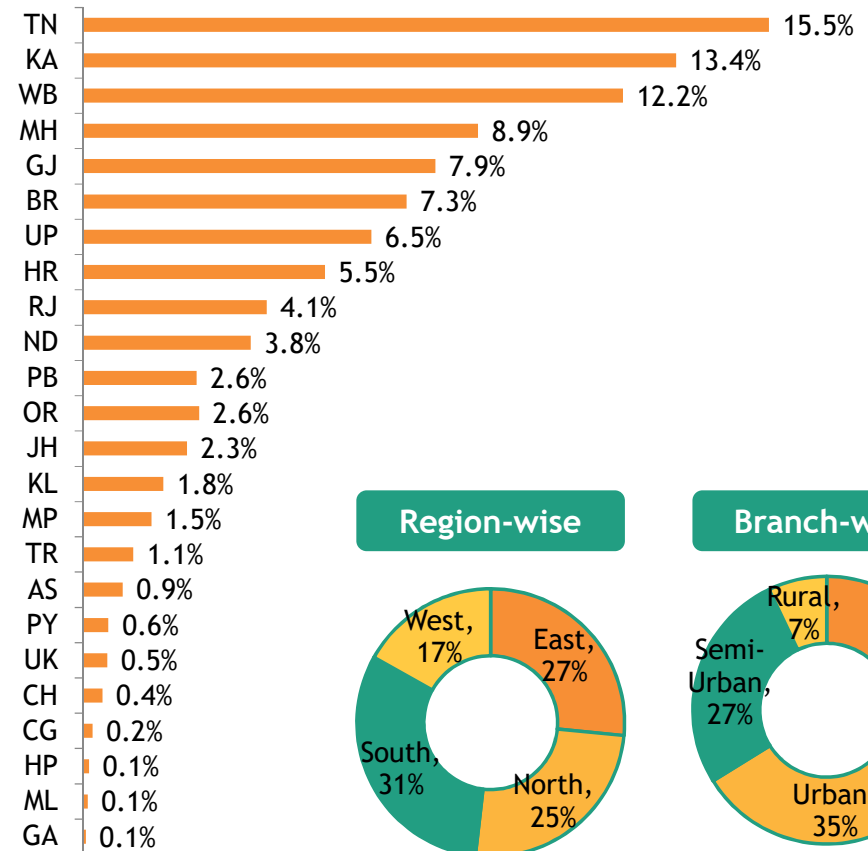
Ujjivan - Building a Mass Market Bank



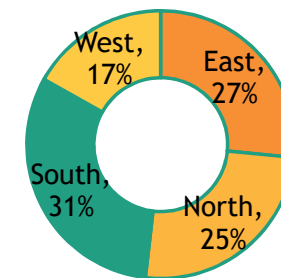
WELL DIVERSIFIED PAN INDIA PRESENCE; ADDED 31 NEW BRANCHES DURING THE QUARTER



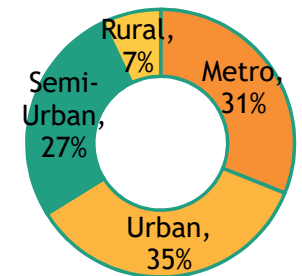
Mar'23 Gross Loan Book



Region-wise



Branch-wise



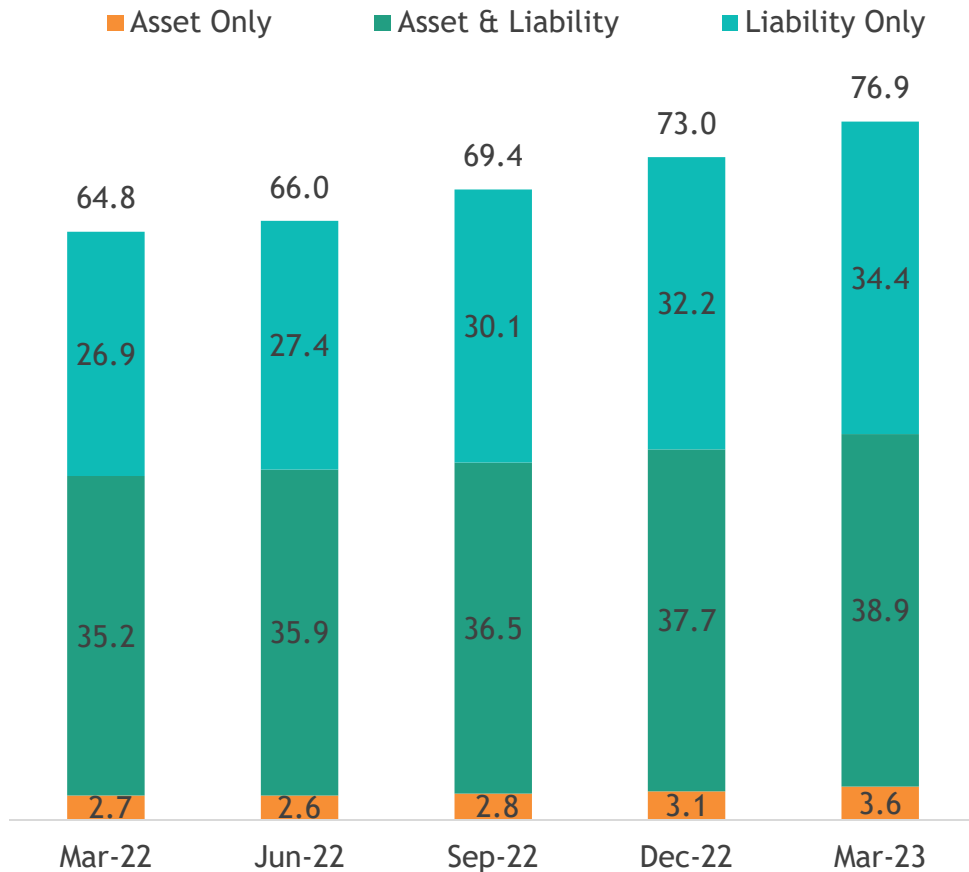
Total Gross Loan Book - ₹ 24,085 Cr*

*Includes IBPC and securitization

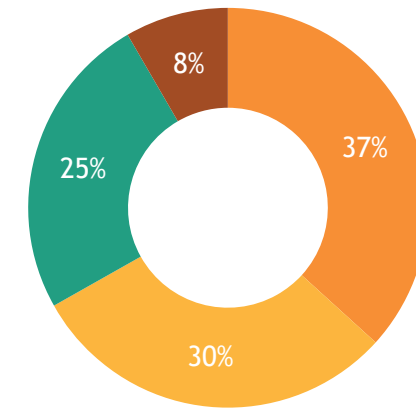


EXPANDING LIABILITY CUSTOMER BASE

Customer Base Growth



Customer Base - Basis of Branch Classification



Urban Semi-urban Metro Rural

*Semi-Urban branches largely cater to rural customers

- Liability customers grew by 18% Y-o-Y
- New customer acquisition continues with the uptrend during the quarter
- Net Liability only customer addition at 2.2 lakhs for the quarter
- Borrower base picking up pace with 1.7 lakhs net addition in Q4 vs 1.4 lakhs in Q3

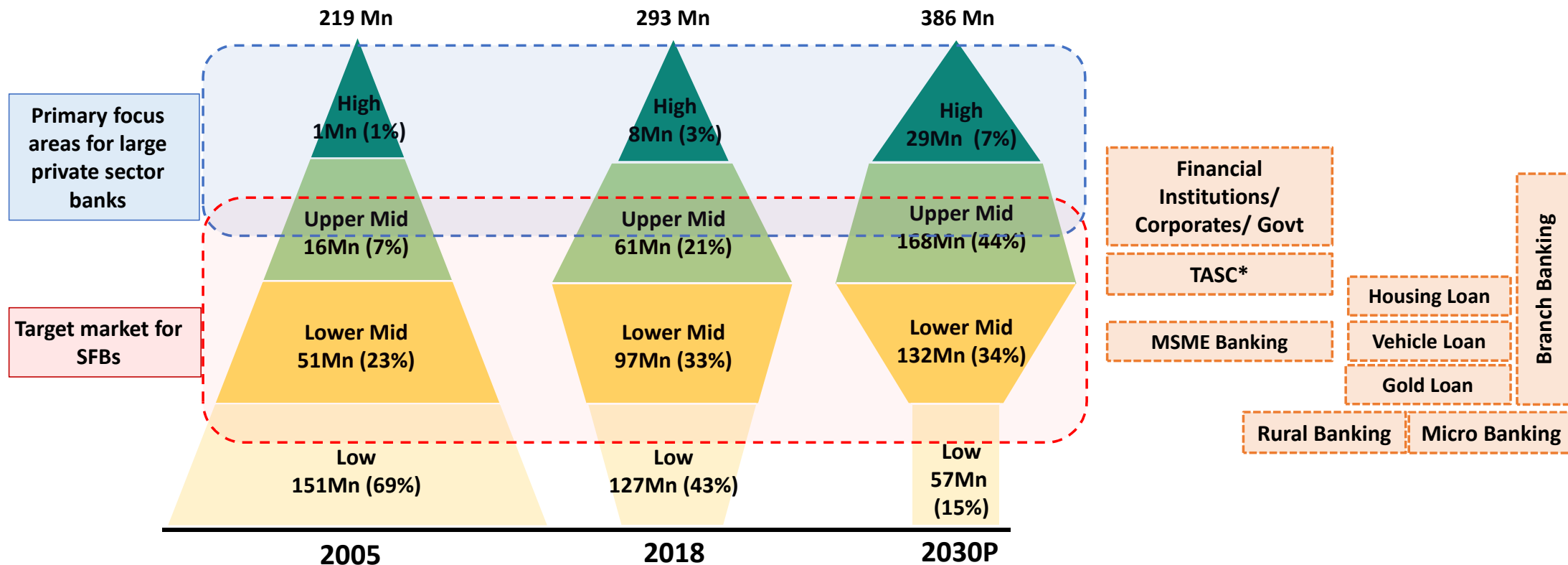


WELL PLACED TO GAIN FROM EVOLVING COUNTRY DEMOGRAPHICS

SFBs suited to reap benefits of the expanding middle-class expansion*

Bank's Enterprise Products

Bank's Individual Products



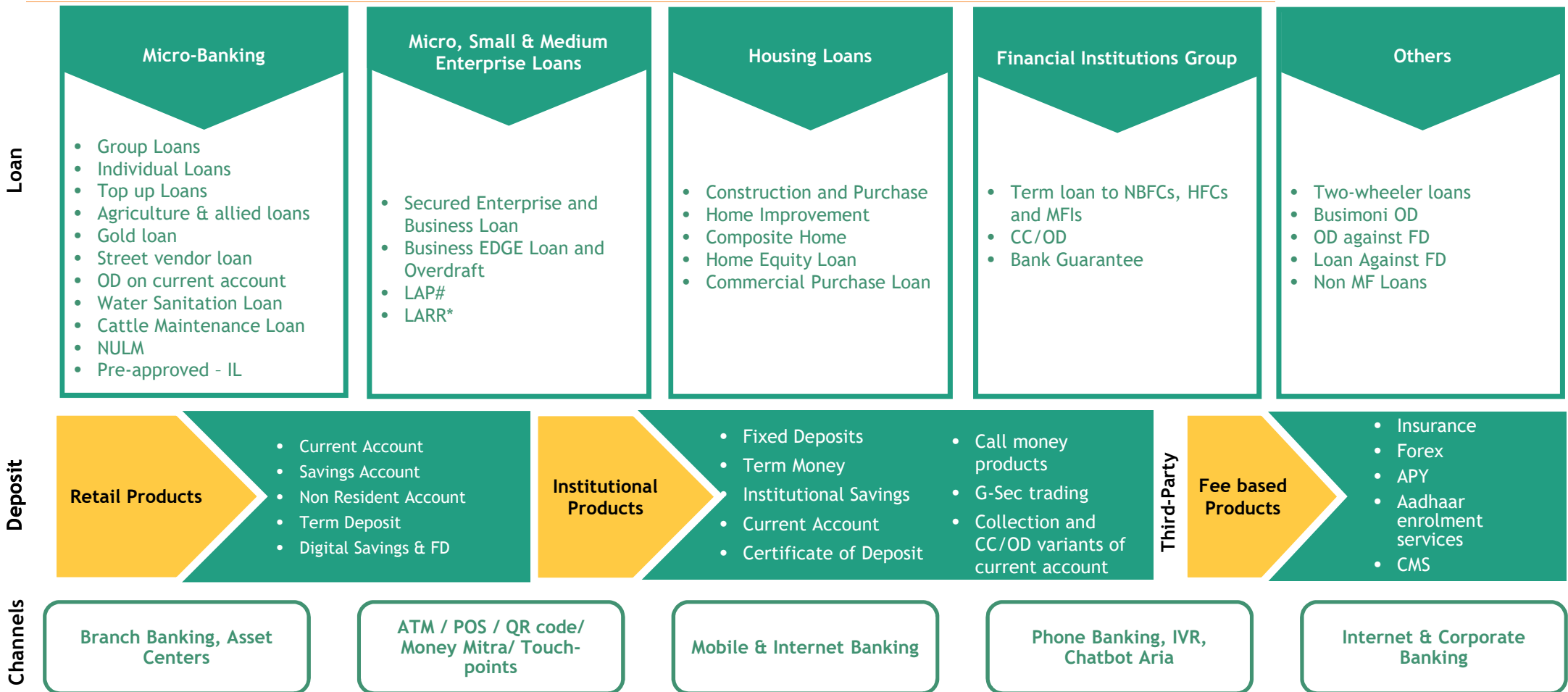
Size of the graph is not to any scale

*Trusts, Associations, Societies and Clubs

*Source: PRICE Projections based on ICE 360^o Surveys (2014, 2016, 2018); Note: Low income: <\$4,000, Lower-mid: \$4,000-8,500, Upper-mid: \$8,500-40,000, High income: >\$40,000 basis income per household in real terms; Projections with annual GDP growth assumed at 7.5%;



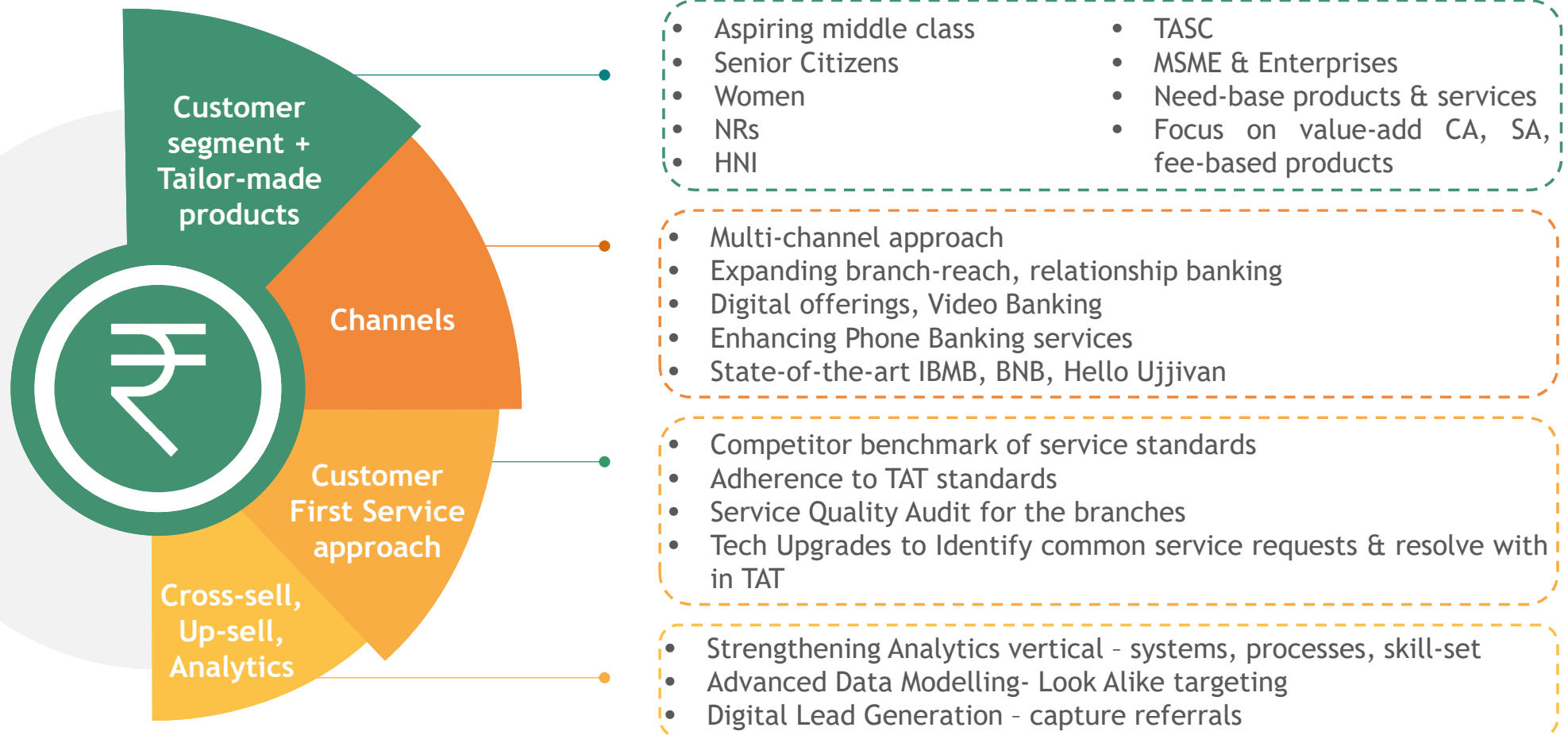
COMPREHENSIVE SUITE OF PRODUCTS & SERVICES



* Loan against Rent Receivables
Loan against property



BUILDING STABLE AND GRANULAR LIABILITY BASE





STRONG INDEPENDENT BOARD (1/2)

Name	Education	Experience
Ittira Davis <i>Managing Director and CEO</i>	PGDM, Indian Institute of Management, Ahmedabad	International banker with 40+ years of banking experience having worked extensively in the Middle East and Europe. Was previously associated with Europe Arab Bank, Citibank in India and the Arab Bank Group in the Middle East. Joined Ujjivan in Mar'15 to manage the transition to an SFB. He was MD & CEO of UFSL for Jul'18 -Mar'21
Banavar Anantharamaiah Prabhakar <i>Chairman and Independent Director</i>	Commerce graduate, University of Mysore, Chartered Accountant.	Retired as Chairman and Managing Director of Andhra Bank after serving various Banks for about 37 years. Prior to that he served as the Executive Director of Bank of India for a period over 3 years, He also worked abroad for about eight years in two stints at Zambia and U.K. He was the Chief Executive of Bank of Baroda UK Operations.
Samit Kumar Ghosh <i>Non-Executive Director</i>	MBA, Wharton School of Business, University of Pennsylvania.	Founder of UFSL and served as its MD & CEO. He retired as MD and CEO of Ujjivan SFB on November 30, 2019. He is a Career banker with over 30 years of experience in India & overseas.
Rajni Mishra <i>Independent Director</i>	M.Com (Gold Medallist), MS University, Vadodara	Career banker for nearly four decades with SBI as well as its associate banks. Handled varied assignments and diverse portfolios, gained exposure in risk management, branch administration, corporate credit, forex treasury etc. She was the chairperson and Independent Director of NCL Buildtek limited, Hyderabad
Ravichandran Venkataraman <i>Independent Director</i>	Qualified FCCA (UK), ACMA (UK), Program for CFOs with Wharton Business School	A global leader with a track record spanning 30+ years having worked in India, London and Bahrain. He brings a strong business background and having worked with top Business Leaders in over 100 countries. He is the Chairperson of eVidyaloka Trust, a not-for-profit social enterprise into remote education for rural children in India. Previously, he has worked with HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat.



STRONG INDEPENDENT BOARD (2/2)

Name	Education	Experience
Rajesh Kumar Jogi <i>Independent Director</i>	Bachelor of Arts (Economics), Fellow member ICAI, Advanced Management Program from Harvard Business School	Rich work experience of 27 years in Banking industry with a focus on risk management. Previously was associated with Natwest Group (erstwhile RBS Group) and was Chief Risk Officer, India of the Royal Bank of Scotland and subsequently the Country Head of Risk, India for the Group
Sudha Suresh <i>Independent Director</i>	B.Com (Honors) C.A., Grad ICWA, CS	Finance professional with a rich experience of over two decades in various organizations & a decade as practicing chartered accountant. She is the founding partner of S. Rao & Associates, Chartered Accountants, Bangalore and founder of Mani Capital. She was the MD & CEO (2017-18) and Chief Financial Officer (2008-17) of UFSL
Satyaki Rastogi <i>Non-Executive Nominee Director</i>	Engineering graduate, NIT Kozhikode	Serves as General Manager and Regional Head at Bengaluru office of SIDBI
PN Raghunath <i>Additional Director- Nominated by RBI</i>	MBA (Banking & Finance), Diploma in International Banking & Finance, Diploma in Business Finance	Heads the foreign exchange department of the Reserve Bank of India, Bengaluru Office. He has experience in the areas of Public Accounts, Public Debt Management, Foreign exchange management and Data Centre of the Reserve Bank. Before joining the Reserve Bank of India, he worked as an officer in State Bank of Hyderabad for three and half years
Anita Ramachandran <i>Independent Director</i>	MBA from Jamnalal Bajaj Institute	HR expert with over 40 years of experience as a management consultant. Began her career with AF Ferguson & Co and has worked in a wide range of areas. Founded Cerebrus Consultants in 1995 to focus on HR advisory services, including Organisation transformation. Has been an Independent Director on various Boards for the last 20 years.



KEY GROWTH STRATEGIES

01

COMPREHENSIVE & RELEVANT PRODUCTS

- Entire gamut of asset and liability products to attract new customers and deepen existing customer relationships
- Expand range of third party products and services
- Increase penetration of asset products under Retail, MSME and housing segments

02

FOCUS ON DIGITAL BANKING AND ANALYTICS

- User-friendly digital interface to extend bank's reach and offer a strong banking platform and focus on user adoption with programs like DigiBuddy
- Invest in API platform, innovations, fintech partnerships to widen product offerings/ banking solutions
- Invest strategically to integrate technology into operations to empower customers, reduce costs and increase efficiencies
- Adopt robotic processes to automate operational processes
- Data analytics to be used to offer customized solutions
- Establish bank as a modern technology enabled bank

03

BUILD A STABLE & GRANULAR DEPOSIT BASE

- Improve share of CASA, recurring and fixed deposits by building a sticky deposit base and attracting new customers; focus on retail deposit base to reduce cost of funds
- Selectively open branches in urban areas with large customer base
- Target mass customer acquisition through focused programs

04

STRONG DISTRIBUTION & COLLECTION NETWORK

- Use right combination of physical and digital channels and partnerships to expand reach, banking outlets and infrastructure
- Build a dynamic and strong collection network
- Strengthen alternate delivery channels and encourage customers to move towards a cashless environment

05

CONTINUE FOCUS ON IMPROVING FINANCIAL AND DIGITAL INCLUSION

- Focus on the un-served and underserved segments and educate customers to develop improved financial behaviour
- Maintain transparency, responsibly price loan offerings, effectively redress grievances and ensure disclosures in vernacular languages
- Continue to partner with Parinaam Foundation to enhance financial literacy and develop Kisan Pragati Clubs
- Promote use of bank accounts, UPI and digital payment gateways

06

DIVERSIFY REVENUE STREAMS

- Leverage banking infrastructure to diversify product portfolio and increase fee and commission-based business
- Increase focus on treasury income, bancassurance, fee and processing charges
- Introduce new products and services and focus on cross-selling to existing customers



Annexures

AWARDS & ACCOLADES



18th IBA Technology Conference, Expo & Awards

Payment and small finance bank category:-
Best IT Risk Management
Special Prize - Best AI&ML Adoption Bank
Special Prize - Best Fintech Collaboration



India Fraud Risk Management Summit & Awards 2023

Best Transaction Fraud Monitoring and Decisioning



IBSi Global FinTech Innovation Awards 2022

Best Risk Management Implementation
Category:-
Best Project Implementation
Most Impactful project



INVESTING IN BRAND BUILDING

THE TIMES OF INDIA Lucknow

75 yrs of India's "Trank" legacy that killed 750

Rushdie stabbed 10-15 times in neck in NY, flown to hosp

Terrorists kill teenage migrant worker in Kashmir

Govt calls for de-escalation in Taiwan

75-year-old dies of Covid, 175 new cases in Lucknow

SC postpones Noida two-tier pricing by 1 week

I still missing, CM sends 2 mins to oversee rescue op

"Hindu Rashtriya" directly proposes Kashi as capital

MP dam breach: 1,000 evacuated

Silm eco: 100 aspirational urban local bodies to be developed

Desegregation to get grander in Ayazpur with 14 lakh dykes

Aazadi Ke Jashn Ka Gadhha Mazza

Happy 75th Independence Day

Man jailed due to typo to get 12L

आजादी के 75 साल, बेमिसाल भारत

Special Offer

7.5% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

CELEBRATING REPUBLIC DAY INDIA AT 74

President's Address to the Nation

REPUBLIC 07:03 PM LIVE

7.5% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

THIS AD GIVES YOU GUARANTEED RETURNS

8.25% INTEREST P.A.

7.5% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

घटोरी गली से लेकर सभी हवेलियों तक, यह ब्याज दर सभी के लिए है।

8.75% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

முதலீடு செய்வதற்கு ஒரு காரணம் கொண்டாடுவதற்கு ஒரு சந்தர்ப்பம்

8.75% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

अधिक धानान्ना परतावाचा प्रवाह आता आला आहे, नवडेमध्ये.

8.75% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

7.5% INTEREST P.A. on Fixed Deposit

75 weeks (525 days)

0.75% p.a. additional for senior citizen

Give a missed call on 799 666 666 3

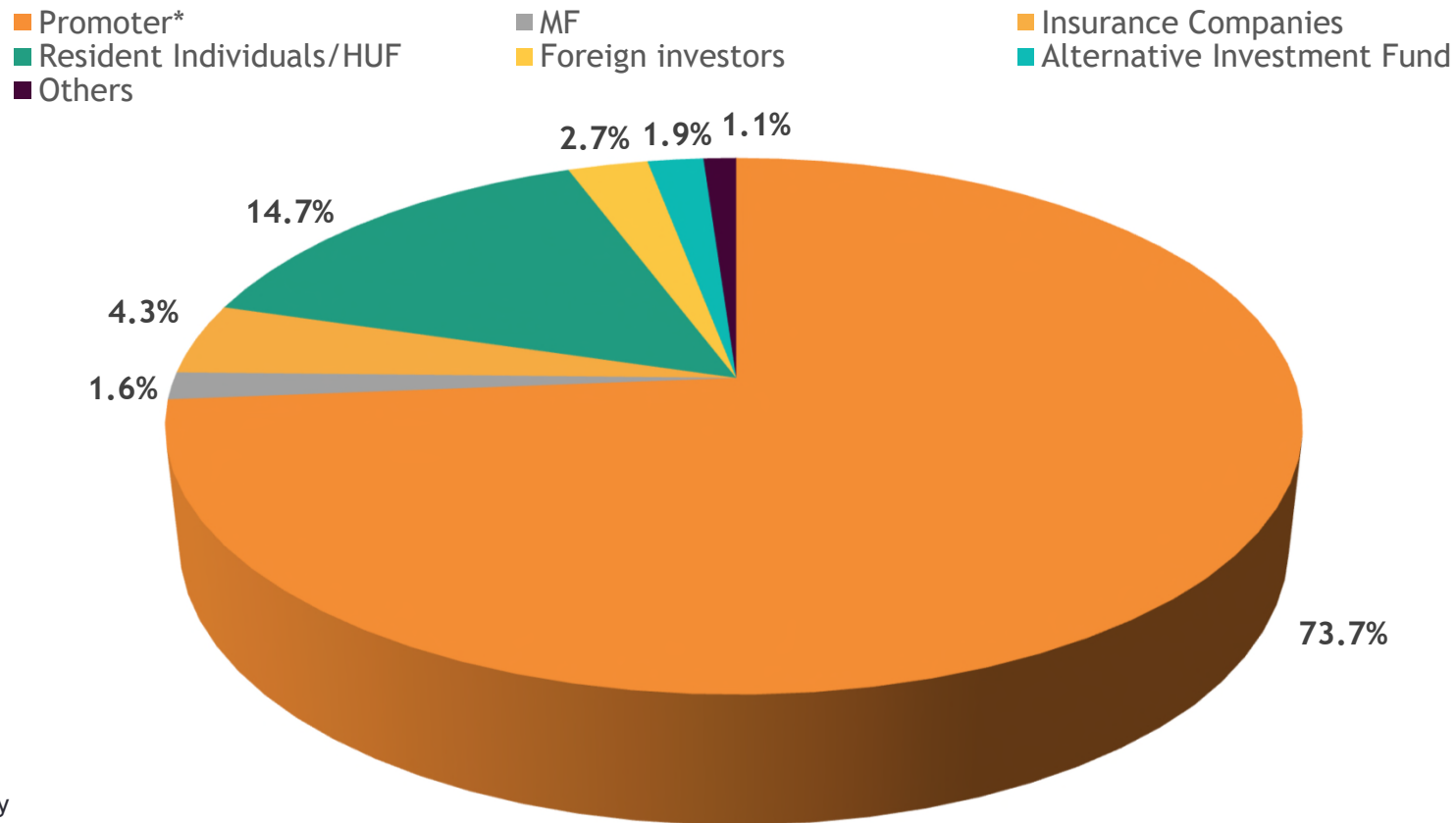
UJJIVAN SMALL FINANCE BANK





SHAREHOLDING PATTERN - MAR'23

Raised ₹ 475 Cr via fresh equity issuance in Sep'22; complying with Minimum Public Shareholding requirement



*Promoter is Ujjivan Financial Services Ltd, a Core Investment Company and listed on NSE/ BSE

SOCIAL SERVICES - PROGRAMS

01

Financial Literacy

- Diksha +
- Chillar Bank
- FLP - URC
- FLP - MSE
- FLP Beyond Ujjivan



02

CSR

- Community Development
- Livelihood
- Disaster Relief



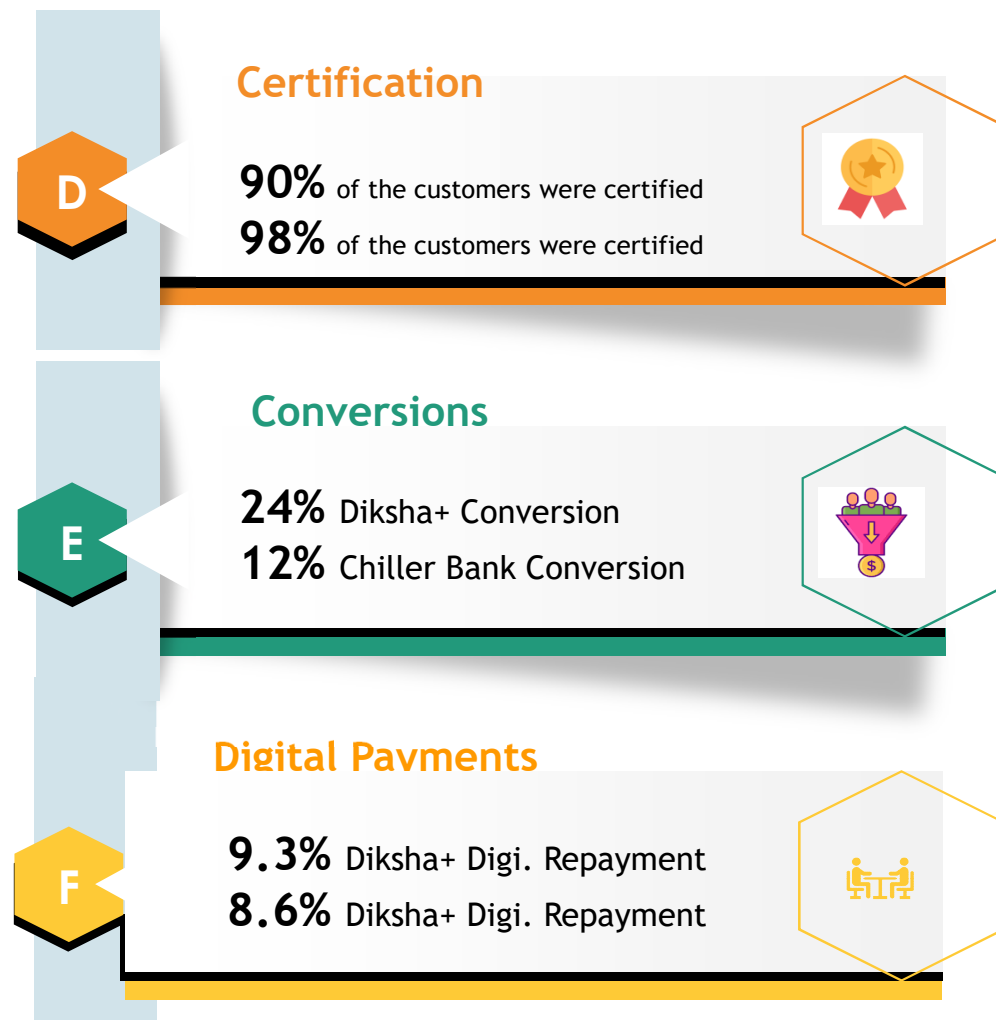
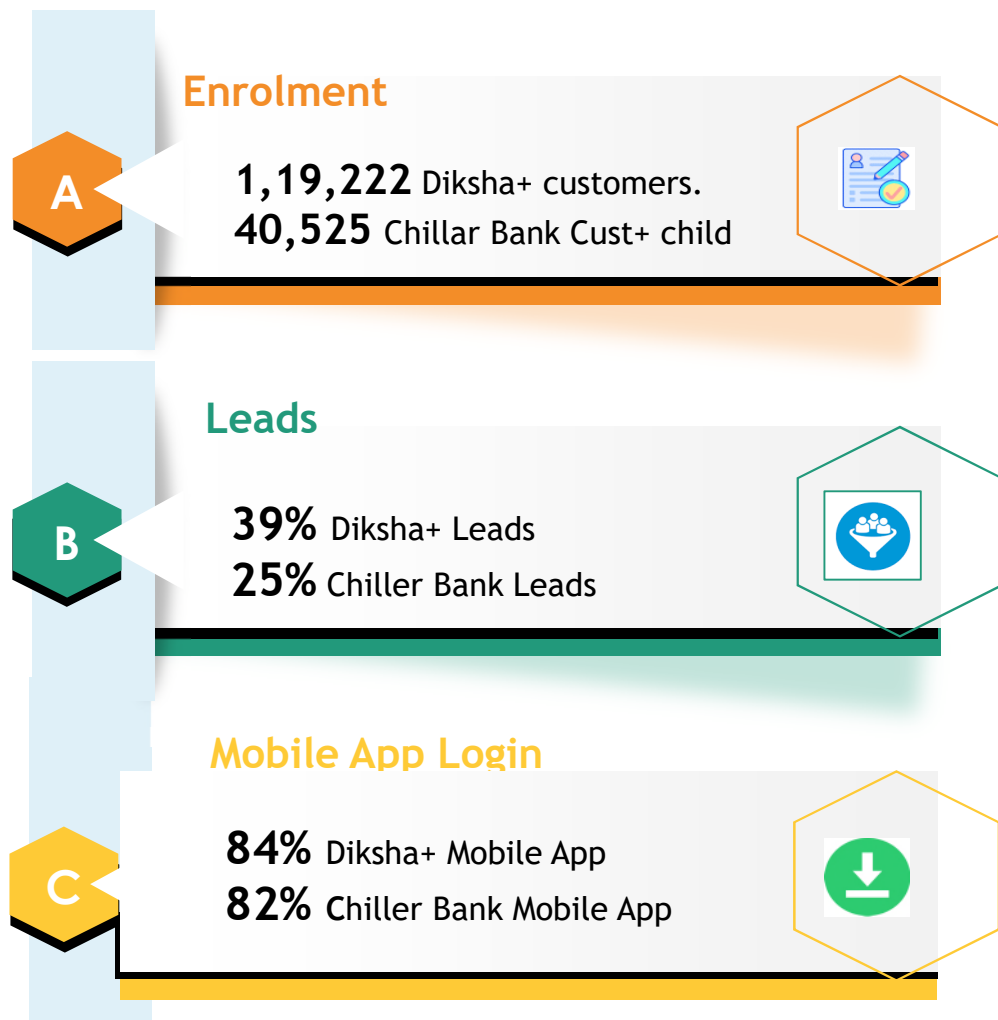
03

ESG

Environmental, Social & Governance .



FINANCIAL LITERACY - DIKSHA + & CHILLAR BANK (FY-22-23)



FLP FOR - MSE & URC - FLP BEYOND UJJIVAN

FLP for MSE

56 MSE Customers attended the pilot launch at Coimbatore & Aligarh



FLP for URC

13,348 customers across **134** rural branches were covered under this program

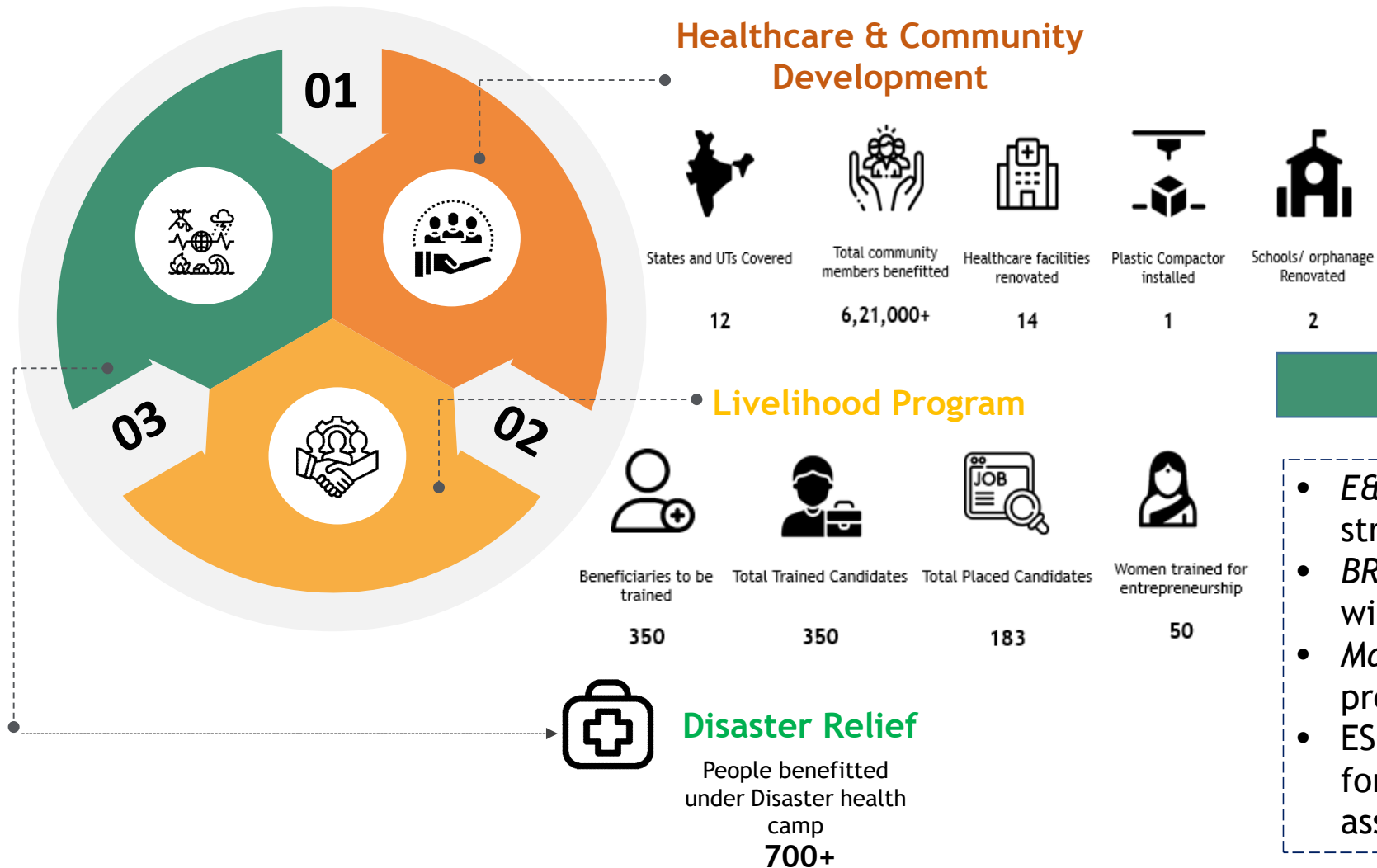
FLP Beyond Ujjivan

87 Entrepreneurs from TNS Foundation, Anaha Clinic, Mantri Society & Marwari Hospitals





CORPORATE SOCIAL RESPONSIBILITY & ESG



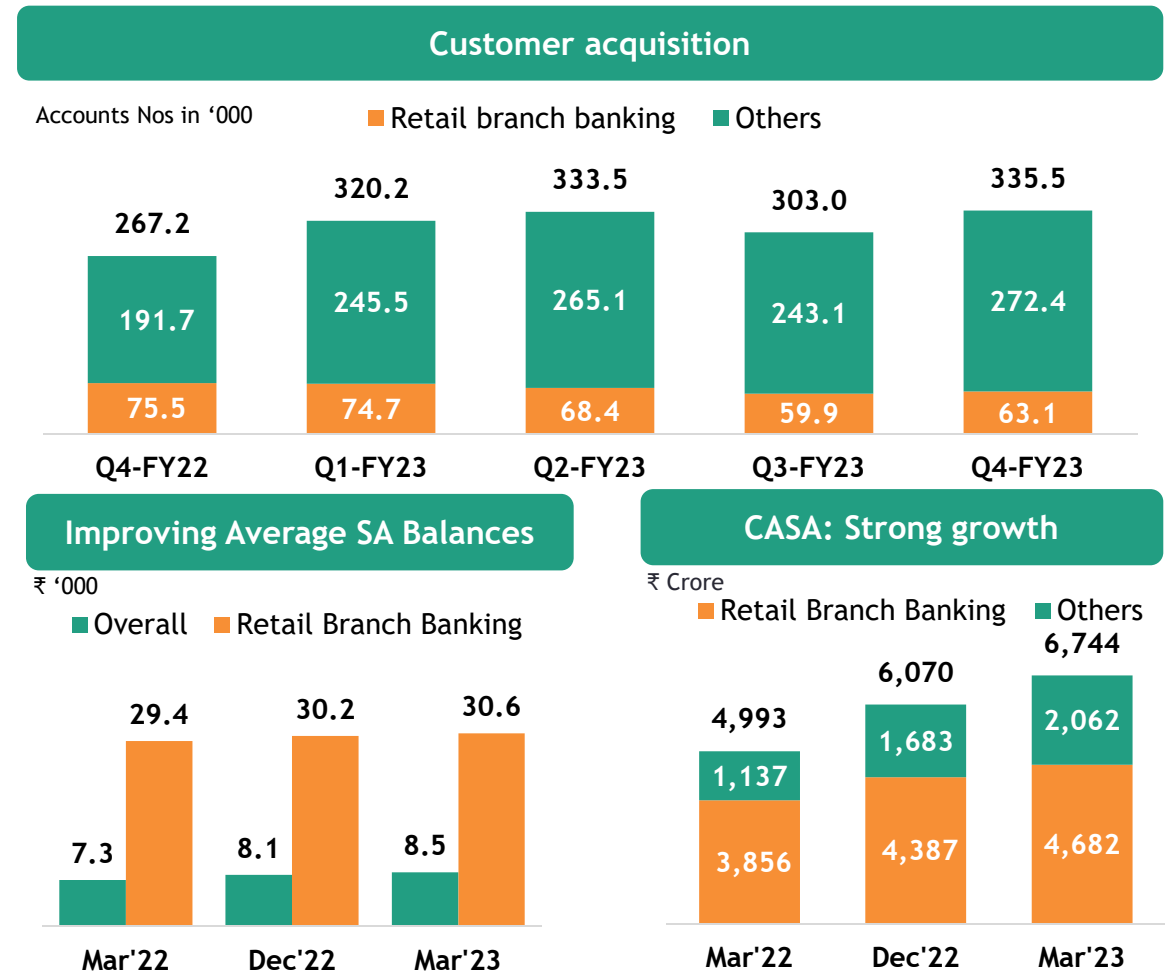
ESG

- E&Y has been onboarded as strategy partner
- BRSR will be published along with Annual Report
- Materiality Assessment is in progress
- ESG Frame & strategy formulation post materiality assessment

RETAIL DEPOSIT FRANCHISE FOCUSSED ON CUSTOMER ACQUISITION



- Total deposits grew 40% Y-o-Y to ₹ 25,538 Cr
- Retail TD grew 69% Y-o-Y
- CASA deposits grew 35% Y-o-Y; 26.4% of total deposit as of Mar'23
- Focus on value-add products to drive average balances
 - Overall average SA balance moved to ₹ 8.5k from ₹ 7.3k Y-o-Y

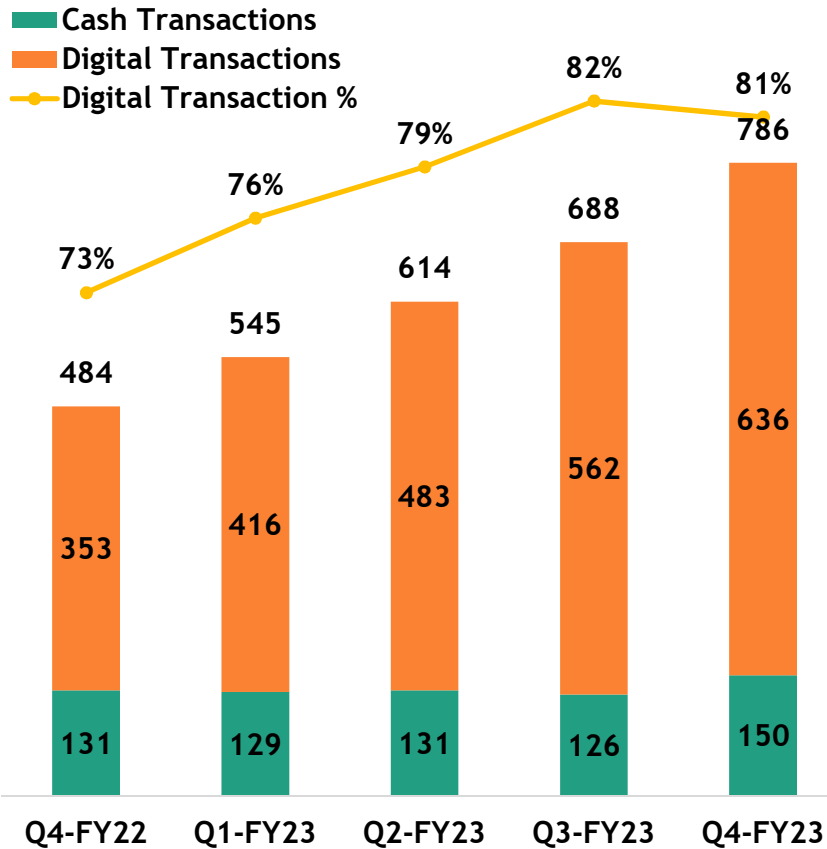




INCREASING DIGITAL TRANSACTIONS (1/2)

Increasing Digital Transactions*

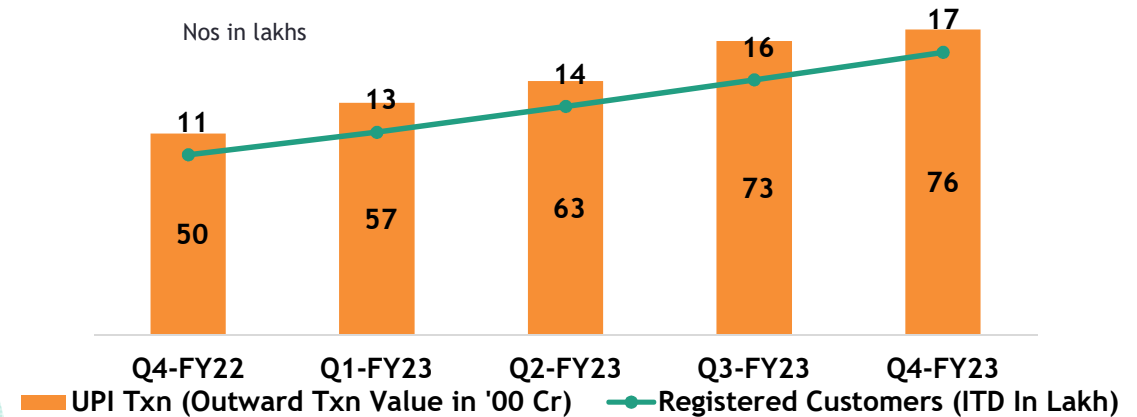
Nos in lakhs



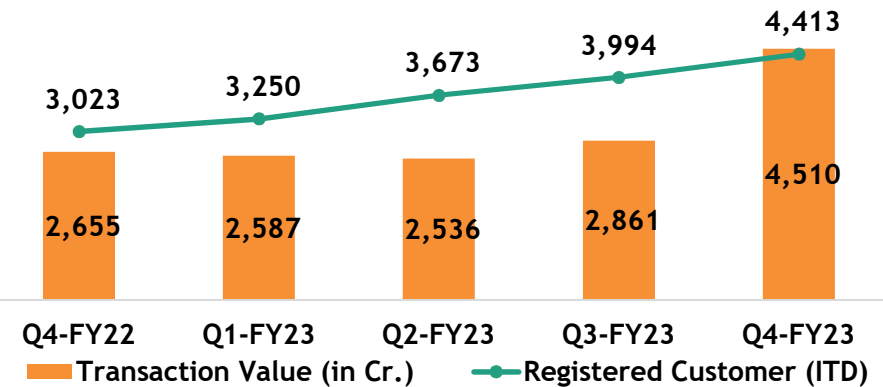
*Basis CBS volumes

UPI Transactions

Nos in lakhs



Business Net Banking

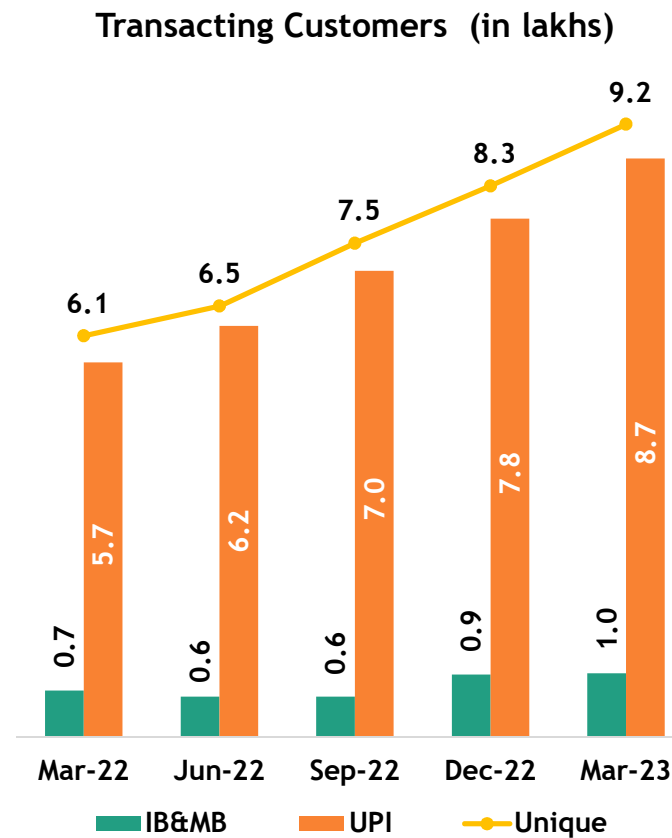
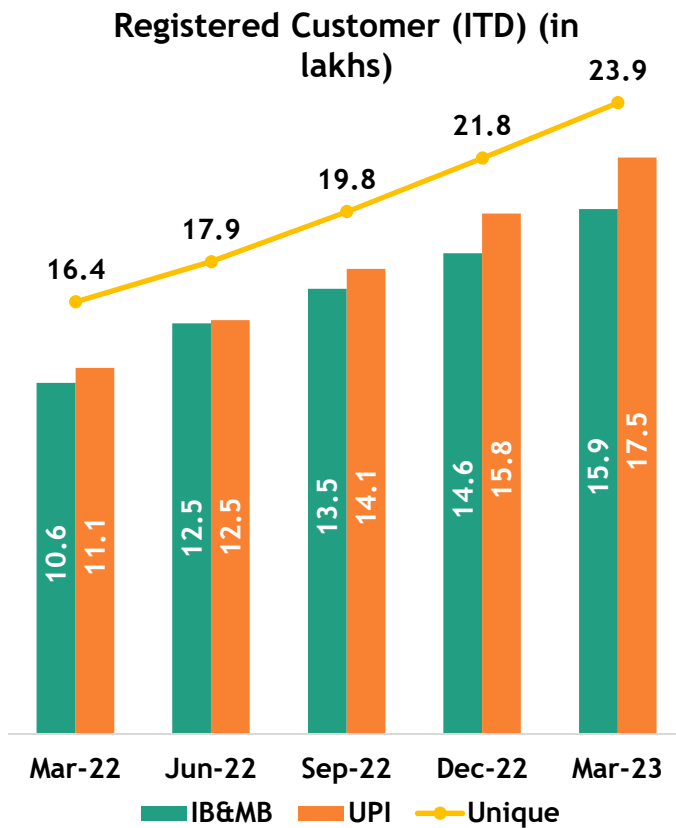




INCREASING DIGITAL TRANSACTIONS (2/2)

Digital penetration among customers continues to show a healthy increase

Ranking reflecting leadership*



Cards Transaction @ ATM

1st among SFBs
24th among all Banks

Cards Transaction @POS

1st among SFBs
34th among all Banks

Cards Issued

1st among SFBs
20th among all Banks

ATM Uptime[#]

One of the Highest among all Banks

Source:
<https://www.rbi.org.in/Scripts/ATMView.aspx>
<https://www.npci.org.in/what-we-do/upi/upi-ecosystem-statistics>

*For Jan-Mar23

[#] Based on service Partner & Industry Watch



THANK YOU

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