

# Q2 FY24 INVESTOR PRESENTATION





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# KEY HIGHLIGHTS - Q2FY24 (1/2)



## Gross Loan Book

₹ 26,574 cr

Up 27% yoy

Sep'22: ₹20,938 cr



## Total Deposits

₹ 29,139 cr

Up 43% yoy

Sep'22: ₹20,396 cr



## Retail TD\*+ CASA

₹ 18,818 cr

Up 44% yoy

Sep'22: ₹13,045 cr



## GNPA/NNPA

2.2%/0.09%

Down 223 bps/Up 5 bps yoy

Sep'22: 4.4%/0.04%



## CRAR

25.2%

Down 151 bps yoy

Sep'22: 26.7%



## Employees

21,040

Up 27% yoy

Sep'22: 16,620









Added 39 branches during Q2FY24 taking total branch count to 700

\* 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 - Q2FY24/ H1FY24 (2/2)

	Q2FY24 Vs Q2FY23	H1FY24 Vs H1FY23
 NII	₹ 823 cr Up 24% Vs ₹ 663 cr	₹ 1,616 cr Up 28% Vs ₹ 1,263 cr
 NIM	8.8% Down 102 bps Vs 9.8%	9.0% Down 71 bps Vs 9.7%
 PPOp	₹ 483 cr Up 26% Vs ₹ 385 cr	₹ 941 cr Up 37% Vs ₹ 686 cr
 PAT	₹ 328 cr Up 11% Vs ₹ 294 cr	₹ 652 cr Up 31% Vs ₹ 497 cr
 RoA	3.6% Down 104 bps Vs 4.6%	3.6% Down 33 bps Vs 3.9%
 RoE	28.0% Down 645 bps Vs 34.5%	29.0% Down 115 bps Vs 30.2%

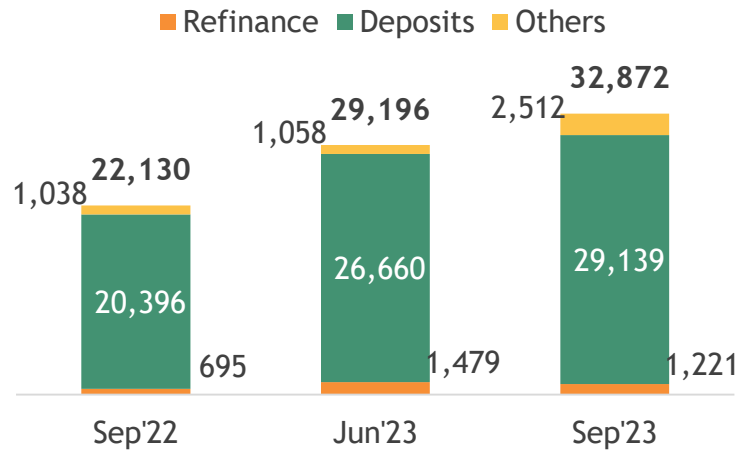


# Liabilities: Driving Retail Deposit Base

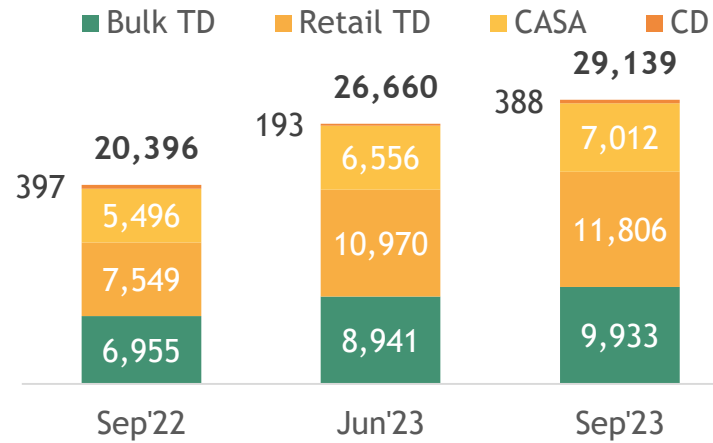


# STRONG DEPOSIT GROWTH WITH RETAIL AT FORE-FRONT

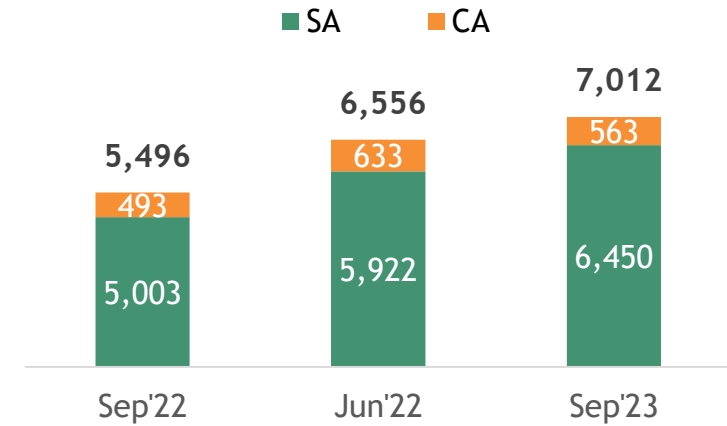
## Total liabilities profile (₹ in crore)



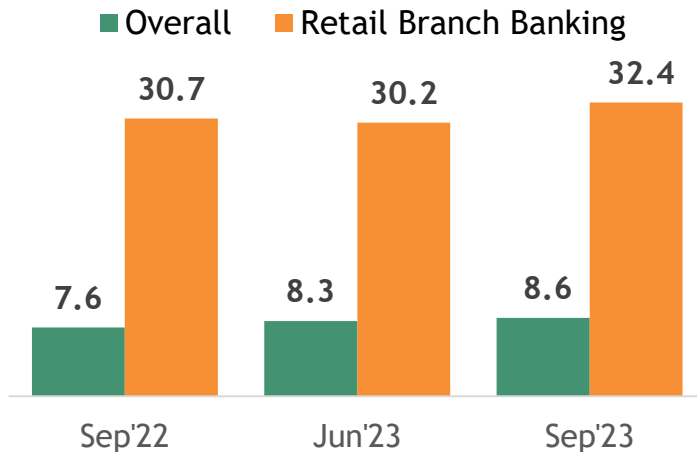
## Deposits break-up (₹ in crore)



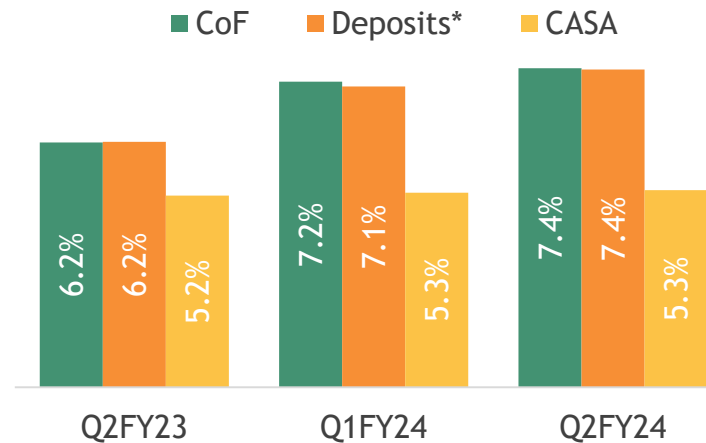
## CASA break-up (₹ in crore)



## Improving Average SA Balances



## Cost of funds<sup>#</sup>



- ❖ Comfortable ALM position
- ❖ TDs largely repriced as of Sep'23
- ❖ Provisional LCR at 158% as on Sep'23
- ❖ Credit To Deposit Ratio: 91% as of Sep'23 (85% adjusted for IBPC/ Securitisation book)
- ❖ Ratings - CRISIL A1+, (₹ 2,500 Cr certificate of deposits); CARE A+ (Positive) (Long term bank facilities)

<sup>^</sup> TD: Term Deposits, CASA: Current Account, Savings Account;  
<sup>\*</sup>Cost of Blended Deposits - TD + CA+ SA; <sup>#</sup> On Book + off Book

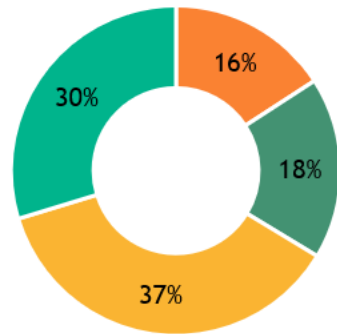


# WELL-DIVERSIFIED DEPOSIT MIX

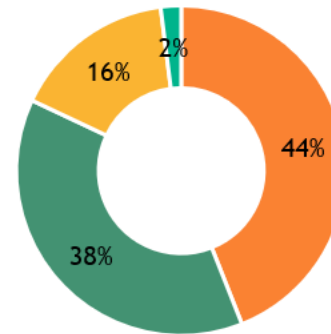
Region-wise deposit mix

Branch classification wise deposit mix

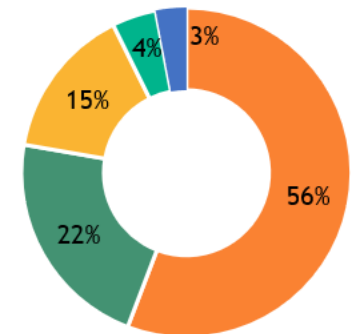
Segment wise deposit mix



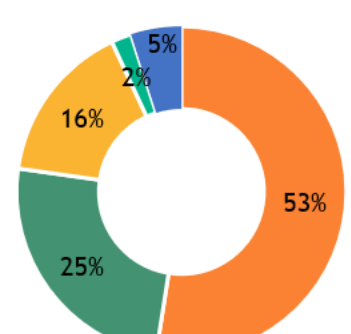
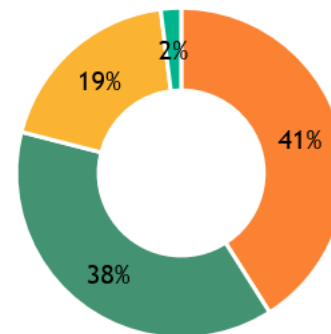
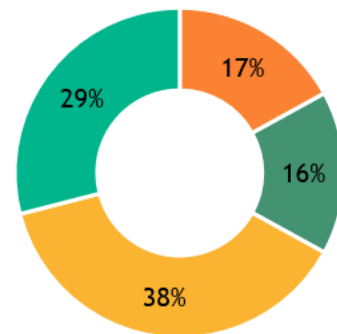
East West North South



Metropolitan Urban Semi Urban Rural



Individuals Banks Corporate Govt. TASC^



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



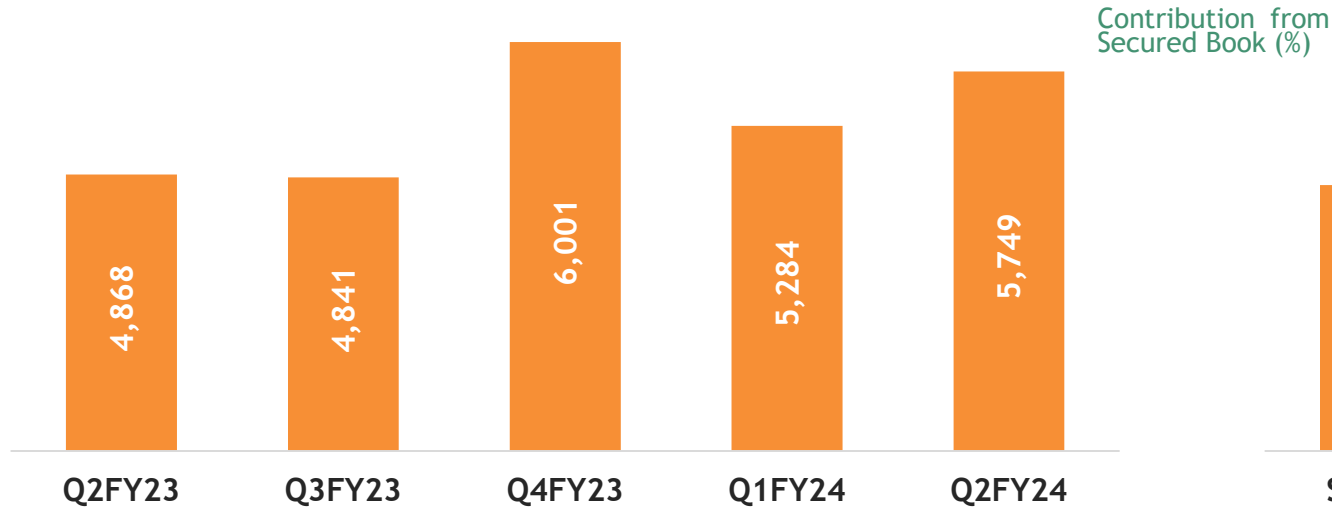
Assets: Well-diversified growth with new customer acquisition



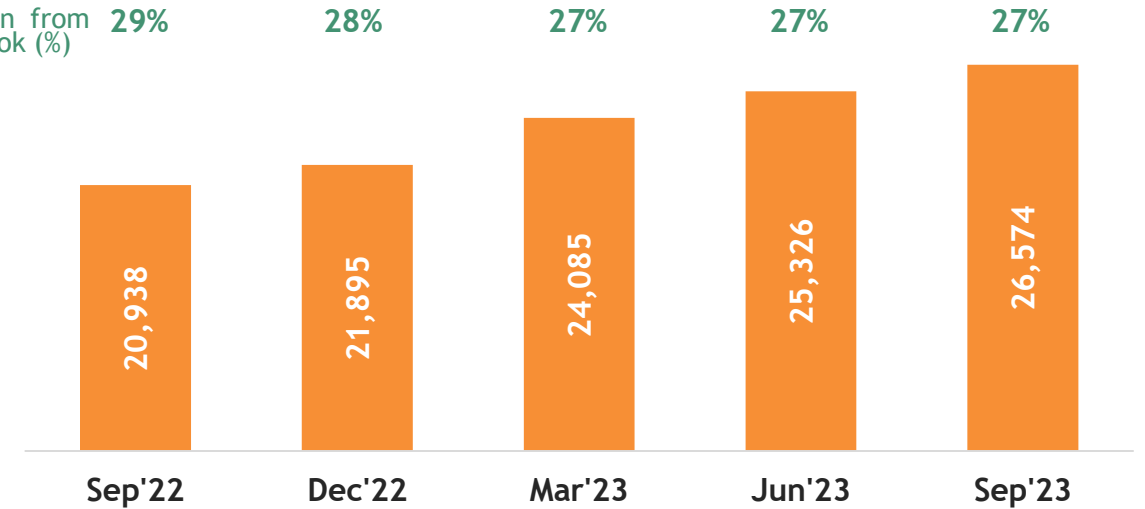


# GROSS LOAN BOOK AND DISBURSEMENT TREND

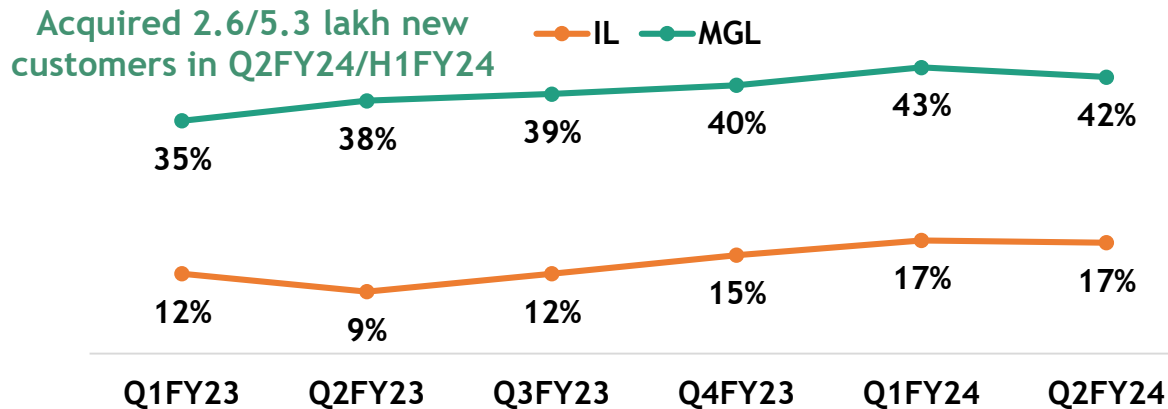
## Strong disbursements (₹ in crore)



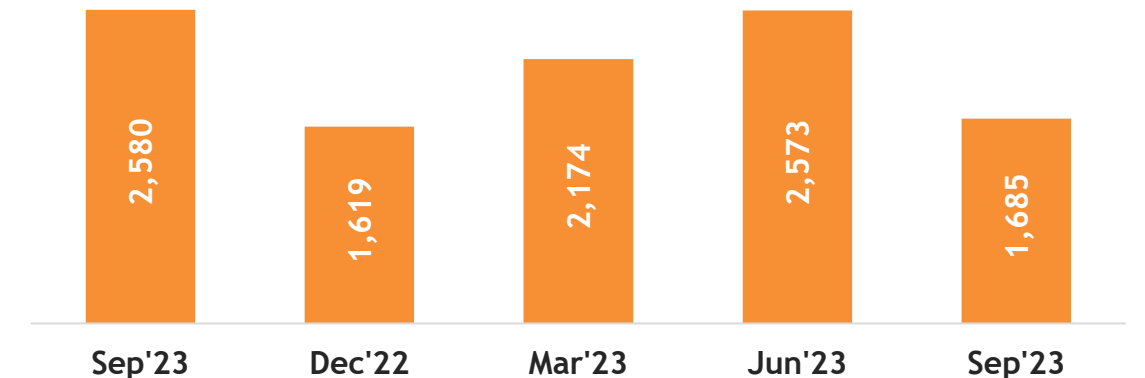
## Consistent growth in Gross Loan Book (₹ in crore)



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



## IBPC/ Securitisation (₹ in crore)

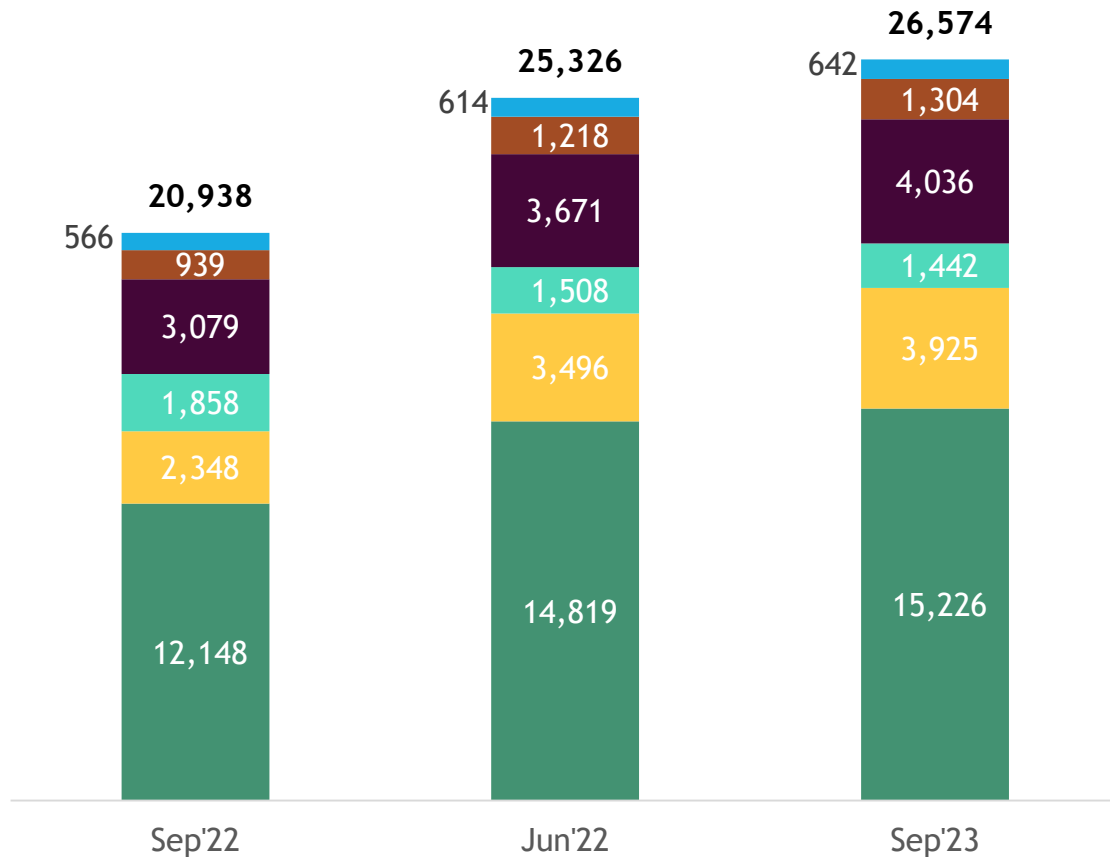




# GROWING ACROSS SEGMENTS

Gross Loan Book - Segment wise (₹ in crore)

■ MGL ■ IL ■ MSME ■ AH\* ■ FIG ■ Others



Product	% Gross Loan Book	Growth Y-o-Y	Growth Q-o-Q
Micro Group Loans	57%	25%	3%
Individual Loans	15%	67%	12%
MSME	5%	(22)%	(4)%
Affordable Housing*	15%	31%	10%
FIG Lending	5%	39%	7%
Others	2%	13%	4%
<b>Total</b>	<b>100%</b>	<b>27%</b>	<b>5%</b>

MGL- Micro Group Loans

IL- Individual Loans

MSME- Micro Small & Medium Enterprise

AH- Affordable Housing

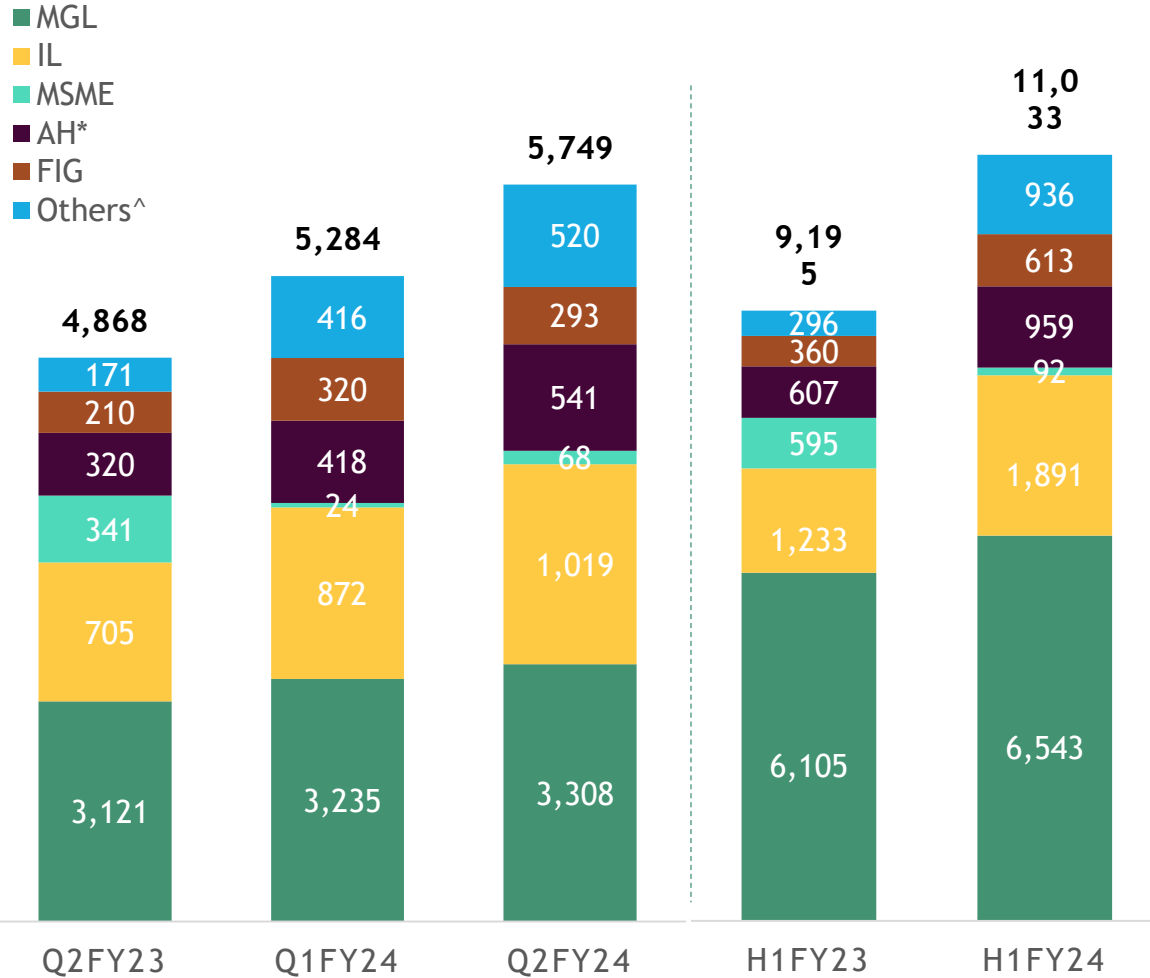
FIG- Financial Institution Groups

\* Includes M-LAP

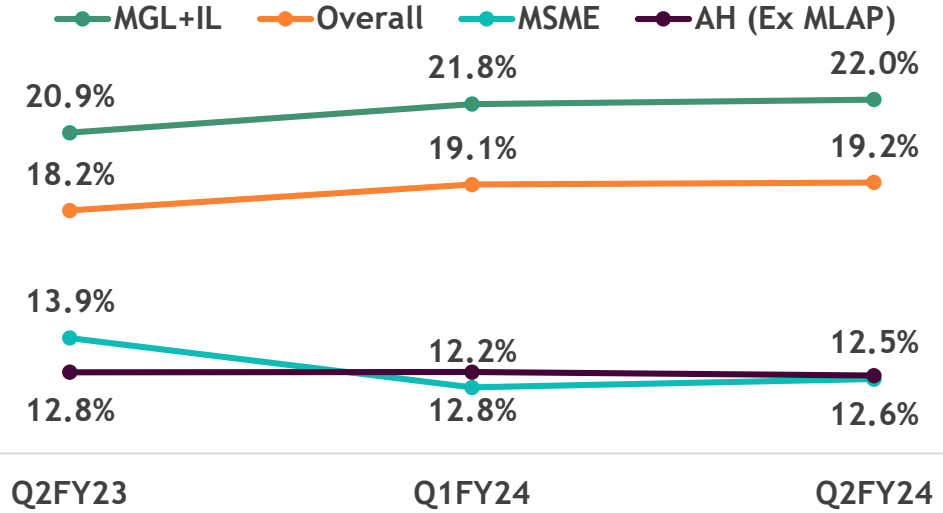


# DISBURSEMENT, YIELD AND AVERAGE TICKET SIZE

Product wise Disbursement (₹ in crore)



Yield (%) - Segment wise



Average Ticket Size (₹)

Product	Q2FY23	Q1FY24	Q2FY24
Micro Group Loans	54,033	53,965	55,066
Individual Loan	1,15,552	1,30,139	1,31,113
MSME (ex-fintech)	44.3 lakhs	34.4 lakhs	43.6 lakhs
Affordable Housing (Ex-MLAP)	12.2 lakhs	13.4 lakhs	13.9 lakhs

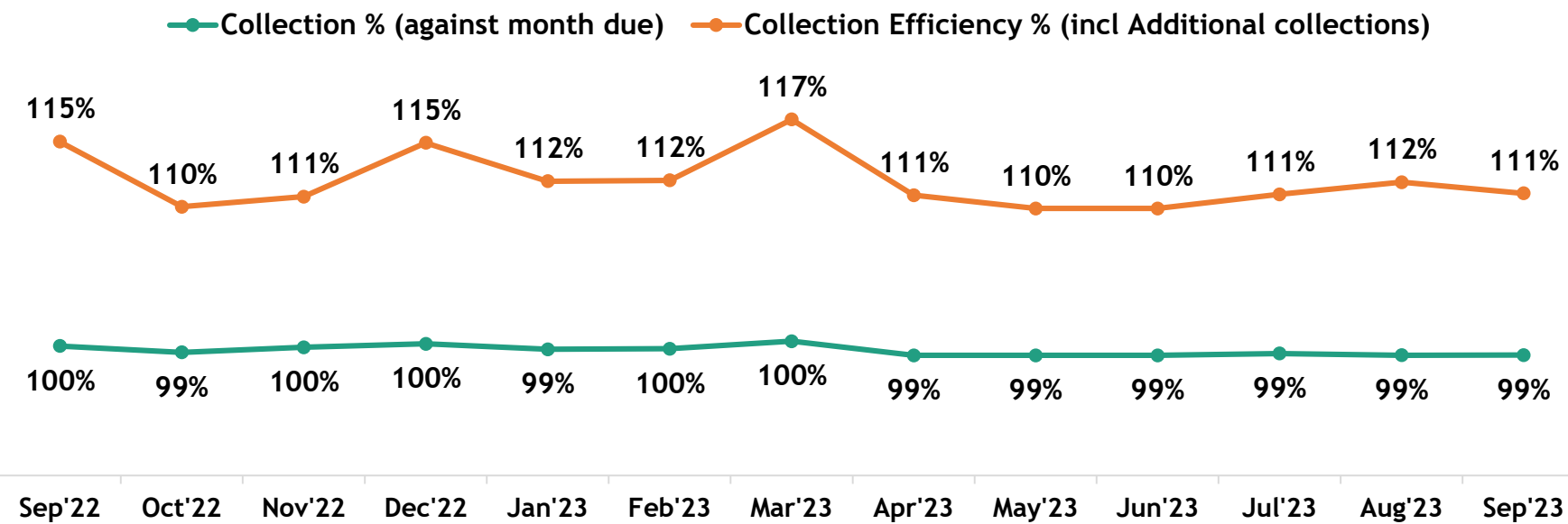
^Includes Personal Loan, Vehicle loan, Staff Loan, OD-FD, KPC & others

\* Includes M-LAP

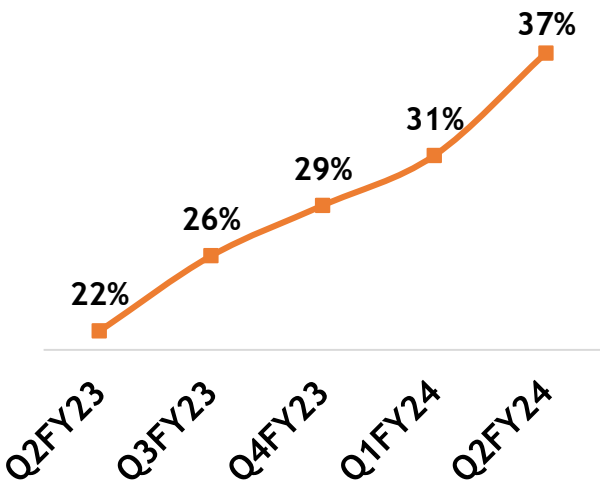


Sustained improvement in asset quality

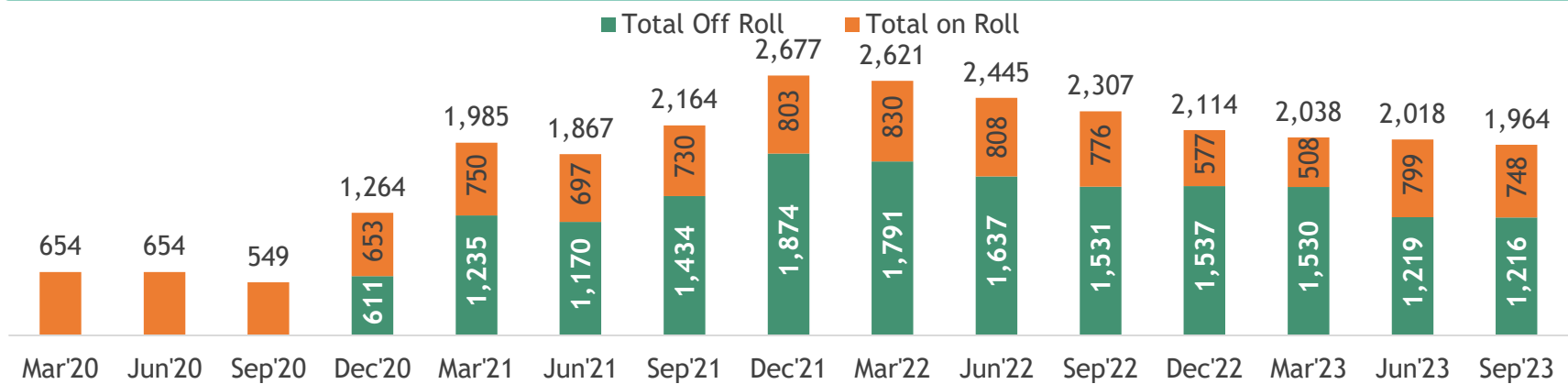
# COLLECTIONS SUSTAINING; NDA COLLECTIONS AT ~100%



## 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

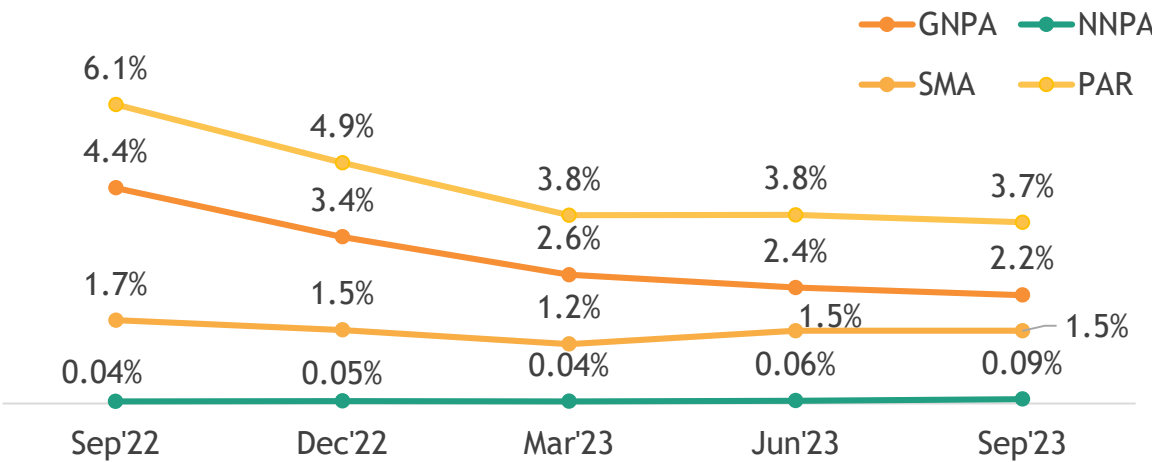
₹ Crore	Jul'23				Aug'23				Sep'23			
Verticals	Due	Collection	%	Additional Collection	Due	Collection	%	Additional Collection	Due	Collection	%	Additional Collection
MGL+IL	1,350.5	1,342.8*	99%	111.6	1,382.4	1,372.6*	99%	123.2	1,412.0	1,402.3*	99%	119.1
Affordable Housing	49.9	48.4	97%	40.0	51.5	49.8	97%	50.7	52.8	51.0	97%	47.7
MSME	24.7	22.1	89%	25.3	24.4	21.8	89%	21.4	24.1	21.1	88%	25.3
FIG Lending	72.9	72.9	100%	0.0	60.4	60.4	100%	0.0	103.7	103.7	100%	0.0
Others	15.9	14.7	92%	3.6	15.8	14.5	92%	3.6	15.8	14.4	91%	2.7
<b>Total</b>	<b>1,513.9</b>	<b>1,500.8</b>	<b>99%</b>	<b>180.5</b>	<b>1,534.5</b>	<b>1,519.1</b>	<b>99%</b>	<b>199.0</b>	<b>1,608.4</b>	<b>1,592.6</b>	<b>99%</b>	<b>194.8</b>

\* Including OD collection

# SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY



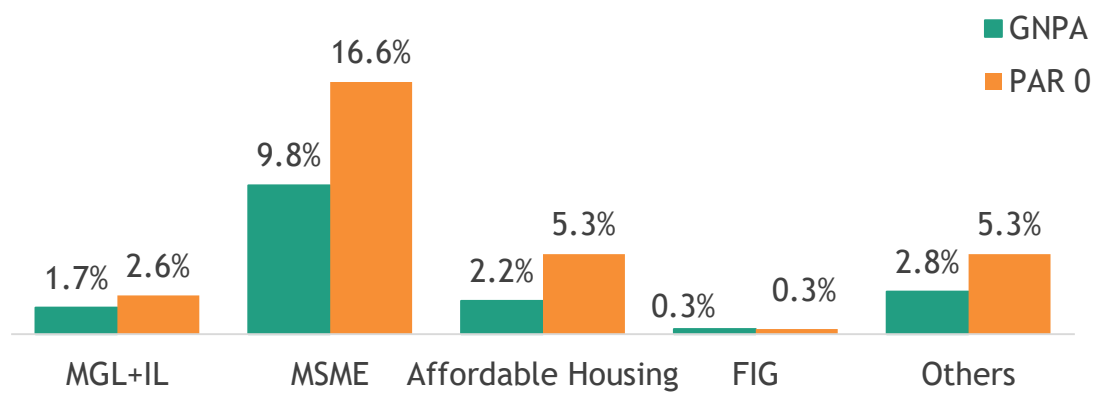
## NPA & SMA have shrunk significantly



## YTD NPA Movement Table#

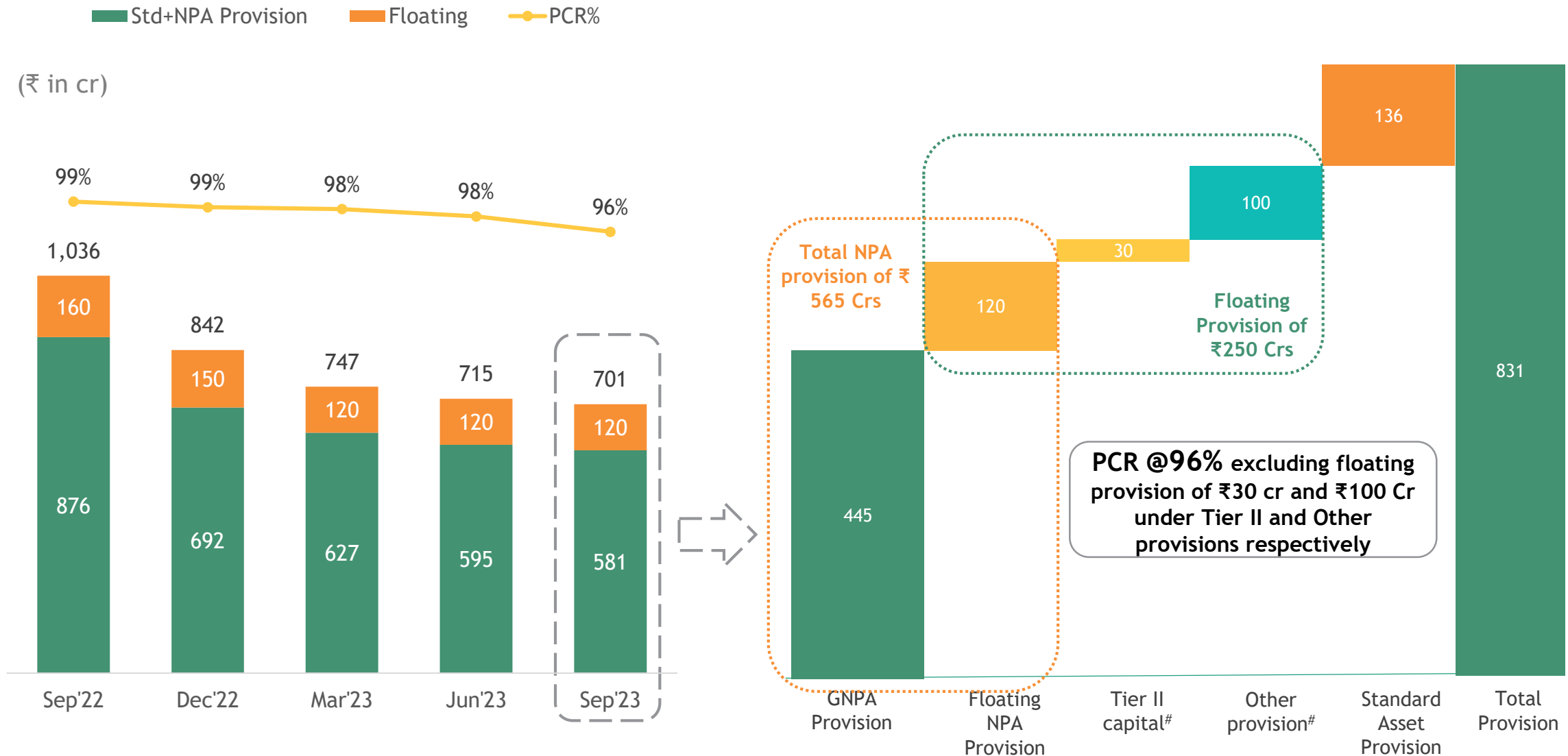


## PAR 0 and GNPA (segment wise)





# FLOATING PROVISION; CUSHIONING P&L



# 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 ₹ 30 Cr was moved to Tier II capital in Jun'22 while ₹ 60 Cr, ₹ 10 Cr and ₹ 30 Cr were moved to other provision in Sep'22, Dec'22 and Mar'23 respectively



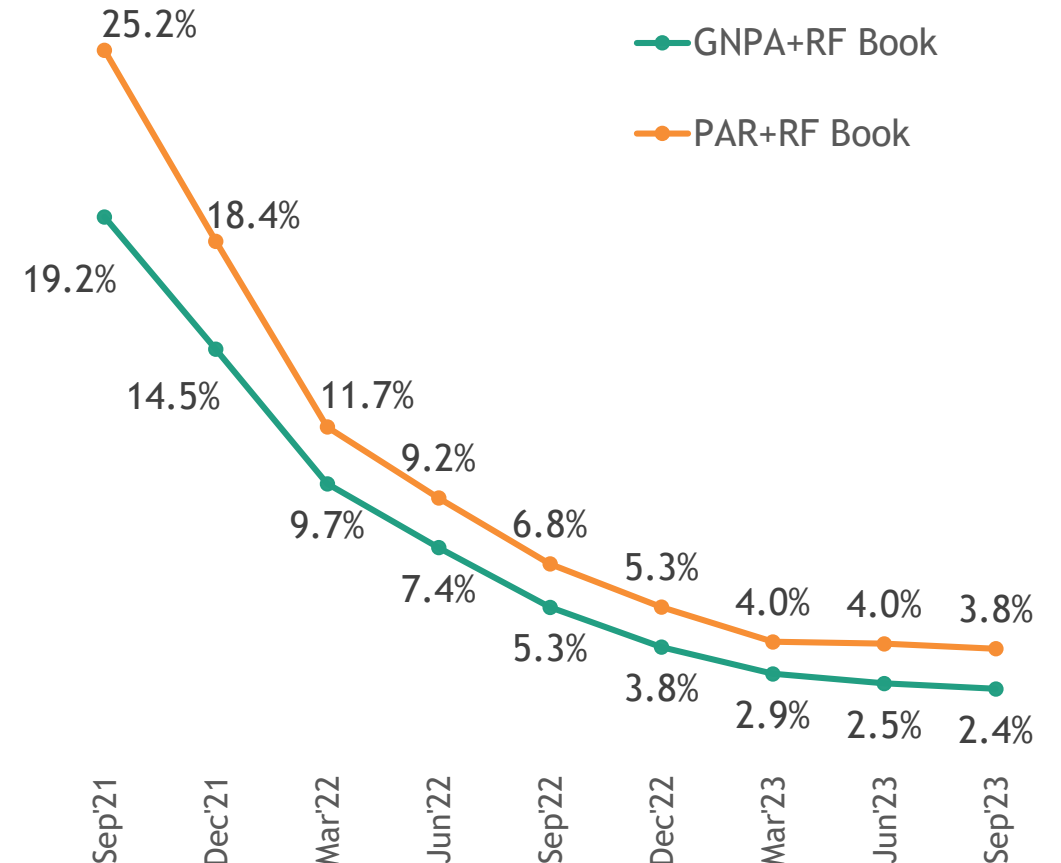


# SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY

## Restructured Book

₹ crores	RF 1.0	RF 2.0	Total
Micro Banking (GL+IL)	52	23	76
Housing	7	15	23
MSME	5	42	47
<b>Loan Book</b>	<b>65</b>	<b>81</b>	<b>146</b>
PAR	59	62	120
GNPA	57	50	107
Provisions	58	53	111
Sep'23 Coll. Eff. %			118%

## Significant reduction in stress book



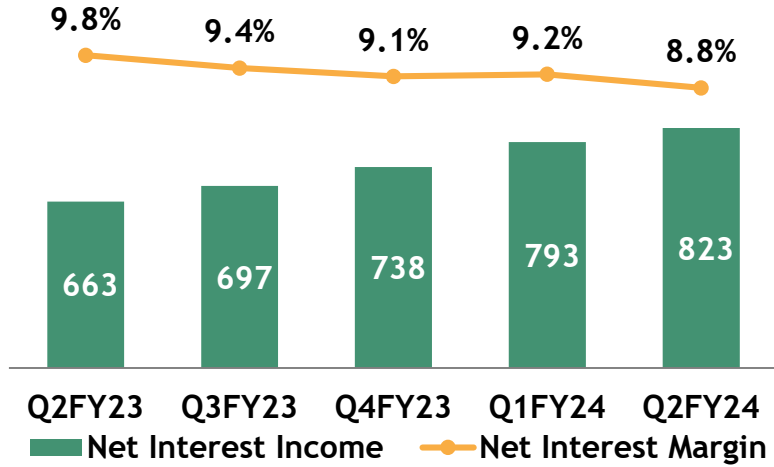


# Financial Overview

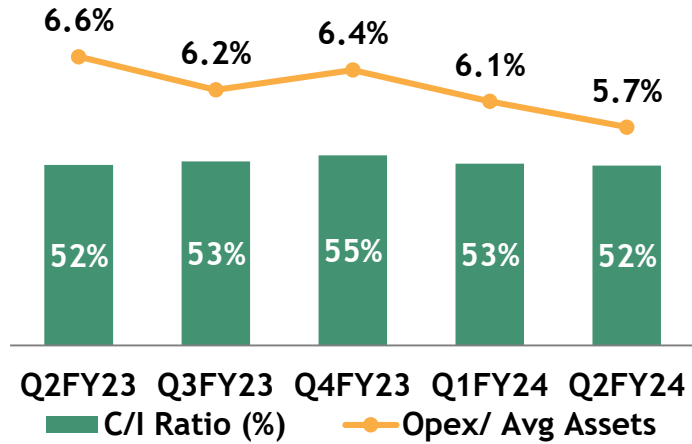


# FINANCIAL OVERVIEW

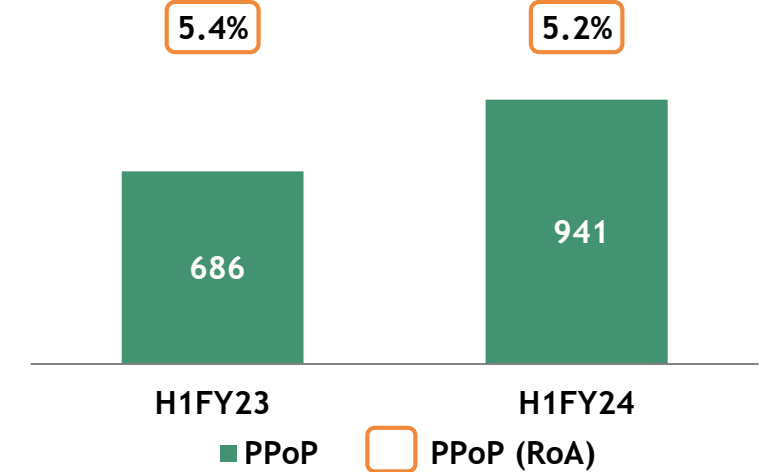
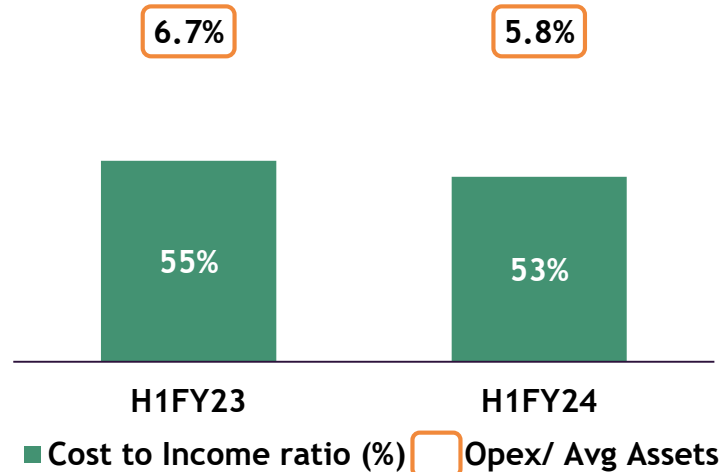
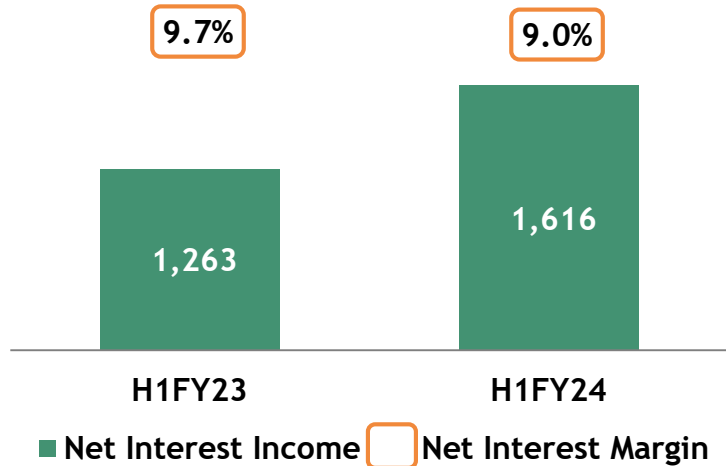
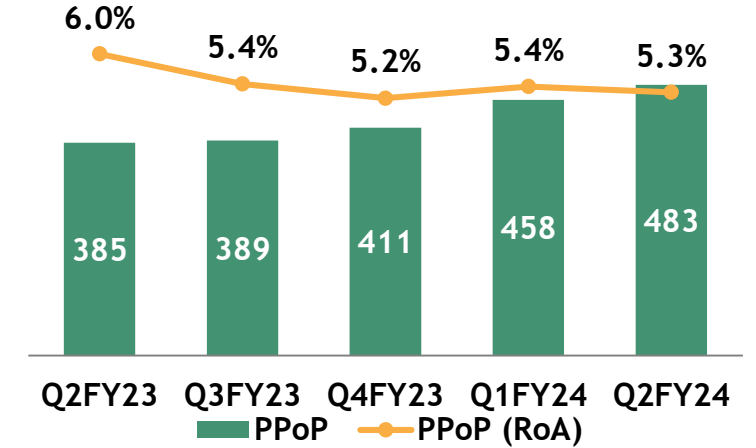
## NII (₹ in crore) & NIM\*



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



## Pre-Provision Operating Profit & PPOP (RoA)

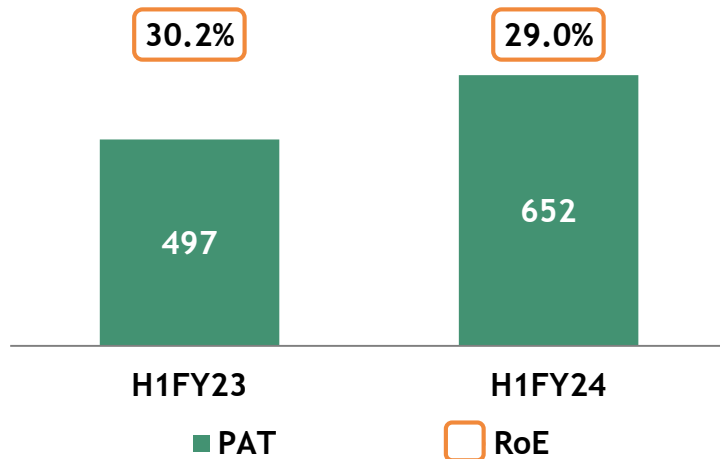
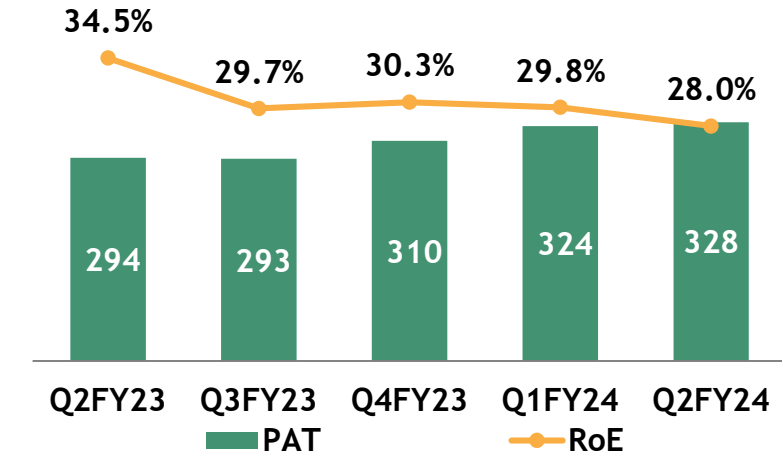


\* NIM based on total book including IBPC & Securitization

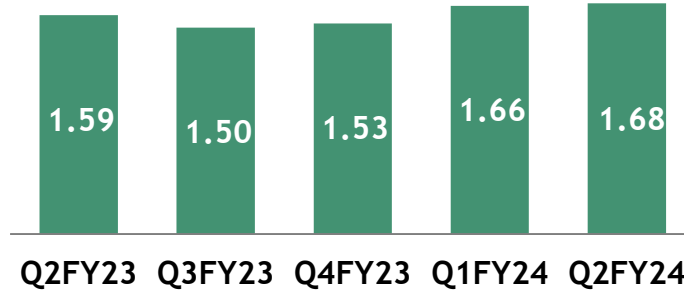


# FINANCIAL OVERVIEW

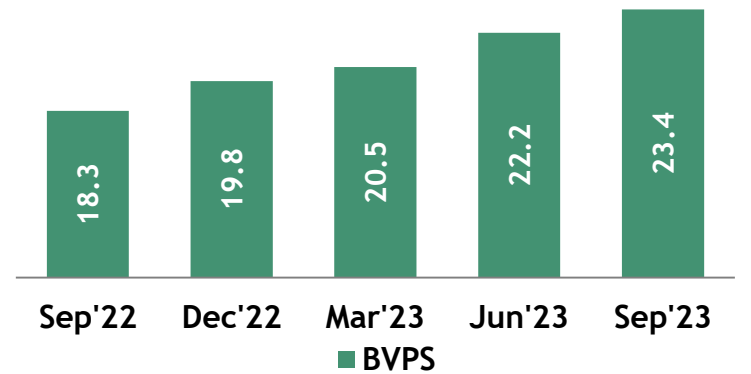
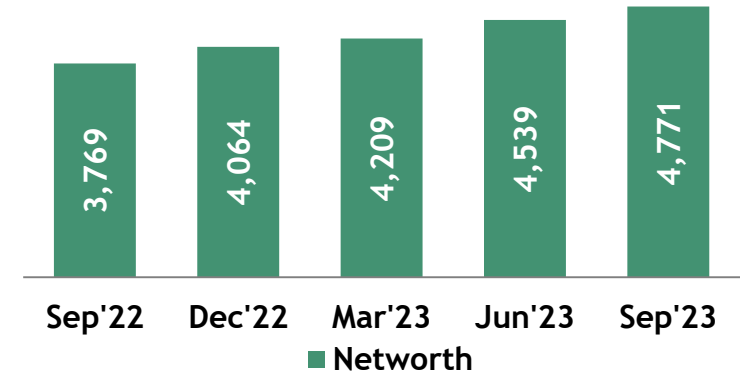
## PAT (₹ in crore) & RoE



## EPS\*



## Net worth & BVPS





# INCOME STATEMENT

Particulars (₹ in crore)	Q2FY24	Q2FY23	YoY Growth	Q1FY24	QoQ Growth
Interest Earned	1,391	993	40%	1,287	8%
Other Income	189	147	29%	177	6%
<b>Total Income</b>	<b>1,580</b>	<b>1,140</b>	<b>39%</b>	<b>1,464</b>	<b>8%</b>
Interest Expended	568	330	72%	494	15%
Personnel Expenses	283	225	26%	275	3%
Operating Expenses	245	200	23%	237	4%
<b>Total Cost</b>	<b>1,096</b>	<b>755</b>	<b>45%</b>	<b>1,006</b>	<b>9%</b>
<b>Pre Provision Operating Profit</b>	<b>483</b>	<b>385</b>	<b>26%</b>	<b>458</b>	<b>6%</b>
Credit cost	47	(10)	NM	26	81%
Other provisions & contingencies	(0)	(0)	NM	0	NM
Tax	109	101	8%	108	1%
<b>Net profit for the period</b>	<b>328</b>	<b>294</b>	<b>11%</b>	<b>324</b>	<b>1%</b>



# TOTAL INCOME - BREAKUP

Particulars (₹ in crore)	Q2FY24	Q2FY23	YoY Growth	Q1FY24	QoQ Growth
Interest on loan	1,210	895	35%	1,133	7%
Int. on investments	177	88	100%	149	18%
Securitization Income	4	10	(55)%	4	5%
<b>Total Interest Earned</b>	<b>1,391</b>	<b>993</b>	<b>40%</b>	<b>1,287</b>	<b>8%</b>
Processing Fees	73	62	18%	67	10%
PSLC Income	0	15	(100)%	26	(100)%
Insurance Income	37	10	256%	9	291%
Bad Debt Recovery	39	26	47%	35	12%
Treasury	1	0	187%	8	(88)%
Misc. Income*	39	32	19%	33	16%
<b>Total Other Income</b>	<b>189</b>	<b>147</b>	<b>29%</b>	<b>177</b>	<b>6%</b>
<b>Total Income</b>	<b>1,580</b>	<b>1,140</b>	<b>39%</b>	<b>1,464</b>	<b>8%</b>

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



# BALANCE SHEET

Particulars (₹ in crore)	As at Sep 30, 2023	As at Jun 30, 2023	As at Sep 30, 2022
<b>CAPITAL AND LIABILITIES</b>			
Net worth	4,771	4,539	3,769
Capital	2,156	2,155	2,155
Employees Stock Options Outstanding	55	57	46
Reserves and Surplus	2,560	2,327	1,569
Deposits	29,139	26,660	20,396
Borrowings	3,733	2,536	1,733
Other Liabilities and Provisions	1,038	1,015	866
<b>TOTAL</b>	<b>38,680</b>	<b>34,750</b>	<b>26,785</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	1,847	1,509	1,601
Balance with Banks and Money at Call and Short Notice	408	1,163	1,294
Investments	10,930	8,787	5,481
Advances	24,325	22,169	17,435
Fixed Assets	357	328	260
Other Assets	814	794	714
<b>TOTAL</b>	<b>38,680</b>	<b>34,750</b>	<b>26,785</b>



# HEALTHY CAPITAL ADEQUACY

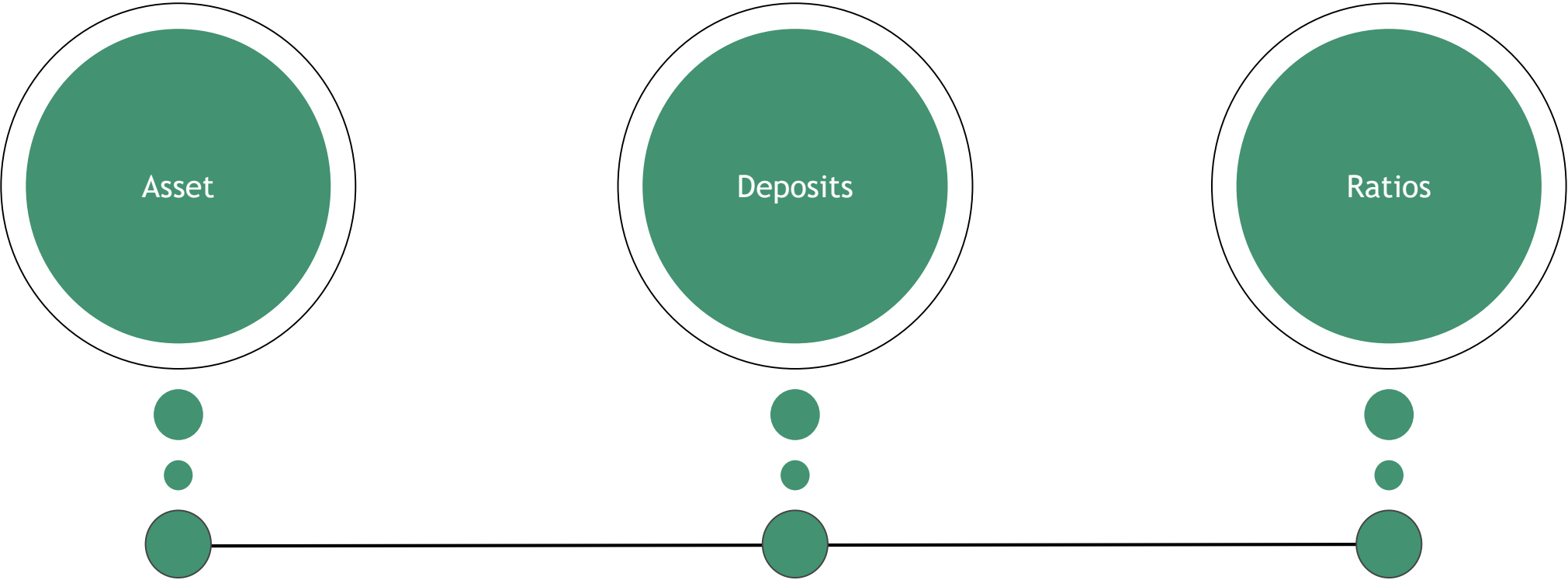
(₹ in Crore)	Sep'22	Dec'22	Mar'23	Jun'23	Sep'23
Credit Risk Weighted Assets	13,726	15,369	16,361	17,012	18,839
Tier I Capital	3,208	3,511	3,712	4,018	4,239
Tier II Capital*	457	488	511	522	506
<b>Total Capital</b>	<b>3,665</b>	<b>3,999</b>	<b>4,223</b>	<b>4,541</b>	<b>4,745</b>
<b>CRAR</b>	<b>26.70%</b>	<b>26.02%</b>	<b>25.81%</b>	<b>26.69%</b>	<b>25.19%</b>
Tier I CRAR	23.37%	22.84%	22.69%	23.62%	22.50%
Tier II CRAR	3.33%	3.18%	3.12%	3.07%	2.69%
Floating Provision considered in Tier II out of 250 Cr	30	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 ₹ 1,126 Cr as of 30th Sep'22 / ₹ 942 Cr as of 31st Dec'22 / ₹ 877 Cr as of Mar'23 / ₹ 845 Cr as of Jun'23 / ₹ 831 Cr as of Sep'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 Bank's 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).





FY24

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

Deposit Growth: >30%

NIM: ~ 9.0%  
RoE: >22%

FY25/  
FY26

Retain our FY25/FY26 guidance on growth & profitability



# Ujjivan - Platform for growth

Please refer to [Investor Meet Presentation](#) for more details uploaded on our website, [www.ujjivansfb.in](http://www.ujjivansfb.in)



# 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

- 545 biometric enabled ATMs including 62 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
- 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 14 Languages. 9 languages through Interactive Voice Response (IVR) system and additionally, 5 Languages through human interaction
- Dedicated helpline for NR customers

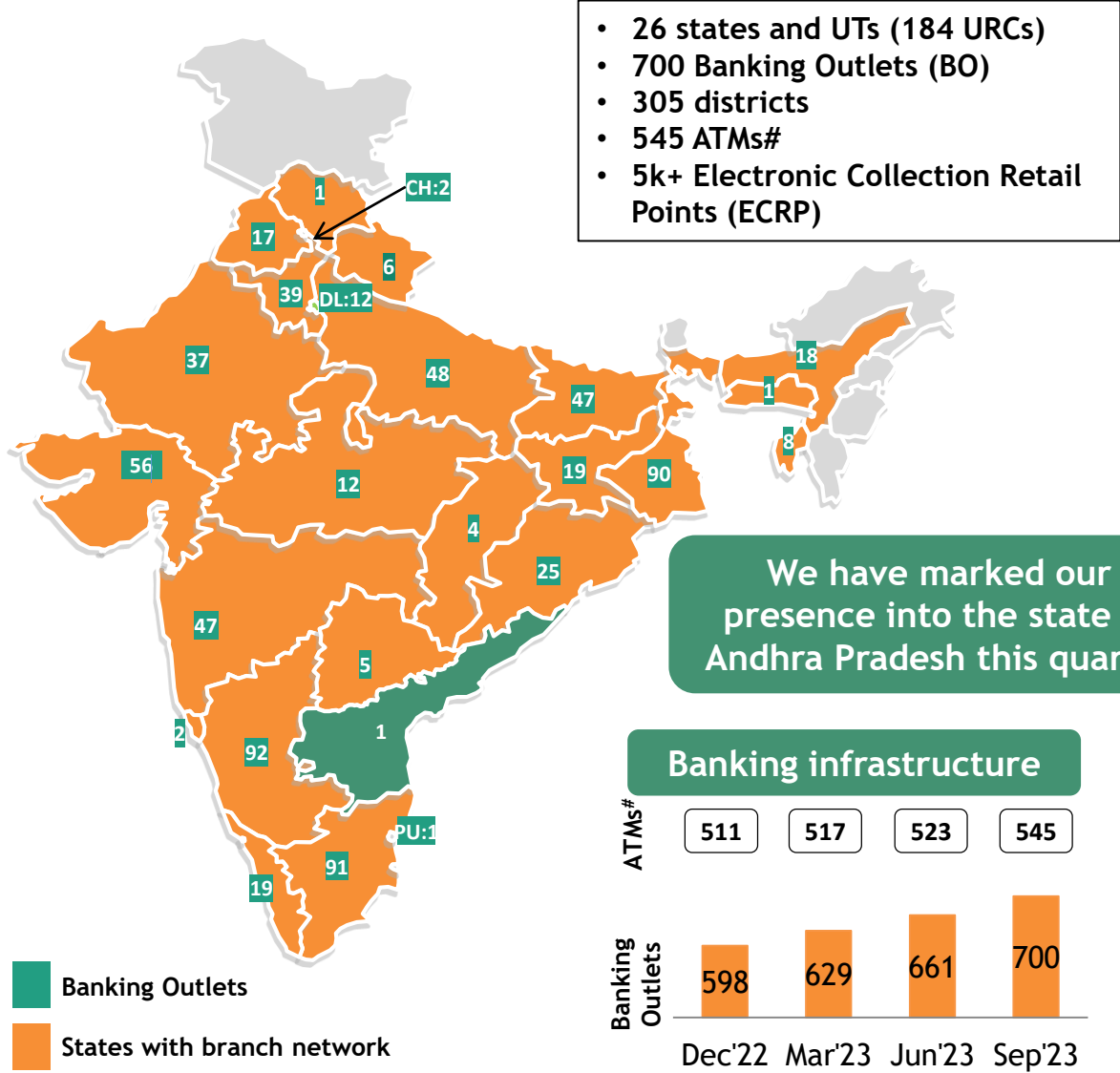


### Mobile App Hello Ujjivan

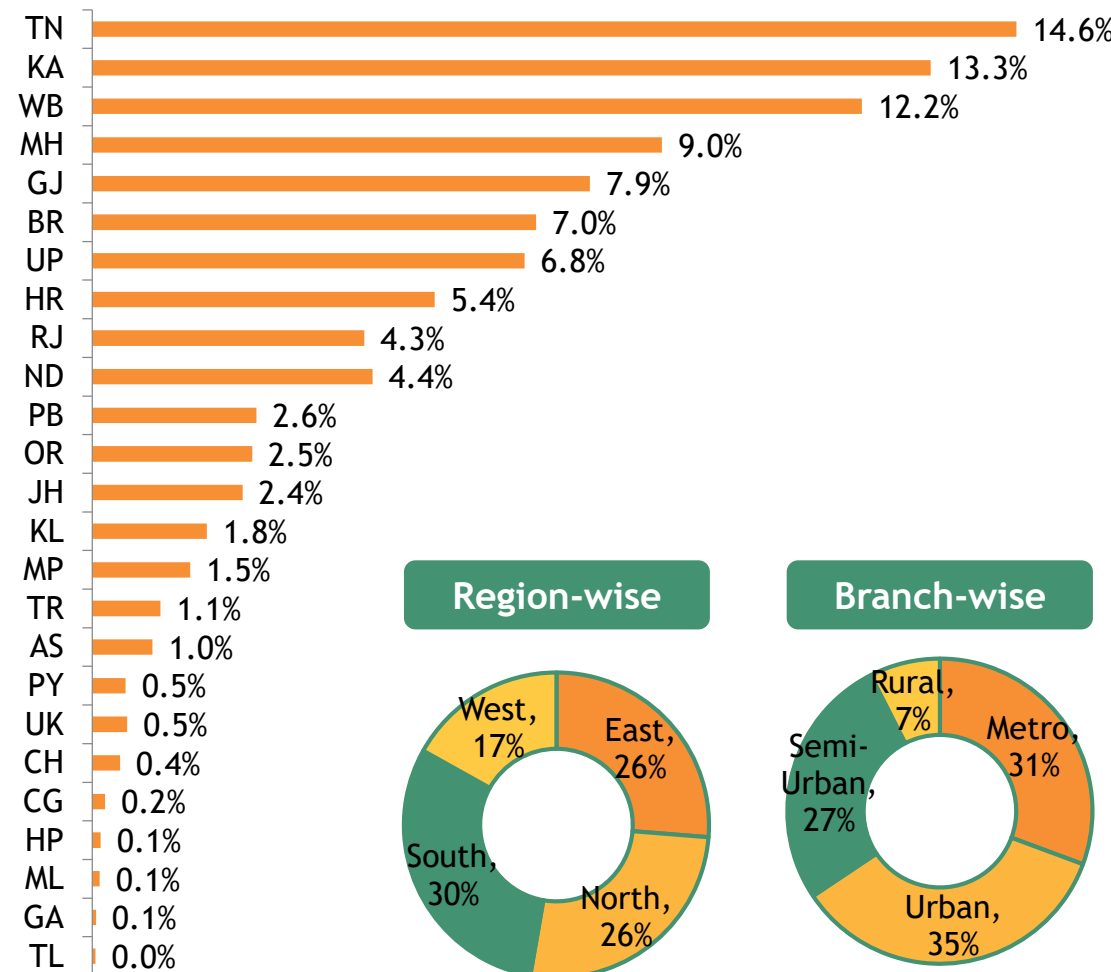
- Nine languages option - English, Hindi, Kannada, Tamil, Bengali, Marathi, Gujarati, Punjabi and Odiya.
- Implemented Device Binding for both android and iOS users for making app usage more safe and secure
- Aadhar authentication based password reset

- 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

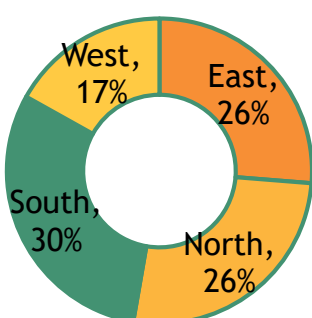
# WELL DIVERSIFIED PAN INDIA PRESENCE; ADDED 39 NEW BRANCHES DURING THE QUARTER



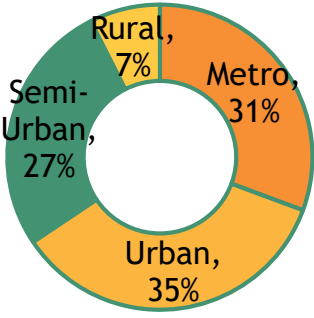
## Sep'23 Gross Loan Book (%)



## Region-wise



## Branch-wise



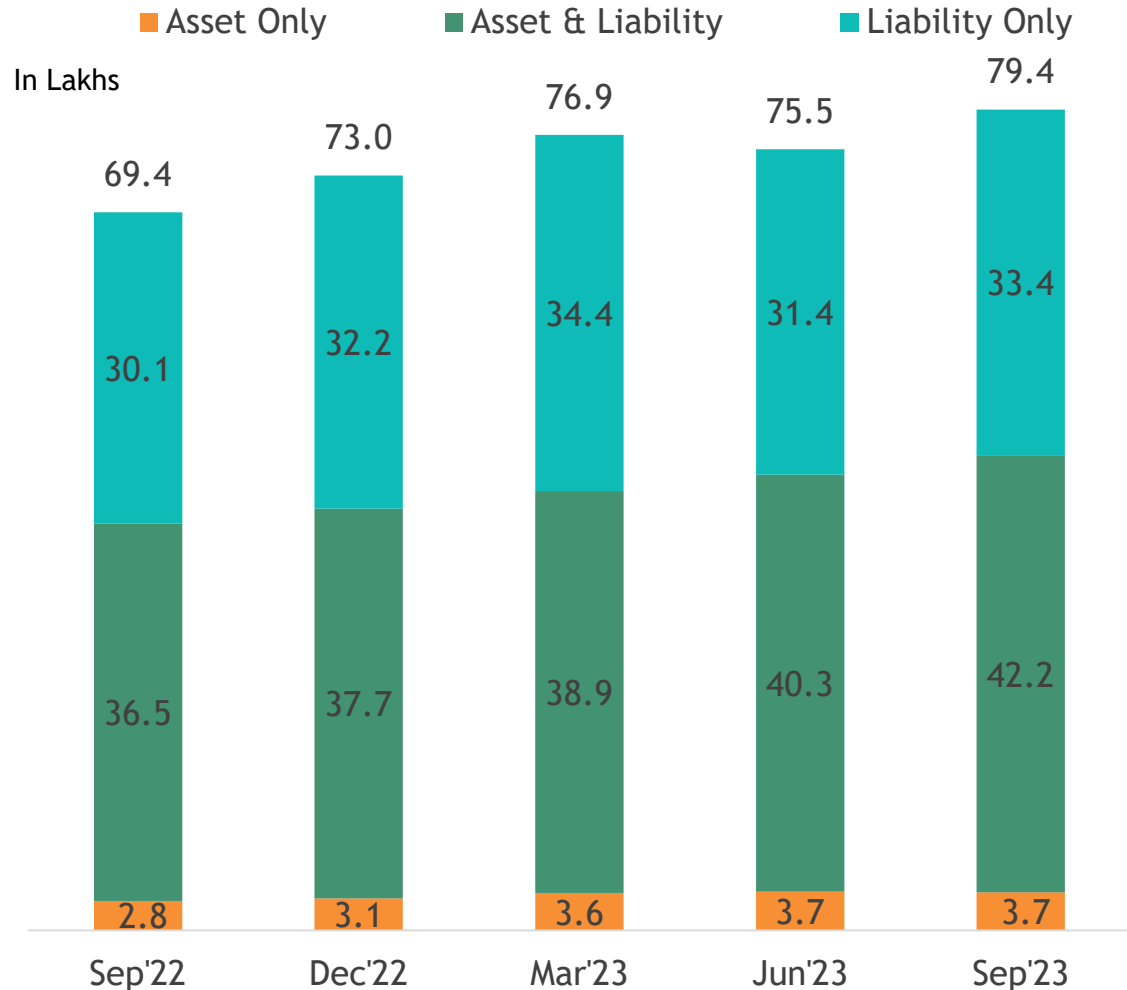
Total Gross Loan Book - ₹ 26,574 Cr\*

\*Includes IBPC and securitization



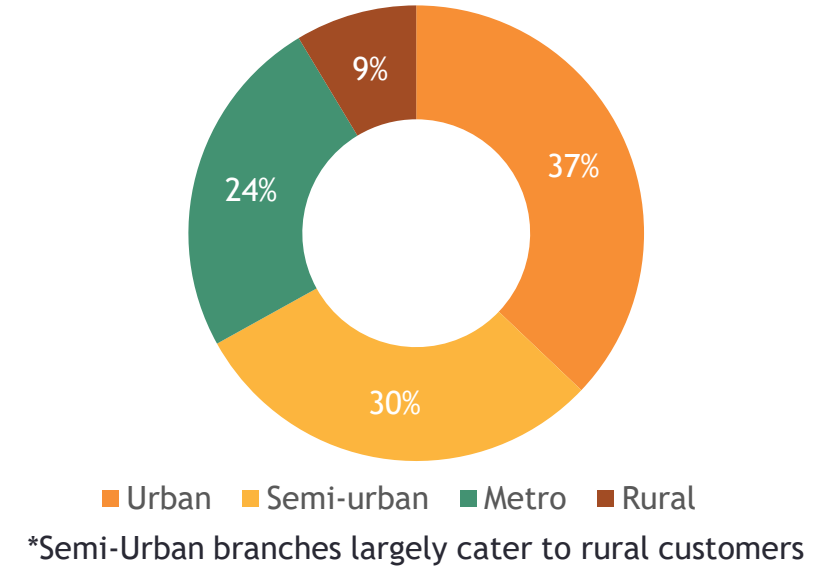
# EXPANDING CUSTOMER BASE

## Customer Base Growth



~5.4L dormant / inactive accounts closed in Q1 FY24

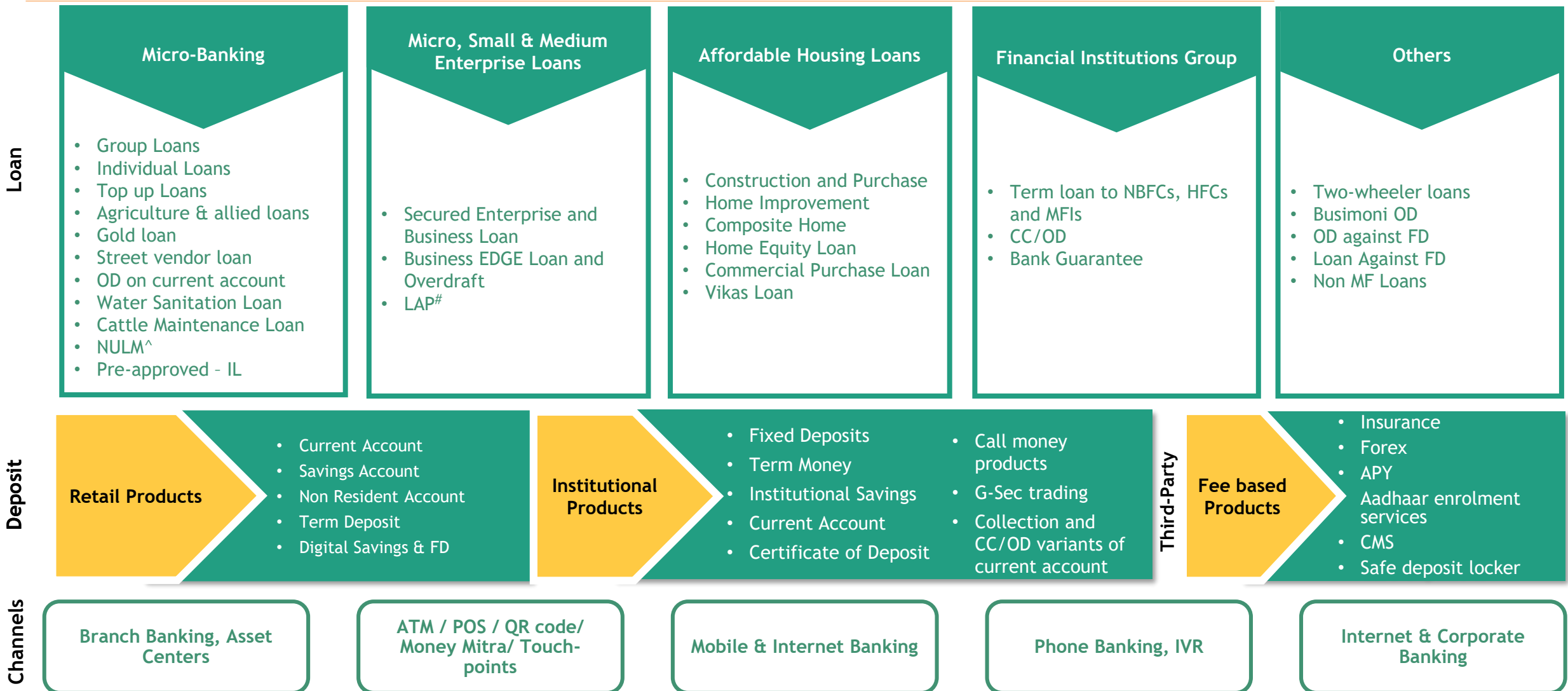
## Customer Base - Basis of Branch Classification



- Liability customers grew by 14% Y-o-Y
- New customer acquisition continues to be strong
- Net Liability only customer addition at 3.9 lakhs for the quarter
- Borrower base picking up pace with 1.9 lakhs net addition in Q2 vs 1.6 lakhs in Q1



# COMPREHENSIVE SUITE OF PRODUCTS & SERVICES





# STRONG INDEPENDENT BOARD (1 / 2)

Name	Education	Experience
<b>Banavar Anantharamaiah Prabhakar</b> <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.
<b>Ittira Davis</b> <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
<b>Samit Kumar Ghosh</b> <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.
<b>Sudha Suresh</b> <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



# STRONG INDEPENDENT BOARD (2/2)

Name	Education	Experience
<b>Rajni Mishra</b> <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
<b>Ravichandran Venkataraman</b> <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.
<b>Rajesh Kumar Jogi</b> <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
<b>Anita Ramachandran</b> <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; focus on user adoption with programs like DigiMitra\*
- 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



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# Annexures

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# AWARDS & ACCOLADES



**Pitch BFSI Marketing Awards**  
Most Effective Regional Campaign  
Most Effective 360-degree Marketing Campaign



**ICC Emerging Asia Banking Awards**  
Best Performance on Profitability  
Best Performance on Growth



**CSO 100 Awards**  
Leaders for innovative, disruptive security projects 2023

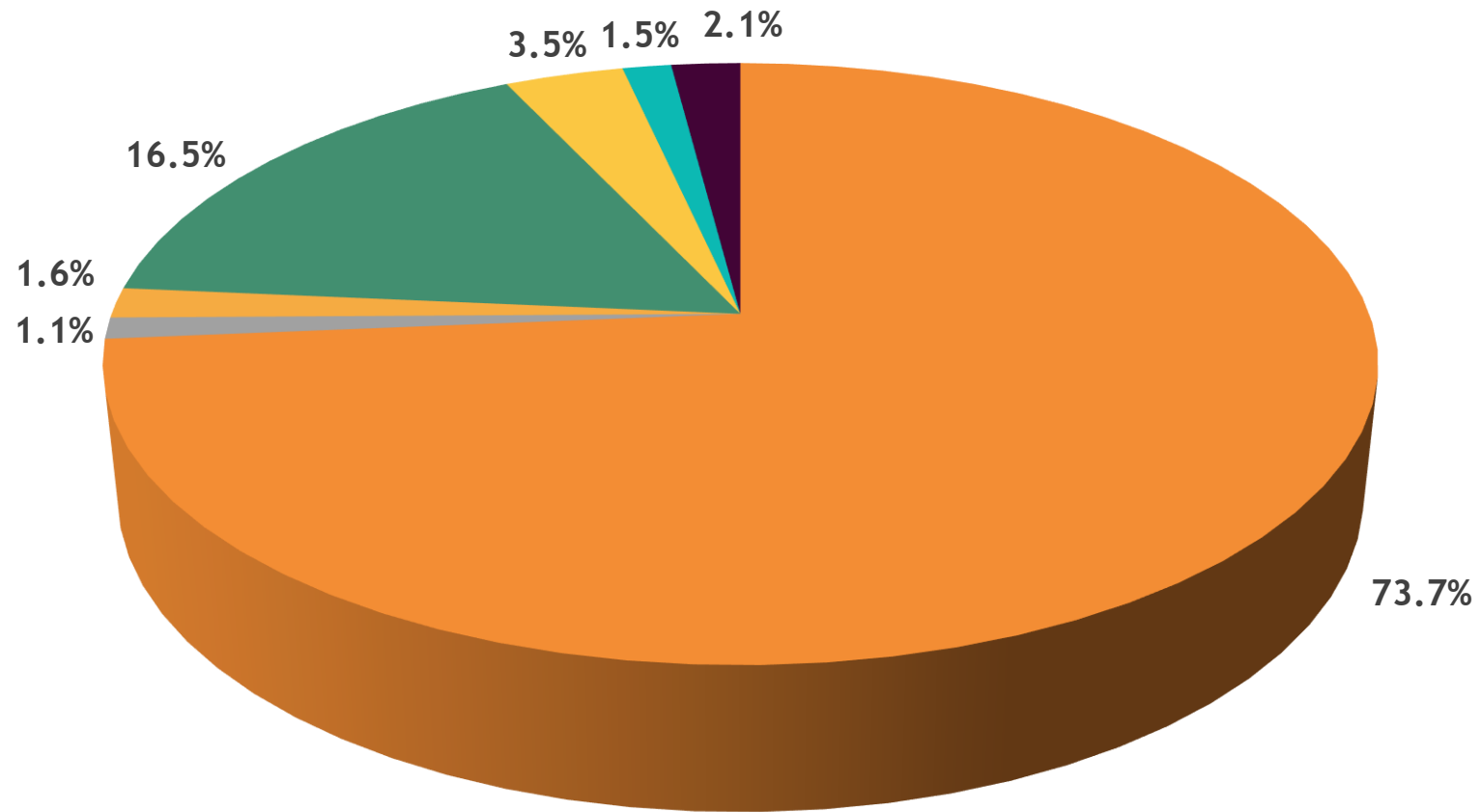


**CSI Cyber security Conference & Cyber Security Awards 2023**  
Outstanding Cyber Security Team in Private Bank



# SHAREHOLDING PATTERN - SEP'23

- Promoter\*
- Resident Individuals/HUF
- Others
- MF
- Foreign investors
- Insurance Companies
- Alternative Investment Fund



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

# SOCIAL SERVICES - PROGRAMS



01

## Financial Literacy

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



02

## CSR

Community Development  
Livelihood  
Disaster Relief



03

## ESG

Environmental, Social &  
Governance .



# FINANCIAL LITERACY PROGRAM (DIKSHA + & CHILLAR BANK)



## Enrolment

**54,805** Customers trained in Diksha+  
**22,832** Parents & Children trained  
through Chillar Bank

## Certification

**90%** Customers were certified  
**98%** of the Parents & Children attended

## Leads

**42%** Customers shown interest  
**22%** Parents & Children got the product  
access

## Conversions

**32%** Customers got product access  
**14%** Parents & Children got product  
access ion

## Digital Repayment

**20%** Customers repaying digitally  
**12%** Parent's repaying digitally

## Ujj Mobile App

**8%** Customer's login UJJ Mobile App  
**5%** Parent's login UJJ Mobile App



# FINANCIAL LITERACY PROGRAM (FLC & PRAGATI)



**9,462** Customers and community people across 151 branches have attended Financial Literacy Camp

FLC for URC Branch



“Pragati” for IL Customers

**561** Customers across **8** branches from Assam had participated in pilot “Pragati” Financial Literacy Program



#OneBankOneUjjivan



## PRAGATI

FINANCIAL LITERACY PROGRAM\*

Introducing Pragati Financial Program.  
An advanced financial literacy training for Nano-entrepreneurs.  
Take active participation and show your support as Ujjivan in partnership with Haqdarshak, embarks on this new journey.

An initiative of the Microbanking & Social Services Team



# CORPORATE SOCIAL RESPONSIBILITY



## PROJECT SWACHH NEIGHBORHOOD



About **1,200+** employees volunteered in the Swachh Neighbourhood drive across 34 branches.



No. of tree plantations : 418



**25** employees engaged with CSR partners like proVISION Asia, Calcutta Social Project, Pi Jam & Maithree society and had direct interaction with the beneficiaries



Employee engagement with CSR Partners



# CORPORATE SOCIAL RESPONSIBILITY



## Livelihood Development



Distributed 10 out of 60 wheelchairs to the PWDs in association with proVISION Asia



Livelihood training initiated at Jamshedpur, Ranchi & Varanasi for 300 PWDs



Livelihood training for 200 BPL/APL youths initiated at Bhubaneswar and Jaipur

## Disaster Relief



Relief kit comprising of Utensils and groceries distributed to 200 victims of the fire incident @ Appa pada, Mumbai



Grocery kits distributed to the 320 families - victims of Flood at Gujarat

## Infrastructure Development

No. of projects budgeted for FY 24: 28  
No. of proposed projects approved: 14



Mission statement re-defined to include sustainability

Launched Sustainability webpage

Strategy & Roadmap till FY 2030 formulated

Policy & Reporting gaps being addressed - Maiden BRSR published

GRI report slated for disclosure by end of Oct '23

Process and Data Management System formulated

**Maiden DJSI\*  
assessment  
by FY'25**



## New Policies being drafted

- ❖ OHS
- ❖ Human Rights
- ❖ Vendor code of conduct
- ❖ Sustainability + ESMS
- ❖ Anti-harassment policy (Include in Human Rights Policy)



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# THANK YOU

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