

USFB/CS/SE/2023-24/01

Date: April 05, 2023

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 and Year ended Mar 31, 2023:

Deposits being driven by strong retail and CASA growth

- Deposit momentum continue to be strong with Mar'23 marking the ₹ 25,000 crore milestone for the Bank
- Total deposits grew 39%/10% YoY/QoQ to ₹ 25,481 crore from ₹ 18,292 crore/ ₹ 23,203 crore in Mar'22/Dec'22
- CASA growth continues to be robust with 35%/11% YoY/QoQ growth

Particulars (₹ in Crores)	Mar 31, 2023	Mar 31, 2022	Y-o-Y	Dec 31, 2022	Q-o-Q
Total Deposits	25,481	18,292	39%	23,203	10%
CASA	6,733	4,993	35%	6,070	11%
CASA Ratio	26.4%	27.3%		26.2%	

Disbursement and Advances: Robust growth continues

- On disbursement side, significant milestones were achieved during Q4 as well as FY23 as the Bank crossed ₹ 6,000 crore disbursement for the quarter and ₹ 20,000 crore for the year
- Total disbursement for the quarter were up 23% YoY/ 24% QoQ – driven by robust growth in Microbanking, Housing and FIG
- Housing crossed milestone of ₹ 400 crore of quarterly disbursement – Rs. 439 Cr up 44% YoY/27% QoQ
- Advances are up 33%/10% YoY/QoQ to ₹ 24,114 crore from ₹ 18,162 crore/ ₹ 21,895 crore in Mar'22/Dec'22

Particulars (₹ in Crores)	Mar 31, 2023	Mar 31, 2022	Y-o-Y	Dec 31, 2022	Q-o-Q
Gross Loan Book*	24,114	18,162	33%	21,895	10%
Disbursements for the quarter	6,001	4,870	23%	4,838	24%
Disbursements for the year	20,037	14,113	42%		

Note - *Mar'23/ Dec'22/Mar'22 includes ₹ 2,174 crore/ ₹ 1,620 crore/ ₹ 674 crore of IBPC/ Securitization; Figures in () indicate negative number

Collections and Asset Quality continue to improve every quarter

- Strong collections across all buckets including restructured and NPA book. NDA collections in MicroBanking at 99.5%+ in line with pre-covid days
- PAR/GNPA further declining to 3.8%/2.6% from 4.9%/3.4% respectively QoQ.

Particulars (₹ in Crores)	Mar 31, 2023	Dec 31, 2022	Mar 31, 2022
PAR	3.8%	4.9%	9.6%
GNPA	2.6%	3.4%	7.1%

Particulars	Mar'23	Feb'23	Jan'23
Collection Efficiency (including foreclosure/ advance etc.)	117%	112%	112%
Collection Efficiency	100%	100%	99%

The information with reference to Q4-FY23 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