

# INCLUSIVE BANKING FOR THE NEW DIGITAL INDIA



1800 208 2121



[www.ujjivansfb.in](http://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.

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 Q2FY24, we expanded our presence with our 1<sup>st</sup> 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 experience by offering them privileges that match their banking and lifestyle needs.

For Q2FY24, we achieved a Profit After Tax of ₹328 Cr., while H1FY24 Profit After Tax stands at ₹652 Cr. Over 21,000 Ujjivanites, along with the trust of more than 79 lakh customers, investors and stake holders, remain committed to the mission of financial and digital inclusion, for a sustainable tomorrow.



## KEY INDICATORS

KEY STATISTICS	AS ON MARCH 31, 2022	AS ON MARCH 31, 2023	AS ON SEPTEMBER 30, 2023
No. of Customers (lakh)	64.8	76.9	79.4
No. of Employees	16,895	17,870	21,040
Total Advances (₹Cr.)*	18,162	24,085	26,574
Total Deposits (₹Cr.)	18,292	25,538	29,139
Profit After Tax (₹Cr.)	(415) (FY22)	1,100 (FY23)	652 (H1FY24)
Net Worth (₹Cr.)	2,803	4,209	4,771
Total Capital (₹Cr.)	1,928	2,155	2,156
Total Banking Branches	575	629	700

\* Including IBPC/ Securitisation

KEY RATIOS	QUARTER ENDED		
	AS ON MARCH 31, 2023	AS ON JUNE 30, 2023	AS ON SEPTEMBER 30, 2023
GNPA <sup>*</sup>	2.6%	2.4%	2.2%
NNPA <sup>*</sup>	0.04%	0.06%	0.09%
ROA <sup>^</sup>	3.9%	3.8%	3.6%
ROE <sup>^</sup>	30.3%	29.8%	28.0%
CAR <sup>#</sup>	25.8%	26.7%	25.2%
CD RATIO <sup>*</sup>	94%	95%	91%

<sup>\*</sup>Including IBPC/ Securitisation <sup>#</sup>Including ₹30 Crs of floating provision

<sup>^</sup>The above mentioned ROA and ROE figures are annualised for the quarter

CREDIT RATINGS (AS OF SEPTEMBER 30, 2023)	VALUE	AGENCY RATING
Long term borrowing	₹ 500 Cr.	CARE A+; Positive
Short term borrowing (Certificate of Deposit)	₹ 2,500 Cr.	CRISIL A1+

## AWARDS & RECOGNITION

### 2023



#### ICC Emerging Asia Banking Awards

- Best performance on Growth
- Best Performance on Profitability



#### Great Place To Work

- India's 45th Best Company to Work for FY 2023



#### AEGIS GRAHAM BELL AWARDS

- Hello Ujjivan - Innovation in Consumer Tech



#### CSI Cyber Security Conference & Cyber Security Awards 2023

- Outstanding Cyber Security Team in Private Bank



#### CSO 100 Awards

- The Disruptive 100 (CISO)



#### CMS Asia APAC 2023 – Marketing

- Best Use of Experiential Content (Gold)
- Best Use of Omnichannel Content (Silver)

# 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 (Q2FY24)



**₹26,574 cr** Gross Loan Book\*



79+ Lakh customer base; 21,000+ Employee strength



**₹29,139 cr** Total Deposits



Added Andhra Pradesh, expanding coverage to 26 States and UTs



Launched Maxima Savings and Business Maxima Current Accounts for premium customers

\*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 and Andhra Pradesh. Launched India's 1st Voice-Visual-Vernacular banking app - Hello Ujjivan\*

\* 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 and has integrated ESG (Environmental, Social, and Governance) practices within the bank. The organisation is formulating a visionary roadmap to make significant contribution in the ESG space. Our dedication to ESG is unwavering with Bank's Risk Management Committee designated to approve and oversee the implementation of comprehensive bank-level ESG policy.

In 2023, we presented our first Business Responsibility and Sustainability Report (BRSR) to demonstrate our unwavering dedication to regulatory compliance.

Our primary focus is on using resources efficiently and digitalising our services while considering environmental aspects. We have identified and assessed the significant sources of our carbon footprint and formulated a plan to reduce it gradually.

As a financial institution, we actively explore opportunities in green finance to reduce environmental impacts and create a positive environmental and social footprint.

We are committed to environmental sustainability and governance in everything we do, leading the way for a more responsible and conscious future for all.



# CORPORATE SOCIAL RESPONSIBILITY

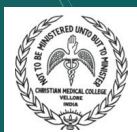
Ujjivan Small Finance Bank is dedicated to the well-being of communities across India through Corporate Social Responsibility (CSR). Our CSR efforts focus on three main areas: public infrastructure, environmental care, and public health. We work on projects such as providing clean water, building public toilets, creating transport facilities, and renovating government schools. We also support the development of skills and livelihoods for unemployed youth and women through our extensive branch network and partnerships with non-profit organisations.

Our corporate culture strongly emphasises aligning CSR values with our business goals, making giving back an integral part of our identity.

Our CSR initiatives address critical challenges like healthcare, disaster relief, vaccinations, economic opportunities for differently-abled individuals, education, and community infrastructure development.

We take pride in our commitment to CSR, positively impacting many individuals and communities. Our belief is in creating a more compassionate and prosperous future for all.

## Our CSR Partners





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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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