

USFB/CS/SE/2023-24/93

Date: January 03, 2024

To,

National Stock Exchange of India Limited

Listing Department
Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra(E)
Mumbai – 400 051
Symbol: UJJIVANSFB

BSE Limited

Listing Compliance
P.J. Tower,
Dalal Street, Fort, Mumbai – 400 001

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 ended Dec 31, 2023:

Deposits: Healthy CASA accretion

- Total deposits grew 29%/3% YoY/QoQ to ₹ 29,869 crore from ₹ 23,203 crore/ ₹ 29,139 crore in Dec'22/ Sep'23
- Excess system liquidity moderated further during the quarter
- Strong traction in CASA, up 24%/8% YoY/QoQ to ₹ 7,549 crore; CASA (%) of total deposits at 25.3% vs 24.1% in Sep'23

Particulars (₹ in Crores)	Dec 31, 2023	Dec 31, 2022	Y-o-Y	Sep 30, 2023	Q-o-Q
Total Deposits	29,869	23,203	29%	29,139	3%
CASA	7,549	6,070	24%	7,012	8%
CASA Ratio	25.3%	26.2%		24.1%	

Assets: Focus on growing secured book

- Gross Loan Book* up 27%/5% YoY/QoQ to ₹ 27,791 crore from ₹ 21,895 crore/ ₹ 26,574 crore in Dec'22/ Sep'23
- Disbursement at ₹ 5,675 crore, up 17% YoY and down 1% QoQ
- Affordable Housing[#] continues its strong performance with highest ever quarterly disbursement; disbursed ₹ 595 crore up 73%/10% YoY/QoQ
- Secured book inching up at 28.5% Vs 28.1%/ 27.5% as on Dec'22/ Sep'23 as other secured businesses like MSME, micro-mortgage has started to pick-up gradually
- Credit to Deposit ratio at 87.7% Vs 87.4% / 85.4% as on Dec'22/ Sep'23 (excluding IBPC/ Securitisation)

Particulars (₹ in Crores)	Dec 31, 2023	Dec 31, 2022	Y-o-Y	Sep 30, 2023	Q-o-Q
Gross Loan Book*	27,791	21,895	27%	26,574	5%
Disbursements	5,675	4,841	17%	5,749	(1)%

Note - *Includes IBPC/ Securitization of ₹ 1,596 crore as on Dec'23 | ₹ 1,619 crore as on Dec'22 | ₹ 1,685 crore as on Sep'23
including Micro-LAP; Figures in parentheses represent negative values

Collections & Asset Quality: Continues to be strong

- Collection continues to be healthy across all buckets
- Credit quality continues to improve with PAR/GNPA at 3.6%/2.1% vs 3.7%/2.2% as on Sep 30, 2023 (including IBPC/ Securitisation)

Particulars (₹ in Crores)	Dec 31, 2023	Sep 30, 2023	Dec 31, 2022
PAR	3.6%	3.7%	4.9%
GNPA	2.1%	2.2%	3.4%

Particulars	Dec'23	Nov'23	Oct'23
Collection Efficiency (including foreclosure/ advance etc.)	111%	109%	110%
Collection Efficiency	99%	98%	99%

The information with reference to Q3FY24 is provisional and subject to an audit / limited review 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