

USFB/CS/SE/2024-25/01

April 04, 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 and Year ended Mar 31, 2024:

Deposits: CASA ratio continues to improve

- Total deposits grew 24%/7% YoY/QoQ to ₹ 31,650 crore from ₹ 25,538 crore/ ₹ 29,669 crore in Mar'23/ Dec'23
- Strong traction in CASA, up 24%/10% YoY/QoQ to ₹ 8,332 crore; CASA (%) of total deposits at 26.3% vs 25.5% in Dec'23

Particulars (₹ in Crores)	Mar 31, 2024	Mar 31, 2023	Y-o-Y	Dec 31, 2023	Q-o-Q
Total Deposits	31,650	25,538	24%	29,669	7%
CASA	8,332	6,744	24%	7,556	10%
CASA Ratio	26.3%	26.4%		25.5%	

Assets: Focus on growing secured book

- Gross Loan Book* up 24%/7% YoY/QoQ to ₹ 29,779 crore from ₹ 24,085 crore/ ₹ 27,743 crore in Mar'23/ Dec'23
- Disbursement at ₹ 6,681 crore, up 11%/18% YoY/QoQ; FY24 disbursement at ₹ 23,389 crore up 17% vs FY23
- Affordable Housing# continues to lead the growth of secured book; disbursed ₹ 730 crore for the quarter up 66%/23% YoY/QoQ. For FY24 Affordable Housing disbursed ₹ 2,284 crore up 64% vs FY23
- Secured book at 30.2% Vs 27.2%/ 28.4% as on Mar'23/ Dec'23 as other secured businesses like MSME, micro-mortgage continues to scale-up
- Credit to Deposit ratio at 86.8% Vs 85.8% / 88.1% as on Mar'23/ Dec'23 (excluding IBPC/ Securitisation)

Particulars (₹ in Crores)	Mar 31, 2024	Mar 31, 2023	Y-o-Y	Dec 31, 2023	Q-o-Q
Gross Loan Book*	29,779	24,085	24%	27,743	7%
Disbursements	6,681	6,001	11%	5,675	18%

Note - *Includes IBPC/ Securitization of ₹ 2,317 crore as on Mar'24 | ₹ 2,174 crore as on Mar'23 | ₹ 1,596 crore as on Dec'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 at healthy levels with PAR/GNPA at 3.5%/2.1% vs 3.6%/2.1% as on Dec 31, 2023 (including IBPC/Securitisation)

Particulars (₹ in Crores)	Mar 31, 2024	Dec 31, 2023	Mar 31, 2023
PAR	3.5%	3.6%	3.8%
GNPA	2.1%	2.1%	2.6%

Particulars	Mar'24	Feb'24	Jan'24
Collection Efficiency (including foreclosure/ advance etc.)	113%	111%	110%
Collection Efficiency	99%	98%	98%

The information with reference to Q4FY24 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