

USFB/CS/SE/2025-26/01

April 04, 2025

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 March 31, 2025:**

**Deposits:**

Particulars	Mar 31, 2025	Mar 31, 2024	Y-o-Y	Dec 31, 2024	Q-o-Q
<b>Total Deposits (₹ in crore)</b>	<b>37,617</b>	<b>31,462</b>	<b>19.6%</b>	<b>34,494</b>	<b>9.1%</b>
CASA (₹ in crore)	9,611	8,335	15.3%	8,662	11.0%
CASA Ratio (%)	25.6%	26.5%		25.1%	
Credit-Deposit Ratio (%)	85.4%	94.7%		88.3%	

**Gross Loan Book:**

Particulars (₹ in crore)	Mar 31, 2025	Mar 31, 2024	Y-o-Y	Dec 31, 2024	Q-o-Q
<b>Gross Loan Book*</b>	<b>32,122</b>	<b>29,780</b>	<b>7.9%</b>	<b>30,466</b>	<b>5.4%</b>
Micro Group Loan	13,090	16,009	-18.2%	13,663	-4.2%
Individual Loan	5,194	4,799	8.2%	4,953	4.9%
Affordable Housing <sup>#</sup>	7,308	4,924	48.4%	6,393	14.3%
MSME	2,047	1,414	44.8%	1,694	20.8%
FIG	2,785	1,731	60.9%	2,257	23.4%
Others <sup>^</sup>	1,698	902	88.2%	1,506	12.7%
<b>Total Secured Book</b>	<b>14,002</b>	<b>8,990</b>	<b>55.7%</b>	<b>11,984</b>	<b>16.8%</b>
<b>Secured Book (%)</b>	<b>43.6%</b>	<b>30.2%</b>		<b>39.3%</b>	

**Disbursements:**

Particulars (₹ in crore)	Q4 FY 25	Q4 FY 24	Y-o-Y	Q3 FY 25	Q-o-Q
<b>Overall Disbursement</b>	<b>7,455</b>	<b>6,681</b>	<b>11.6%</b>	<b>5,362</b>	<b>39.0%</b>
Micro Group Loan	2,787	3,712	-24.9%	2,029	37.4%
Individual Loan	1,185	1,219	-2.8%	857	38.3%
Affordable Housing	1,130	730	54.8%	813	39.0%
MSME	533	128	316.6%	332	60.6%
FIG	1,064	546	94.8%	596	78.4%
Others <sup>^</sup>	756	346	118.6%	735	2.9%

Note - \*Includes IBPC/ Securitization of ₹ 195 crore as on Mar'25 | ₹ 199 crore as on Dec'24 | ₹ 2,360 crore as on Mar'24; <sup>#</sup>Includes M-LAP;

<sup>^</sup>Includes Vehicle Loans, Gold Loan, Staff Loan, OD-FD & others

**Collections & Asset Quality:**

Particulars	Mar 31, 2025	Dec 31, 2024	Mar 31, 2024
PAR	4.5%	5.4%	3.5%
GNPA	2.2%	2.7%	2.1%

Particulars	Mar'25	Feb'25	Jan'25
Collection Efficiency (including foreclosure/ advance etc.)	108.5%	106.6%	106.8%
Collection Efficiency	96.9%	96.6%	96.3%

**Micro Banking (GL and IL): X Bucket Collection Efficiency**

X Bucket CE %	Mar'25	Feb'25	Jan'25	Dec'24
Overall	99.5%	99.0%	99.2%	99.3%
Karnataka	98.7%	96.8%	98.4%	99.1%
Others (Excl. Karnataka)	99.6%	99.4%	99.3%	99.3%

The information with reference to Q4FY25 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](http://www.ujjivansfb.in)

Thanking You,  
Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**  
**Company Secretary & Head of Regulatory Framework**