

Q4FY25 INVESTOR PRESENTATION



UJJIVAN
UJJIVAN SMALL FINANCE BANK



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- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



KEY HIGHLIGHTS - Q4FY25 (1/2)

Gross Loan Book

₹ 32,122 Cr

Up 8% YoY

Mar'24: ₹ 29,780 Cr



Secured Loan Book

₹ 13,988 Cr

Up 56% YoY

Mar'24: ₹ 8,990 Cr



Total Deposits

₹ 37,630 Cr

Up 20% YoY

Mar'24: ₹ 31,462 Cr

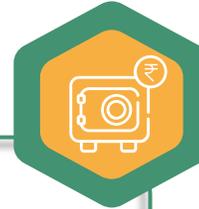


Retail TD*+ CASA

₹ 26,676* Cr

Up 21% YoY

Mar'24: ₹ 22,085 Cr



GNPA/NNPA

2.2%/0.5%

Down 5 bps/Up 26 bps YoY

Mar'24: 2.2%/0.3



Collection Efficiency

96.4%

Down 160 bps YoY

Mar'24: 98.0%



* Note: Retail TD are TDs below ₹ 3 Crs;

*** All NPA and gross loan book data in this document (except in Financial Overview section) are without adjusting for IBPC & Securitization book



KEY FINANCIAL HIGHLIGHTS - Q4FY25 / FY25

	Q4FY25 Vs Q4FY24	FY25 Vs FY24
 NII	₹864 Cr <i>Down 7% Vs ₹ 934 Cr</i>	₹3,636 Cr <i>Up 7% Vs ₹ 3,409 Cr</i>
 NIM	8.3% <i>Down 110 bps Vs 9.4%</i>	8.8% <i>Down 25 bps Vs 9.1%</i>
 PPOp	₹360 Cr <i>Down 31% Vs ₹ 519 Cr</i>	₹1,690 Cr <i>Down 12% Vs ₹ 1,917 Cr</i>
 PAT	₹83 Cr <i>Down 75% Vs ₹ 330 Cr</i>	₹726 Cr <i>Down 43% Vs ₹ 1,281 Cr</i>
 RoA	0.7% <i>Down 257 bps Vs 3.3%</i>	1.6% <i>Down 183 bps Vs 3.5%</i>
 RoE	5.6% <i>Down 1,914 bps Vs 24.8%</i>	12.4% <i>Down 1,368 bps Vs 26.1%</i>

KEY HIGHLIGHTS



Asset Business

- ❖ The secured loan book continues to grow at 56% YoY and secured contribution in loan book as of Mar'25 at 43.5% vs 30% as of Mar'24
- ❖ Healthy growth continues in Housing, MSME & FIG loan books
- ❖ New MSME variants of Working Capital and Supply chain Finance, part of segment diversification plan, are showing rapid growth
- ❖ The new product lines of Micro Mortgage, Vehicle Loans, Gold Loans and Agri Banking have started to scale up
- ❖ MFI segment business revived in Q4 with disbursements up 38% QoQ
 - Individual Loan book grew 5% QoQ and now contributes 28% within Micro Banking segment as of Mar'25
 - Group Loans disbursement for Q4 was led by repeat customers and growth in upcoming quarters would see higher number of New to Bank customers

Asset Quality & Credit Cost

- ❖ Overall PAR at 4.5%, GNPA at 2.2% and NNPA at 0.5% reduced QoQ by 86 bps, 52 bps and 7 bps respectively as of Mar'25
- ❖ Collection Efficiency up-to 1 EMI improved to 96.4% for Mar'25 vs 95.9% for Dec'24
- ❖ Secured verticals continue to show robust asset quality with improvements seen across Housing & MSME book
- ❖ In Q4, MFI segment saw improving trends with Bucket X collection efficiency 99.5% in Mar'25 and continues to perform better than Industry
- ❖ Effected an ARC transaction of ₹365 Crore in Feb'25
- ❖ Accelerated provision as of Mar'25 stands at ₹46 Crore with this PCR stands at 78%
- ❖ Credit Cost for FY25 came in at 2.45% of Avg. Gross Advances including Accelerated Provision and 2.12% net of Bad Debt Recovery

KEY HIGHLIGHTS



Liabilities and Liquidity

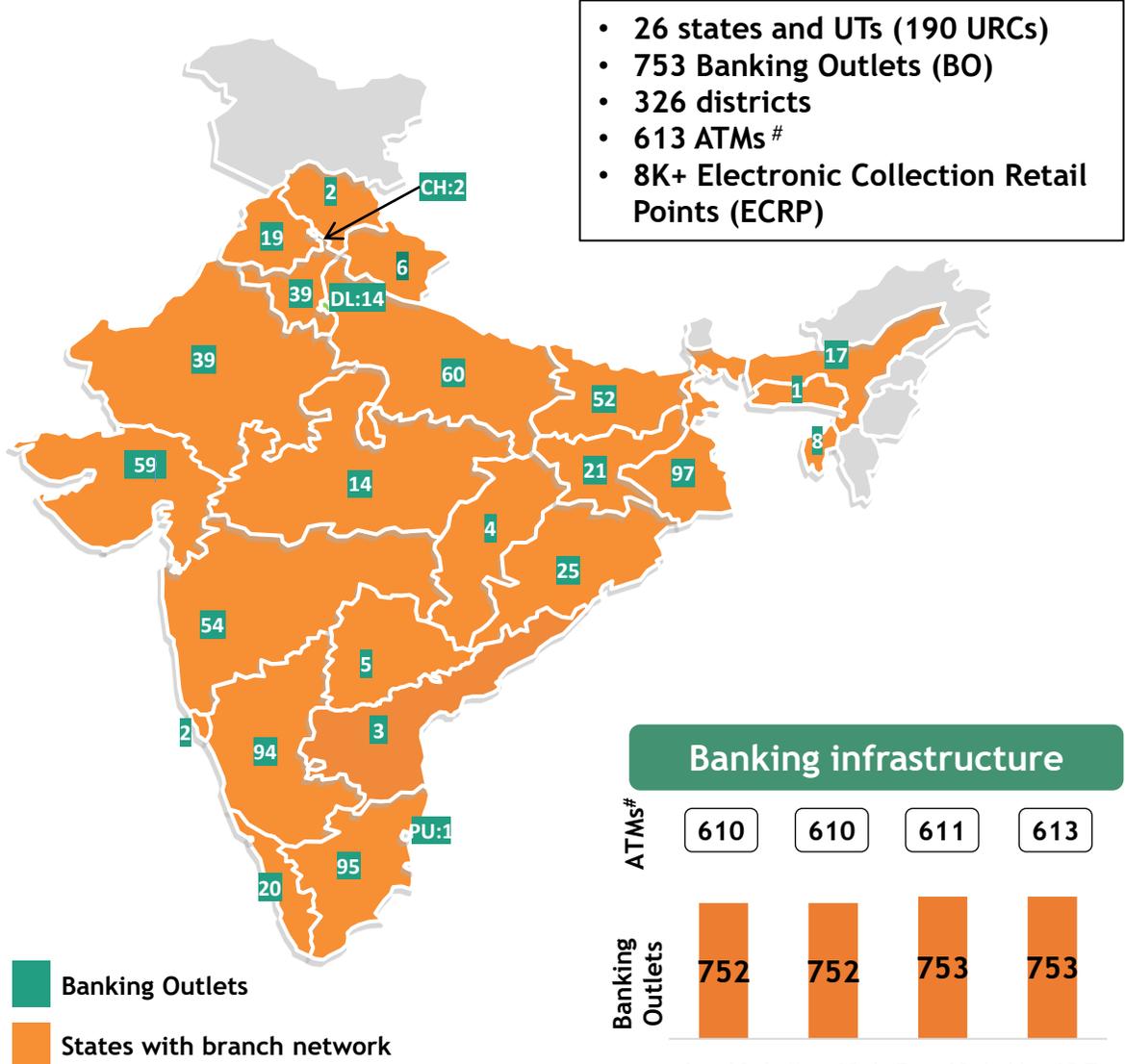
- ❖ Total deposits grew to ₹37,630 Crore up by 9% QoQ where in CASA reached ₹9,612 Crore, up 11%, despite tight liquidity in the market
- ❖ Despite tough scenario CASA% improved to 25.5% as of Mar'25 from 25.1% as of Dec'24
- ❖ CA book has grown 35% QoQ and 46% YoY achieving a milestone by crossing ₹1,000 Crore for the first time, CA book at ₹1,118 Crore as of Mar'25
- ❖ Retail % (Retail TD + CASA) continues to be above 70%
- ❖ Tight control on Liquidity ratios with Avg Daily LCR% for Mar'25 at 120%
- ❖ CoF% stable QoQ at 7.6%, marginally up by 1 bps QoQ
- ❖ HNI segment reached ₹6,012 Crore up by 18% YoY
- ❖ Maxima Variance of CA, SA and NR have reached ₹1,682 Crore, up by 21% QoQ and 103% YoY

Important Initiatives

- ❖ Applied for voluntary transition to Universal Bank in the month of Feb'25
- ❖ For FX AD-1; SWIFT membership is underway, opening of Nostro Accounts being carried out and system are being upgraded
- ❖ Evaluating measures to de-risk portfolio, bank has undertaken Credit Guarantee cover: CGFMU for Group and Individual Loans disbursed in Q3 FY25 for the portfolio of ₹582 Crore



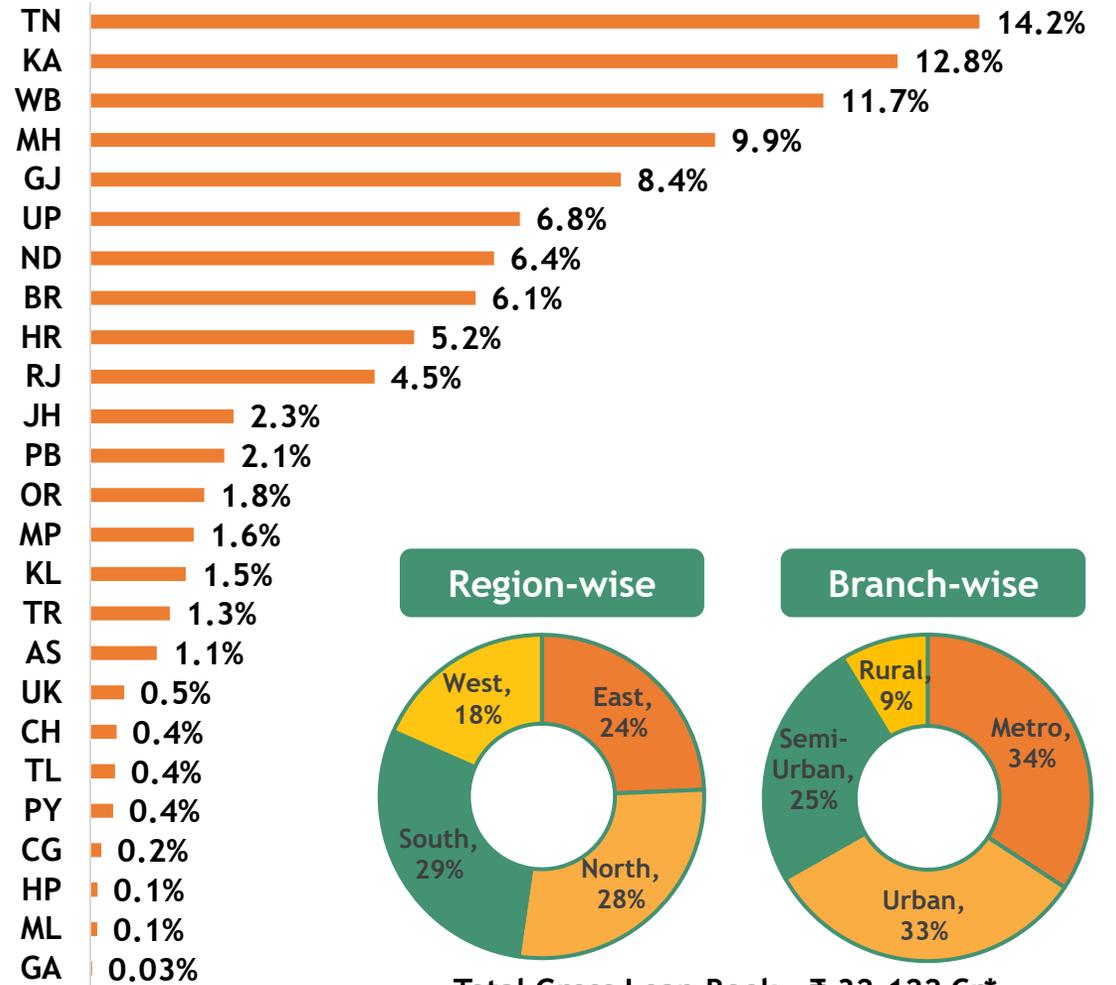
WELL DIVERSIFIED PAN INDIA PRESENCE



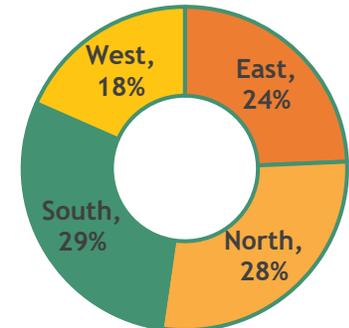
#Including 62 ACRs

Note:- Map not to scale

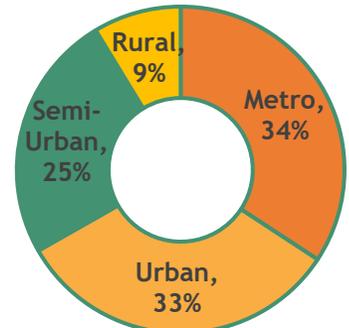
Mar'25 Gross Loan Book (%)



Region-wise



Branch-wise



Total Gross Loan Book - ₹ 32,122 Cr*

*Includes IBPC and securitization

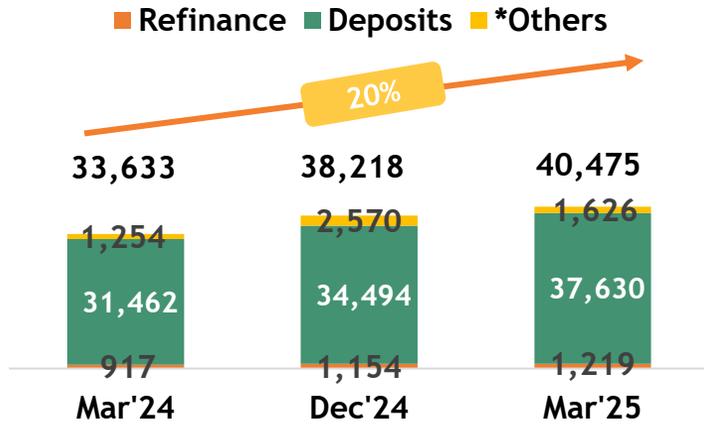


Liabilities: Driving Retail Deposit Base

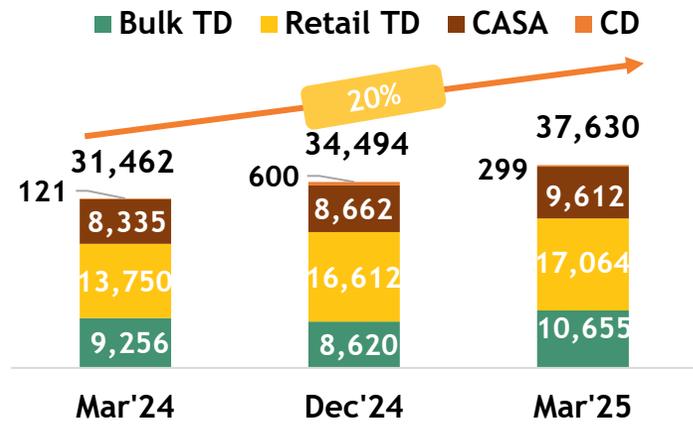


HEALTHY DEPOSIT GROWTH WITH RETAIL AT FOREFRONT

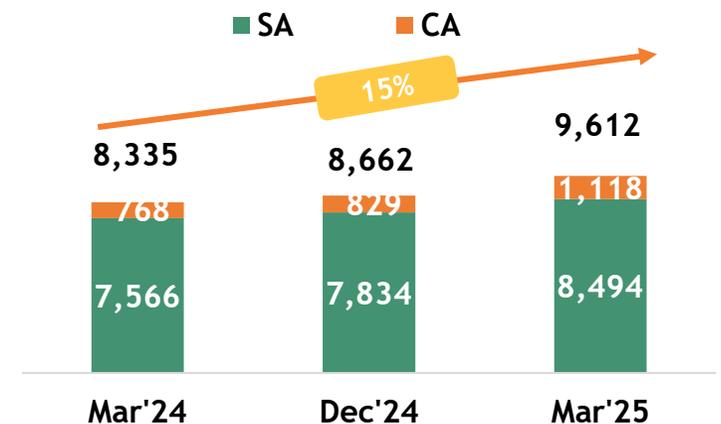
Total liabilities profile (₹ in Crore)



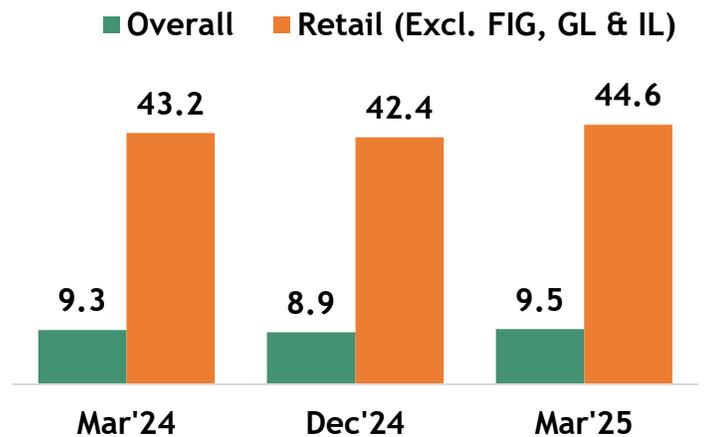
Deposits break-up (₹ in Crore)



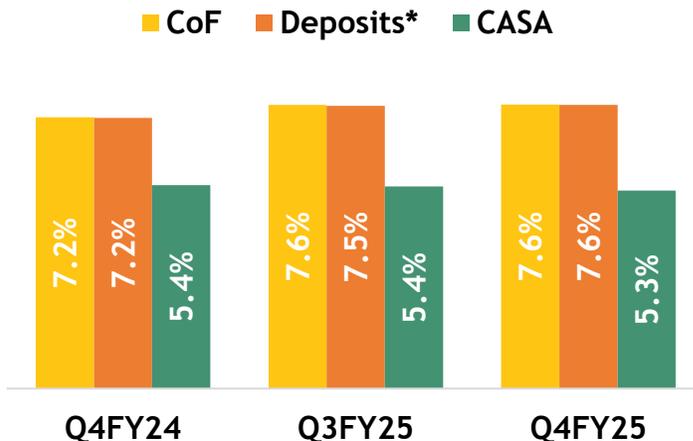
CASA break-up (₹ in Crore)



Average SA Balances (₹ in '000)



Cost of funds#



- ❖ Average daily LCR at 120 % for Mar'25
- ❖ Credit To Deposit Ratio: 84.9% as of Mar'25, adjusted for IBPC/ Securitization book (85.4% including IBPC/Securitization)
- ❖ Ratings - CRISIL A1+, (₹ 2,500 Crore certificate of deposits); CARE AA- (stable) (Long term bank facilities, ₹ 10,000 Crore Fixed Deposits)

* Others includes Money markets, Term loans, Sub-debt
 *Cost of Blended Deposits - TD + CA+ SA; # On Book + off Book

^ TD: Term Deposits, CASA: Current Account, Savings Account;

% CAGR in %



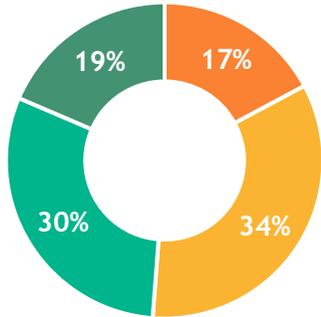
WELL-DIVERSIFIED DEPOSIT MIX

Region-wise deposit mix

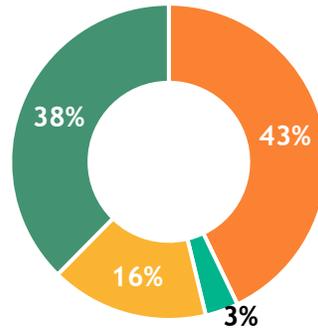
Branch classification wise deposit mix

Segment wise deposit mix

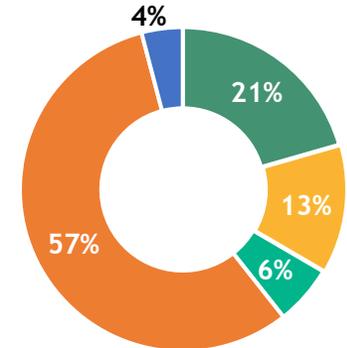
Mar'25



■ East ■ North ■ South ■ West

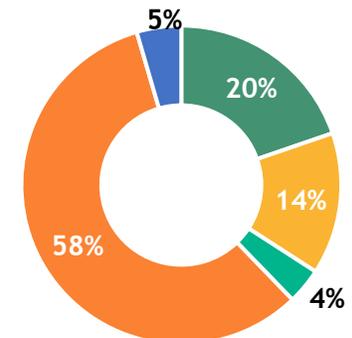
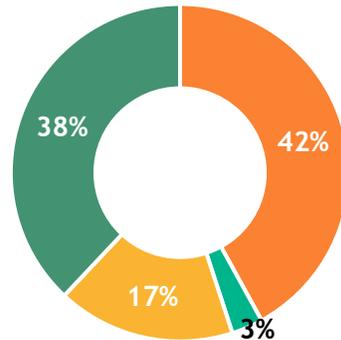
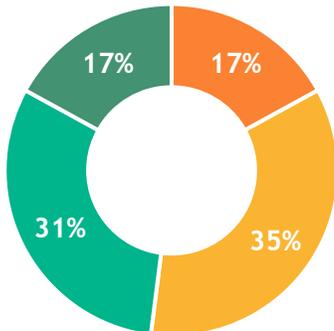


■ Metropolitan ■ Rural ■ Semi Urban ■ Urban



■ Bank ■ Corporate ■ Govt ■ Individual ■ TASC

Mar'24



Deposits from individuals continues to grow with our focus on building granular deposit base

Diversified deposit book across geography with all state contributing less than 15%

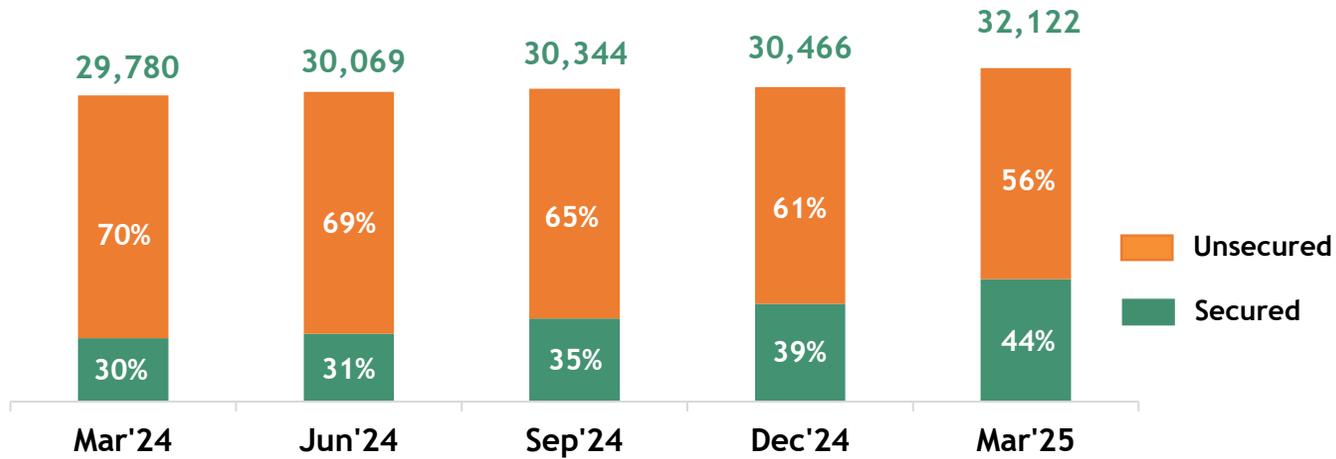


Assets: Well-diversified Growth

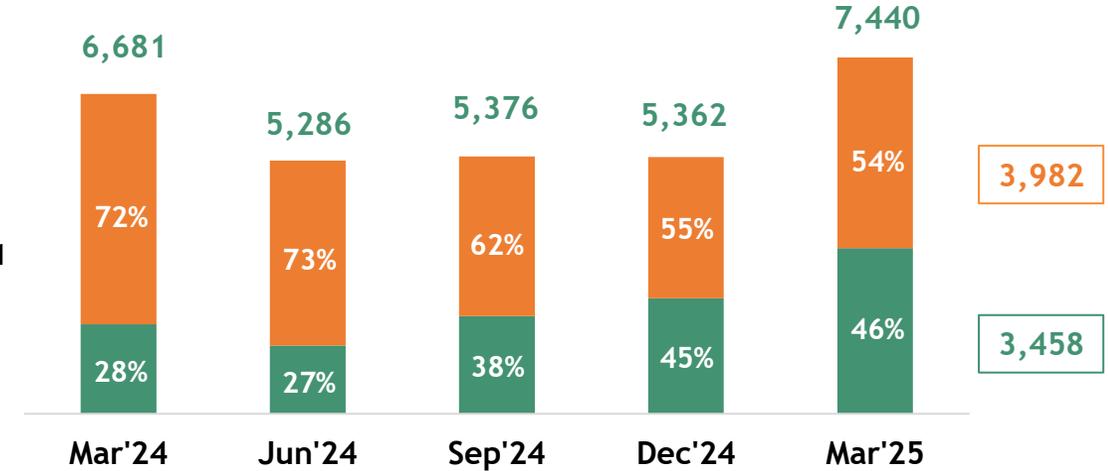


GROSS LOAN BOOK AND DISBURSEMENT TREND

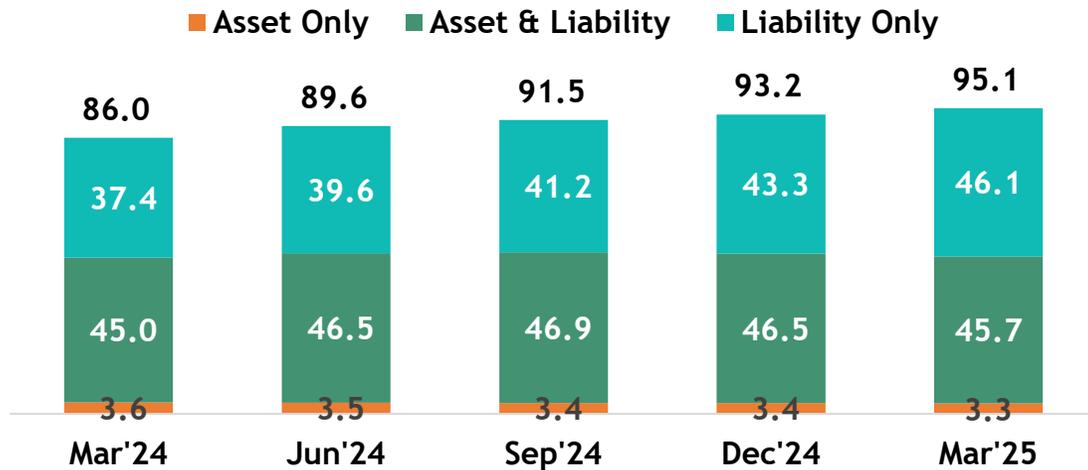
Gross Loan Book (₹ in Crore)



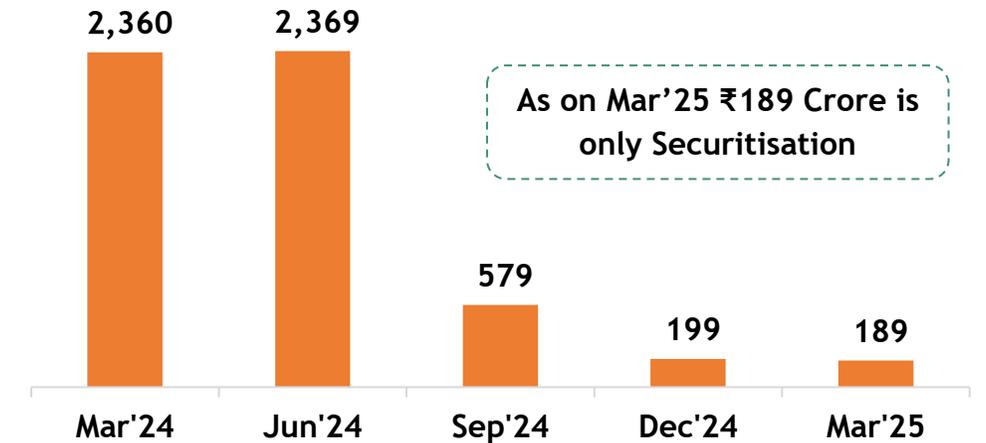
Secured Book Contribution in Disbursement (₹ in Crore)



Growing Customer base (Nos in Lakhs)



IBPC/ Securitisation (₹ in Crore)

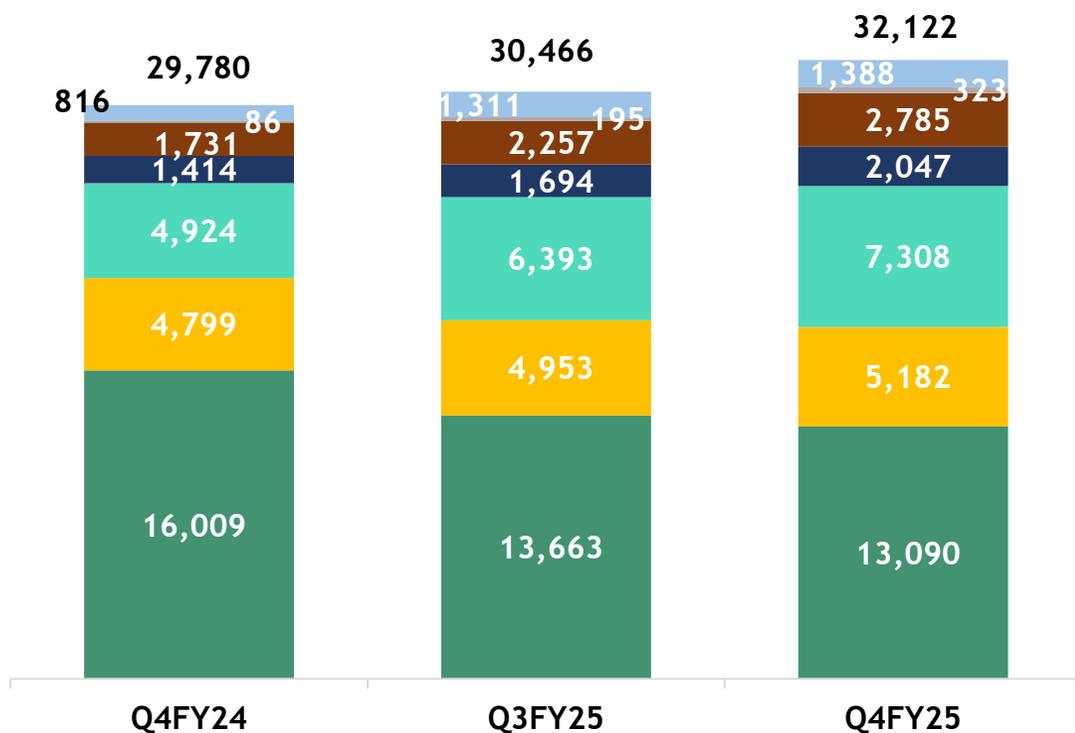




GROSS ADVANCES - YOY GROWTH

Gross Loan Book - Segment wise (₹ in Crore)

■ MGL ■ IL ■ *Housing ■ MSME ■ FIG ■ Agri Banking ■ ^Others



This time Agri-Allied book is bifurcated into Individual Loan and Agri Banking. In the previous bifurcation the Individual loans nature of agri & allied were grouped under Agri & Allied Loans are now classified under individual Loans. Following are the figures as per previous bifurcation:
 IL for Q4 FY24 / Q3 FY25 / Q4 FY25: ₹4,156 Cr / ₹4,436 Cr / ₹ 4,676 Cr
 Agri and Allied For Q4 FY24 / Q3 FY25 / Q4 FY25: ₹730 Cr / ₹712 Cr / ₹ 827 Cr

Product	% Gross Loan Book (Q4FY25)	% Gross Loan Book (Q4FY24)	Growth YoY	Growth QoQ
Group Loans	41%	54%	(18%)	(4%)
Individual Loans	16%	16%	8%	5%
*Housing	23%	17%	48%	14%
MSME	6%	5%	45%	21%
FIG Lending	9%	6%	61%	23%
Agri Banking	1%	0.3%	275%	65%
^Others	4%	3%	70%	6%
<i>Vehicle Loan</i>	1.5%	0.6%	166%	25%
<i>Gold Loan</i>	0.6%	0.04%	1,683%	71%
<i>Others</i>	2.3%	2.1%	15%	(12%)
Total	100%	100%	8%	5%

^Includes Vehicle Loans, Gold Loan, Staff Loan, OD-FD & others; *Housing (Including MM)
 MGL- Micro Group Loans; IL- Individual Loans ; MSME- Micro Small & Medium Enterprise;
 FIG- Financial Institution Group

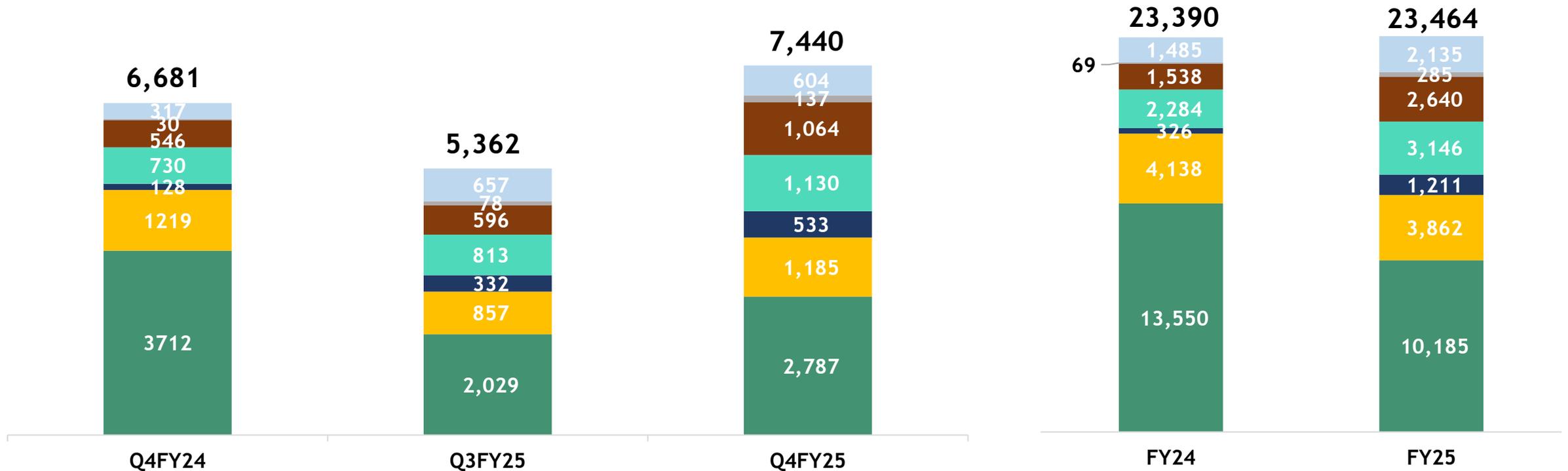


PRODUCT WISE DISBURSEMENT

Quarterly Segment wise Disbursement (₹ in Crore)

YTD Segment wise Disbursement (₹ in Crore)

■ MGL ■ IL ■ *Housing ■ MSME ■ FIG ■ Agri Banking ■ ^Others



This time Agri and Allied book is bifurcated into Individual Loan and Agri Banking. In the previous bifurcation the Individual loans nature of agri & allied were grouped under Agri & Allied Loans are now classified under individual Loans. Following are the figures as per previous bifurcation:

Quarterly / yearly Disbursement:

IL for Q4 FY24 / Q3 FY25 / Q4 FY25 / FY24 / FY25 : ₹1,093 Cr / ₹776 Cr / ₹1,071 Cr / ₹3,605 Cr / ₹3,491 Cr

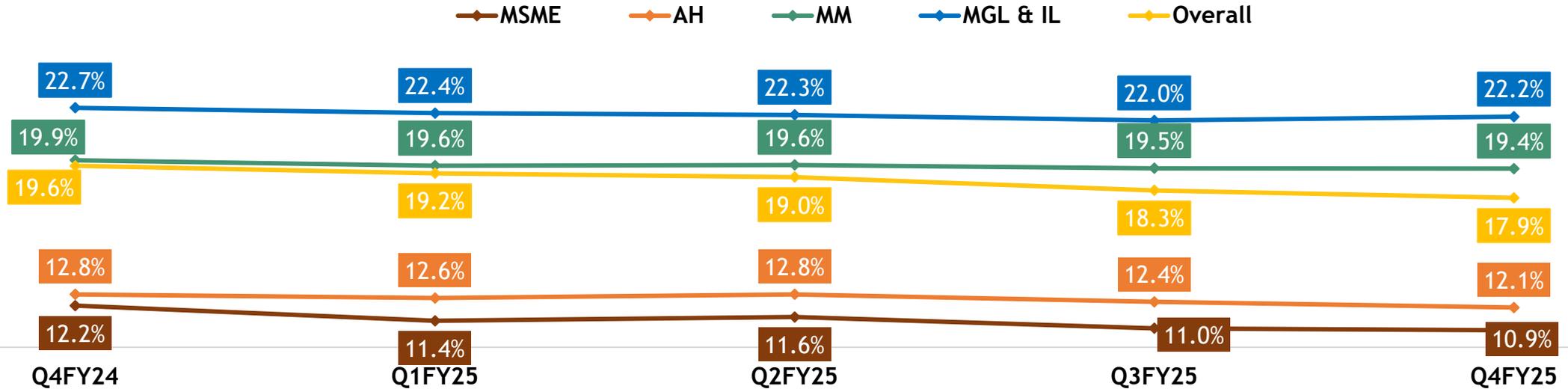
Agri and Allied For Q4 FY24 / Q3 FY25 / Q4 FY25 / FY24 / FY25 : ₹156 Cr / ₹159 Cr / ₹251 Cr / ₹603 Cr / ₹655 Cr

^Includes Vehicle Loans, Gold Loan, Staff Loan, OD-FD & others; *Housing (Including MM)
MGL- Micro Group Loans; IL- Individual Loans ; MSME- Micro Small & Medium Enterprise;
FIG- Financial Institution Group



YIELD AND AVERAGE TICKET SIZE

Quarterly Portfolio Yield (%) - Segment wise



Note: Calculation of yield earlier done on month end average basis are now on daily average basis

Average Ticket Sizes on Disbursement (₹ in Lakhs)

Product	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Micro Group Loans	0.6	0.6	0.6	0.6	0.6
Individual Loan	1.4	1.3	1.3	1.3	1.3
Micro Mortgages	5.0	5.2	5.7	5.8	6.0
Affordable Housing	14.2	13.7	14.5	14.7	16.2
MSME (Excl.-SCF)	48.0	55.7	58.5	60.8	69.6

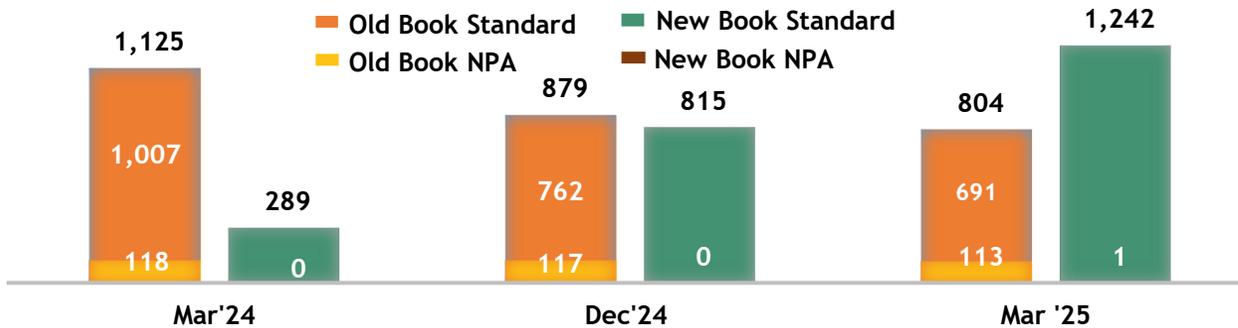


DRIVERS OF SECURED BOOK GROWTH - MSME

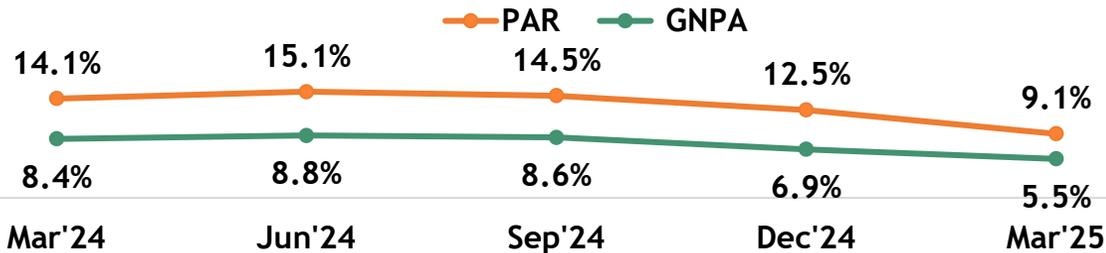
Dedicated lines of business offering full stack financial services to MSMEs

- Loan Against Property (LAP) - Vintage Business with mix of Semi-formal and Formal MSMEs**
Products: Long Term LAP, LRD, DLOD
 - Working Capital (WC) - New Line Of Business for Formal MSMEs**
Facilities: Short Term Fund Based - OD/ CC, WCDL, Non-Fund - BG
 - Supply Chain Finance (SCF) - New Line Of Business for Formal MSMEs**
Facilities: Ultra-Short Term anchor-led Dealer and Vendor Financing
- Focus Area: To build 360 banking relationship with MSME customers

Asset Quality - New Book at Minimal NPA

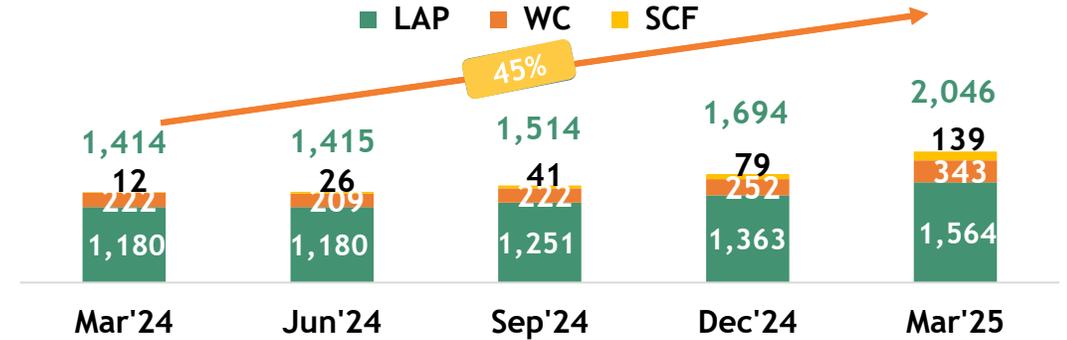


GNPA Movement (%)

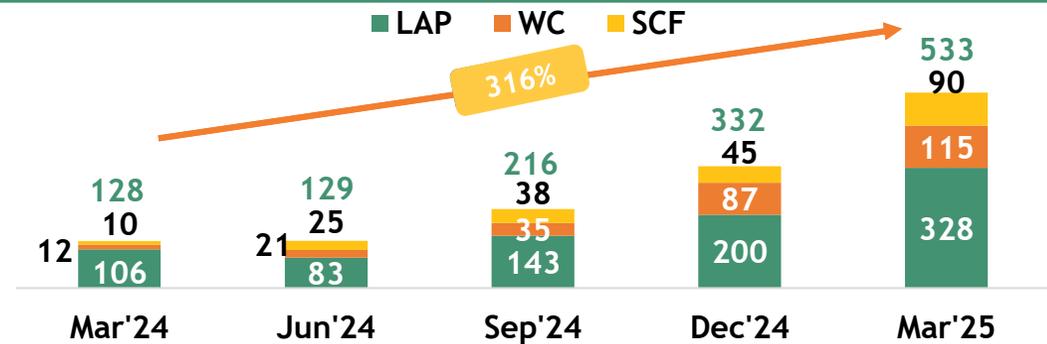


% CAGR in %

MSME Segment Book Growth (₹ in Crore)



Disbursement (₹ in Crore)



Enablers of Growth and Stability

Digital Underwriting
Dedicated LOS for LAP and WC businesses | Automated CAM with GST, Banking, ITR fetch

Analytics & Digital Interventions
Enhanced productivity | Increased Cross Selling & Up selling opportunities

EWS and Monitoring
Automated Early Warning System | Enable proactive risk identification and timely correction



DRIVERS OF SECURED BOOK GROWTH - NEW PRODUCTS

Vehicle Finance



Business Performance

- Loan Book at ₹ 468.2 Crore with a growth of 166% YoY / 25% QoQ
- Disbursement Runrate Achieved: ₹50 Crore
- Yield: ~ 20%
- Asset Quality: NPA - 1.8%



Target Segment: Focus on Tier II and Tier III markets, primarily serving salaried & self-employed customers seeking 2W finance



Products: Currently financing 2W & commuter vehicles; and plan to introduce mid - premium 2W & Used car financing in FY26



Geographical Presence: Operational in 231 branches across 10 States with major business coming from East at 48%



Sourcing: Is through tie ups with Dealer Network; Focus on top OEMs; NTB at 94%



Enablers: Quick upfront decisioning backed by robust scorecard; Integrated LOS with BRE for customer onboarding; Robust Portfolio Monitoring Mechanism

Gold Loan



Business Performance

- Loan Book at ₹ 196 Crore up 71% QoQ, with YTD disbursement at ₹ 249 Crore
- Disbursement Runrate Achieved: ₹40 Crore
- Yield: ~14%
- Asset Quality: NPA 0.2%



Target Segment: Focusing on unorganized market where customers seek loans for agri and allied activities, small businesses.



Products: Bullet, Monthly Interest Scheme and EMI repayment based loans



Geographical Presence: Gold Loan is offered from 200 branches up from 170 in Sep'24 and 63 in Mar'24.; with 50% of business contributed by South



Sourcing: 72% of business is generated by Gold Loan team with around 28% coming from referrals from Branch Banking and Microfinance team; ETB vs NTB customers stands at 76% vs 24%



Enablers: Geographical expansion in North and East for diversified presence; Enhanced product offering catering to affluent segment; Mobility solution enabling on-field customer onboarding

Agri Banking



Business Performance

- Loan book of ₹ 323 Crore with a growth of 275% YoY / 66% QoQ
- Disbursement Runrate Achieved: ₹40 Crore
- Yields: ~13.44%
- Asset Quality: NPA 0.6%



Target Segment: Aspirational Individual Loan, Livestock farmers, Progressive farmers with varied income sources.



Products: Capital assistance as overdrafts for crop cultivation and consumption ; term loan for farm investments secured by Agri. Land and other non-agri. collaterals



Geographical presence - Present in 280 branches across 10 States



Sourcing - Open market (75%); Balance from cross sell to MFI customer base and CASA account holders Entire portfolio is secured with Agri Collateral (~60%) / Non-Agri Collateral (~40%)



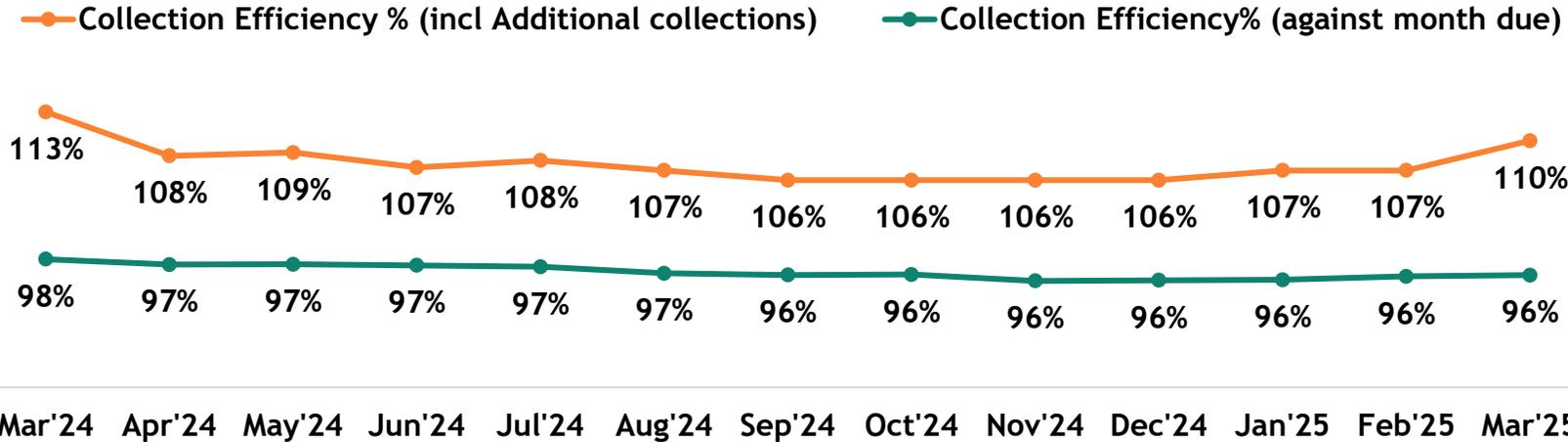
Enablers - Focusing on branch based sourcing, Underwriting and Monitoring; Customized approach to cater to upstream and downstream Agri Community



Asset Quality

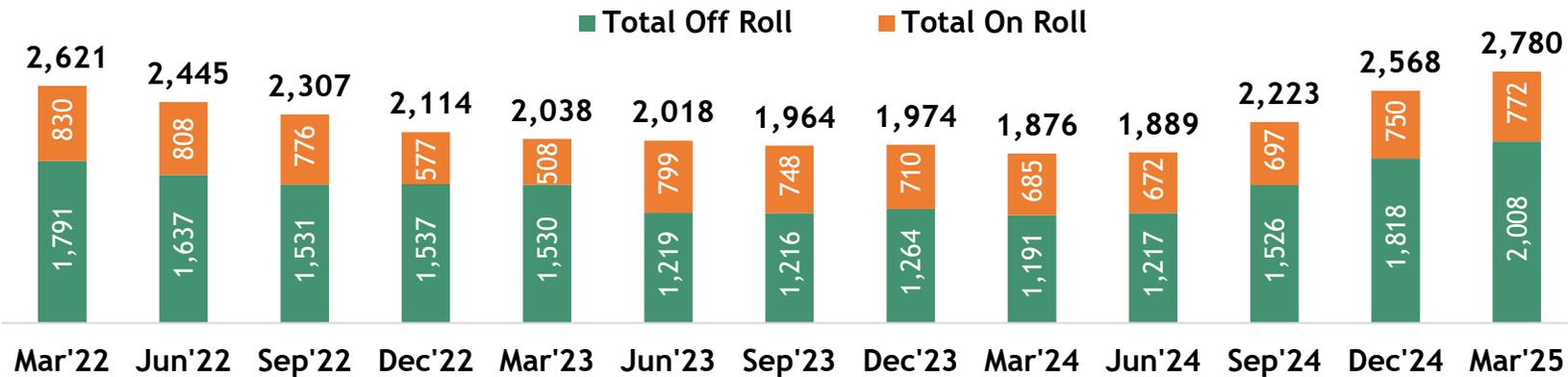


HEALTHY COLLECTIONS DESPITE STRESS

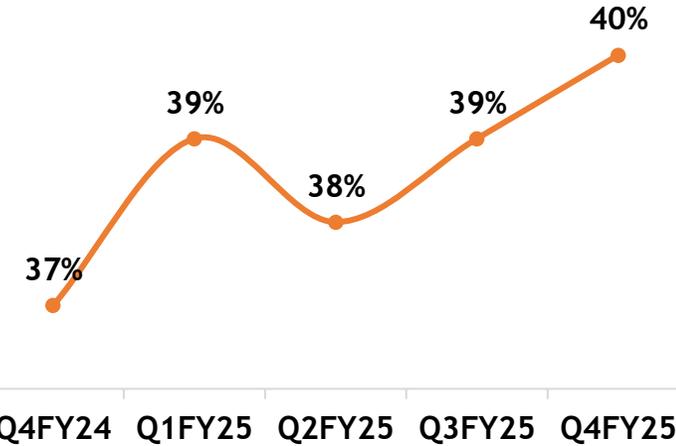


Note: Collection efficiency - collections for the period against dues for the period. It does not include arrears

Well calibrated collections team... (Nos)



Cashless MB collections



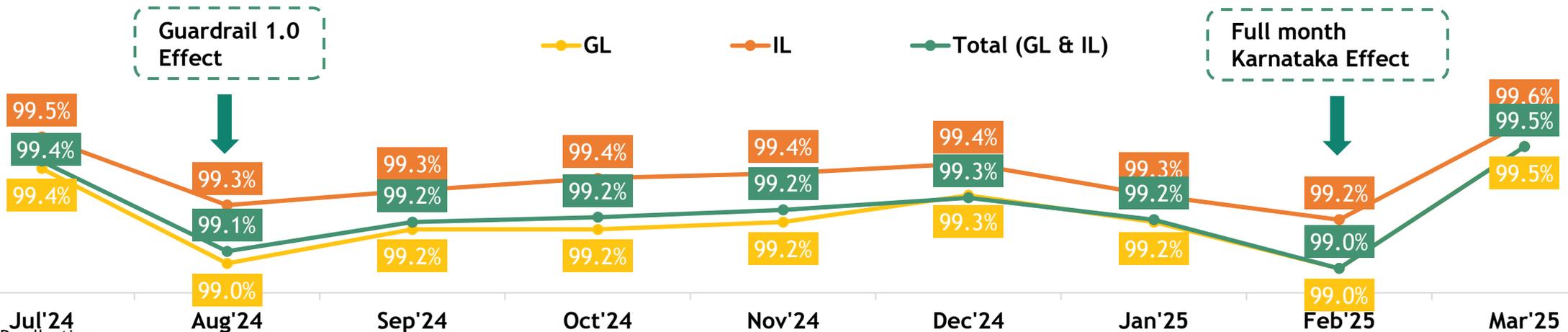
- Digital Repayment through SI, NACH, Hello Ujjivan, BBPS 37% as of Mar'25
- Cashless collection through Electronic Collection Retail Points through partners is 3% as of Mar'25
- Enhanced customer convenience to align with evolving needs by providing flexible modes of repayments not limited to centre meeting



COLLECTION EFFICIENCY

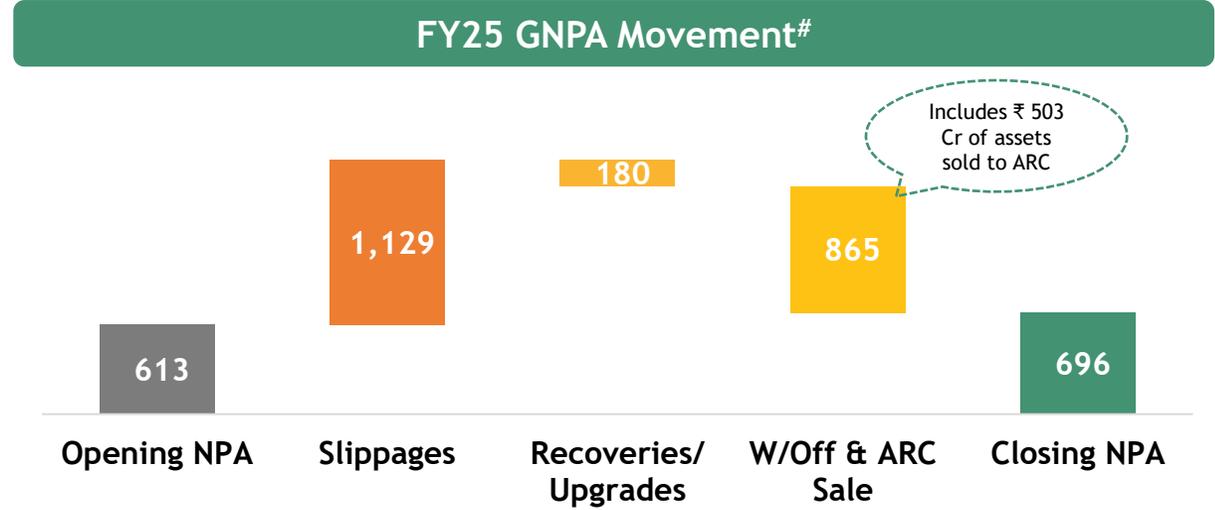
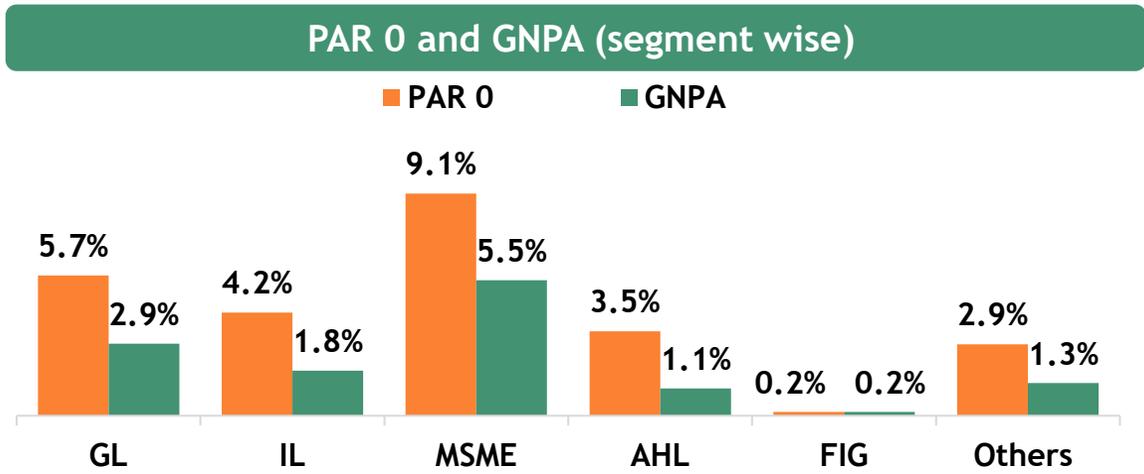
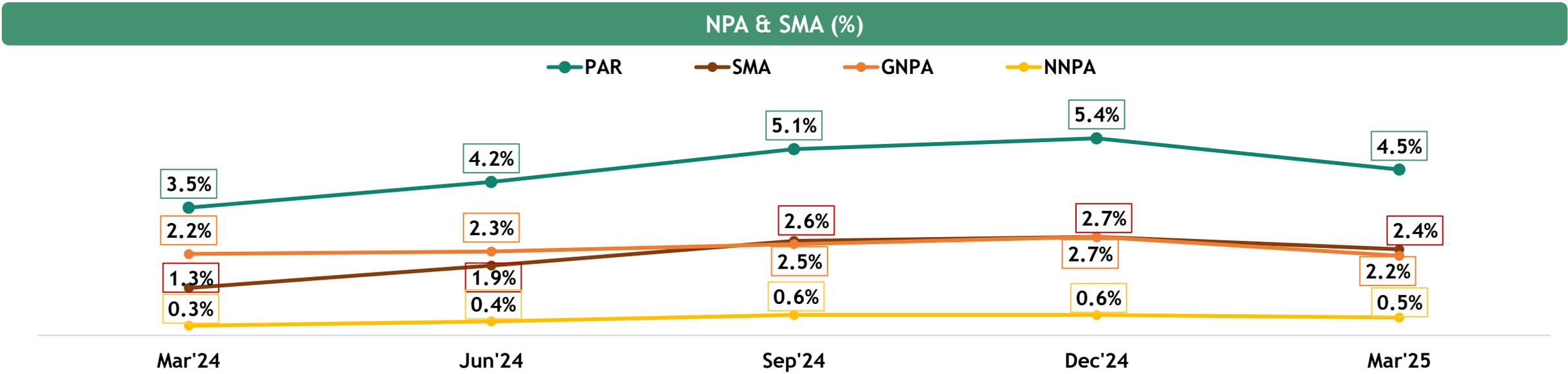
₹ Crore	Jan'25					Feb'25					Mar'25				
Verticals	Due	Coll. Eff.	CE %	Add. Coll.	CE % (incl. Add. Coll)	Due	Coll. Eff.	CE %	Add. Coll.	CE % (incl. Add. Coll)	Due	Coll. Eff.	CE %	Add. Coll.	CE % (incl. Add. Coll)
Group Loans	1,228.4	1,166.9	95%	106.2	104%	1,182.6	1,131.0	96%	90.6	103%	1,175.7	1,124.8	96%	105.9	105%
Individual Loans	368.2	354.4	96%	38.7	107%	367.0	354.6	97%	36.4	107%	374.2	362.0	97%	40.8	108%
Housing	92.3	90.4	98%	49.0	151%	96.3	94.2	98%	44.4	144%	100.0	98.4	98%	53.4	152%
MSME	23.9	21.7	91%	17.2	163%	24.6	22.3	91%	18.5	166%	25.4	23.4	92%	25.5	193%
FIG Lending	229.1	229.1	100%	0.0	100%	163.0	163.0	100%	0.0	100%	172.5	172.5	100%	25.2	115%
Others	23.4	22.5	96%	1.9	104%	24.6	23.5	95%	1.9	103%	26.2	25.1	96%	2.4	105%
Total	1,965.4	1,885.0	96%	213.1	107%	1,858.2	1,788.6	96%	191.8	107%	1,873.9	1,806.1	96%	253.2	110%

NDA Collection Efficiency for GL & IL inching towards normalcy....





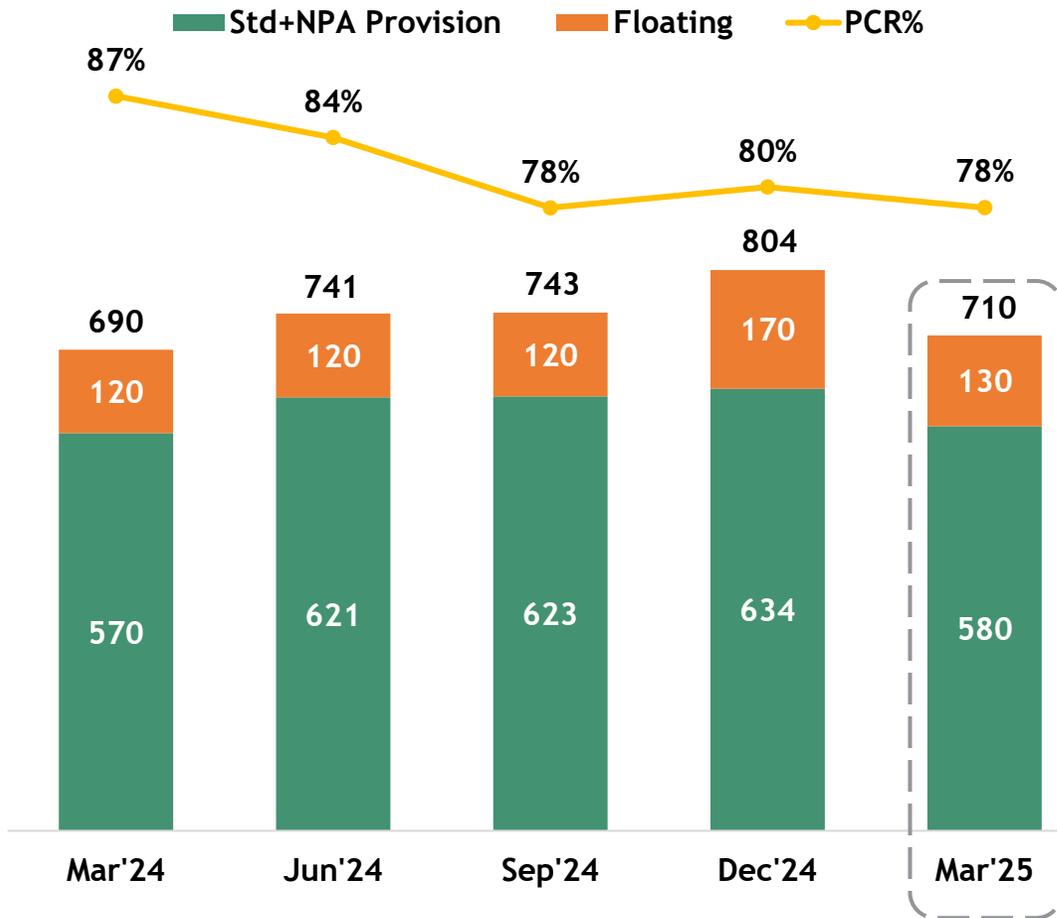
ASSET QUALITY



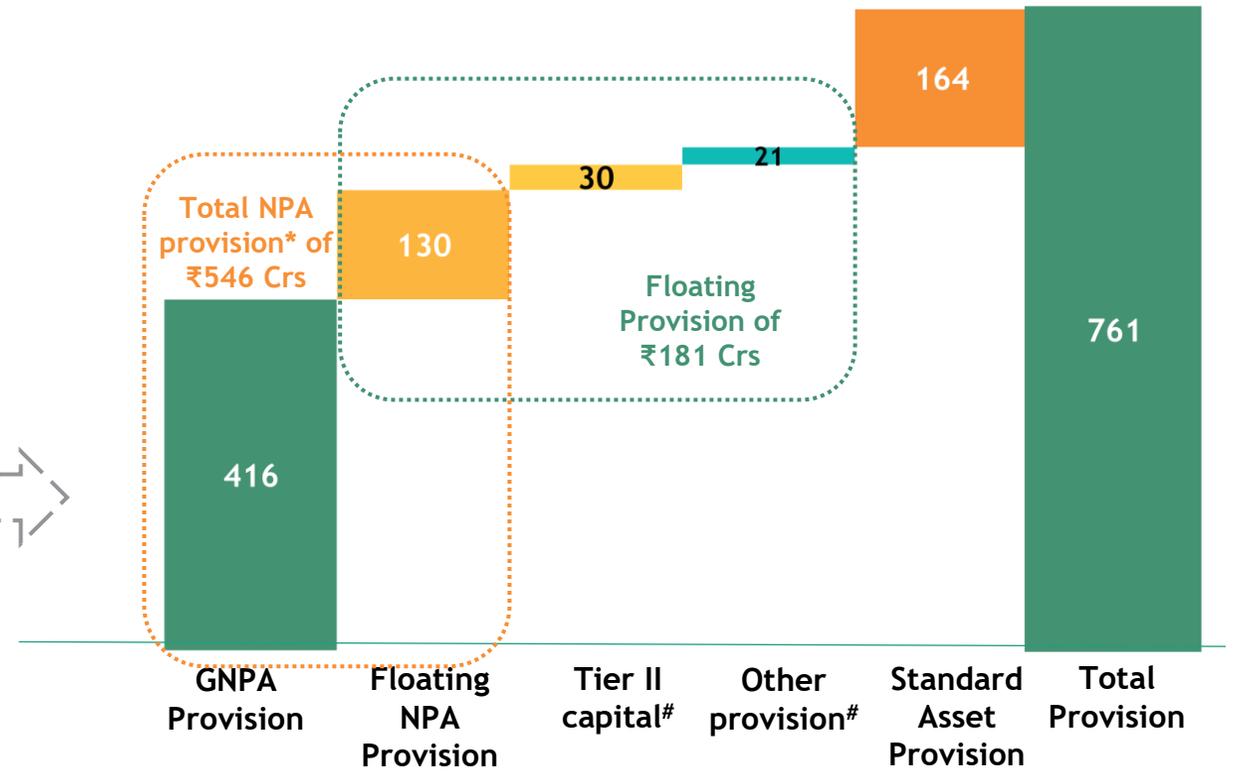
Excluding IBPC/Securitisation



HEALTHY PROVISION COVERAGE



- Accelerated Provision as of Mar'25 is ₹46 Crore
- CGFMU cover taken for ₹582 Crore for Q3FY25 disbursed book



Floating provision of ₹ 181 Crore continues to be on books & can be utilized for making specific provisions in future during extraordinary circumstances, as per RBI guidelines. Of this ₹ 30 Crore was moved to Tier II capital in Jun'22 and ₹130 Crore is earmarked for PCR calculation and ₹ 21 Crore is part of Other Provisions



GROUP LOANS: LENDER WISE TREND

Lender wise OSB % trend				
Lender Overlap	Nov'24	Dec'24	Jan'25	Feb'25
Unique to Ujjivan	45.7%	46.3%	47.2%	47.7%
Ujjivan+1	25.9%	26.2%	26.4%	27.0%
Ujjivan+2	15.3%	15.3%	15.2%	15.2%
Ujjivan+3	7.6%	7.3%	6.9%	6.5%
Ujjivan+4 & above	5.4%	4.9%	4.3%	3.5%
2 L Indebtedness (<=3 Lenders)	3.5%	3.4%	3.3%	3.2%

Lender wise PAR % trend				
Lender Overlap	Nov'24	Dec'24	Jan'25	Feb'25
Unique to Ujjivan	3.9%	3.5%	3.4%	2.8%
Ujjivan+1	5.7%	5.2%	5.1%	4.4%
Ujjivan+2	8.4%	8.1%	8.1%	7.2%
Ujjivan+3	13.1%	13.5%	14.3%	13.2%
Ujjivan+4 & above	26.6%	29.2%	32.1%	30.5%

- Guardrail is applicable only on Group Loan book which is 72% of Micro Banking book (Group Loan + Individual Loan)
- More than 3 lender book has come down to 10% as of Feb'25 from 13% as of Nov'24
- 2 L indebtedness (<= 3 lender) portfolio at 3.2% down from 3.5% as of Nov'24
- PAR and CE of borrowers with greater than 3 lenders has reflected a positive move in Mar'25

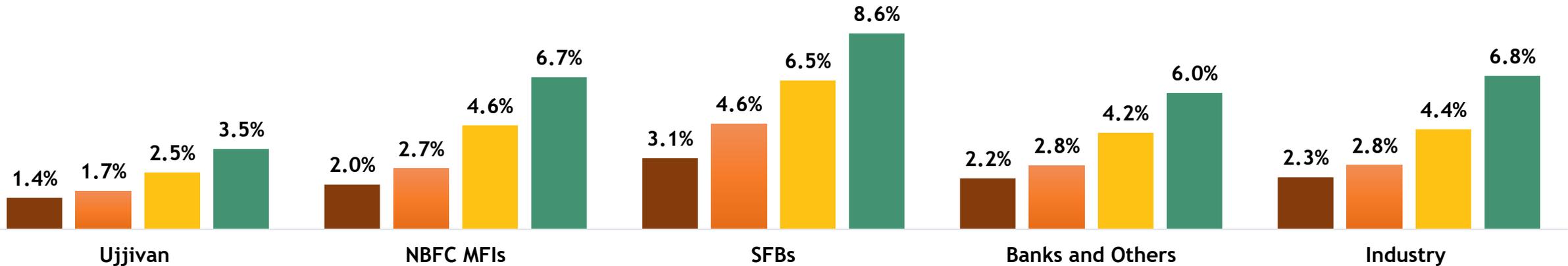
Lender wise Collection Efficiency %				
Lender Overlap	Nov'24	Dec'24	Jan'25	Feb'25
Unique to Ujjivan	97.3%	97.5%	97.5%	97.8%
Ujjivan+1	95.9%	96.0%	95.9%	96.4%
Ujjivan+2	93.6%	93.6%	93.3%	94.0%
Ujjivan+3	89.7%	89.2%	88.3%	89.2%
Ujjivan+4 & above	79.2%	77.0%	74.4%	75.9%



UJJIVAN GROUP LOAN VS INDUSTRY PERFORMANCE

Microfinance 31 to 180 PAR Trend (%)

■ Mar'24 ■ Jun'24 ■ Sept'24 ■ Dec'24

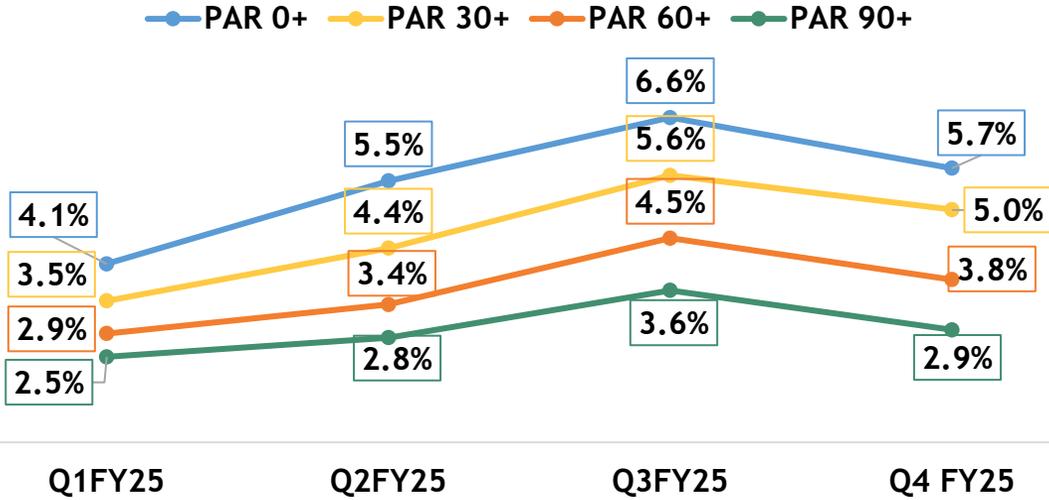


- Ujjivan's asset quality is better than Industry; Ujjivan NDA CE is above 99.3% in Q4FY25
- Geographical diversification, cautious growth and early warning signals, necessary policy interventions are key factors for Ujjivan's better performance
- Gross Loan book movement in-line with Industry
 - Ujjivan book has reduced by 7% from Q2 to Q3, SFBs (degrown by 10%) and Banks (degrown by 3%) and NBFC-MFI (degrown by 7%). Overall Industry degrown by 6%
 - Ujjivan Disbursement has degrown by 16% from Q2 to Q3, SFB's (degrown by 10%) and banks (degrown by 2%) and NBFC-MFI (degrown by 16%). Overall Industry disbursement degrown by 12%

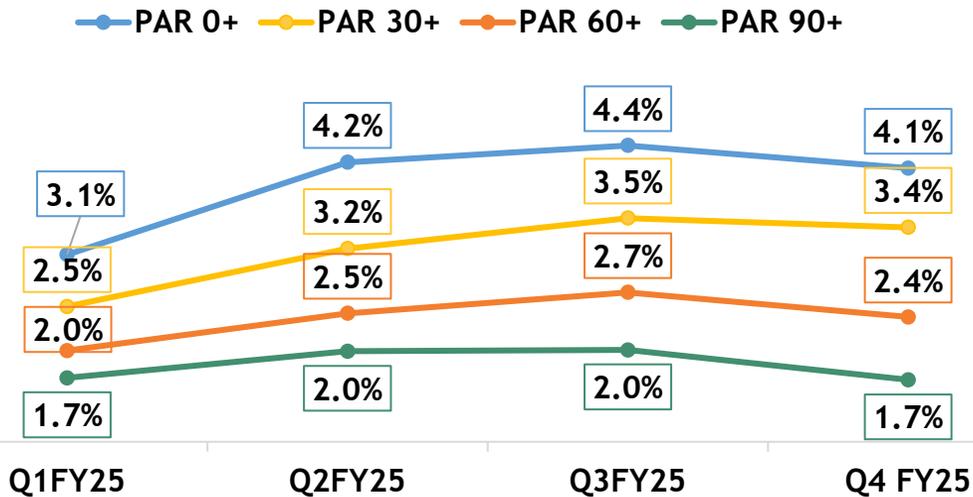
GL AND IL - PAR TRENDS AND TOP 5 STATES



GL PAR Trend



IL PAR Trend



Group Loan Portfolio - Top States

Top States	% of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	14.8%	4.3%	3.7%	2.4%
Karnataka	13.1%	9.4%	7.6%	3.0%
Tamil Nadu	13.0%	7.3%	6.7%	4.0%
Bihar	10.8%	4.9%	4.3%	2.9%
Uttar Pradesh	7.7%	4.7%	4.2%	2.7%
Others	40.5%	5.0%	4.5%	2.9%
Total	100.0%	5.7%	5.0%	2.9%

Individual Loan Portfolio - Top States

Top States	% of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	12.1%	4.6%	3.9%	2.2%
Maharashtra	12.4%	3.5%	3.0%	1.5%
Tamil Nadu	10.9%	3.2%	2.9%	1.4%
Haryana	10.7%	2.9%	2.3%	1.2%
Karnataka	9.9%	6.9%	5.1%	1.3%
Others	43.9%	4.0%	3.4%	1.9%
Total	100.0%	4.1%	3.4%	1.7%

Written off in FY 25 : GL Rs. 244Crore and IL Rs. 33Crore

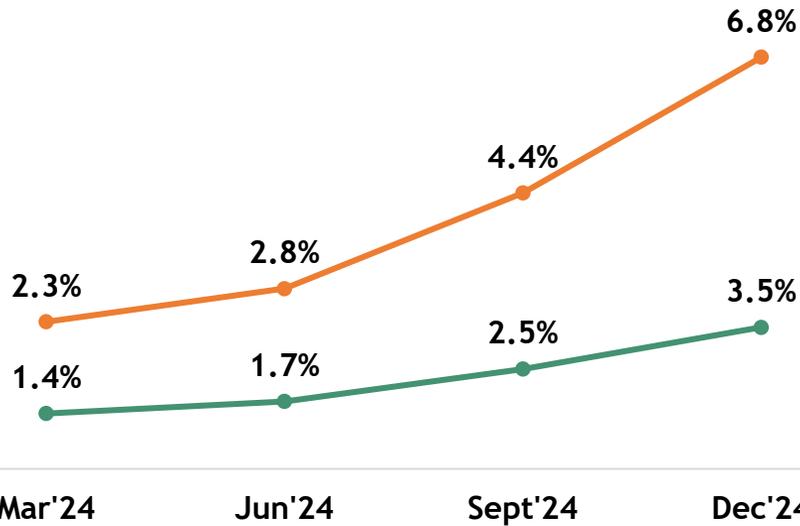
Provisioned Book in ARC: GL Rs. 394 Crore and IL Rs. 101Crore



GROUP LOAN ASSET QUALITY UPDATE: PAR 31-180

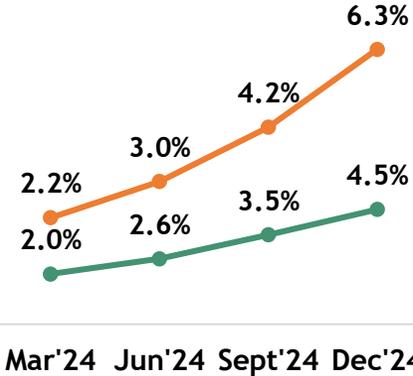
Group Loan

Ujjivan Industry



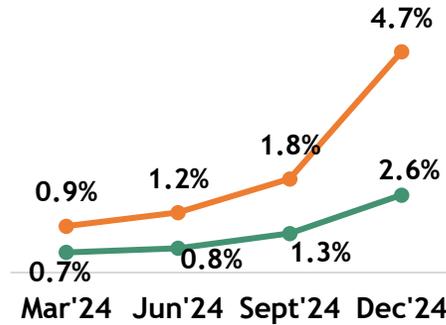
Tamil Nadu

Ujjivan Industry



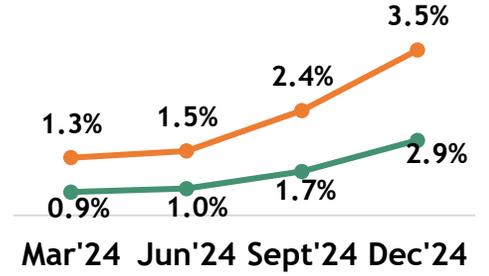
Karnataka

Ujjivan Industry



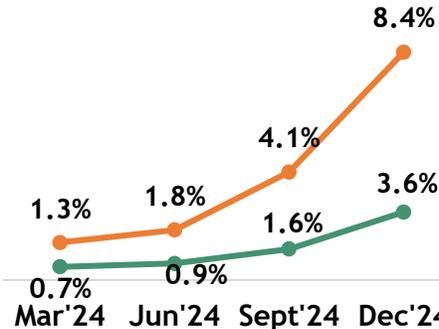
West Bengal

Ujjivan Industry



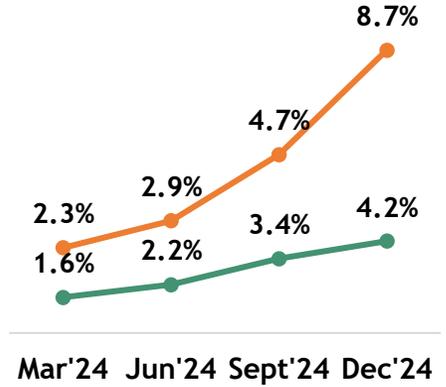
Bihar

Ujjivan Industry



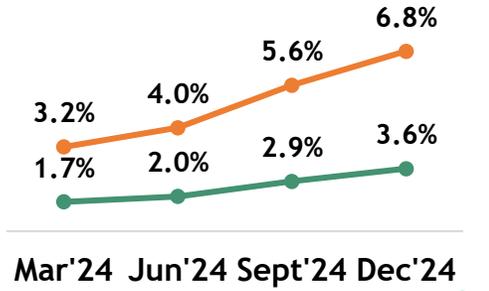
Uttar Pradesh

Ujjivan Industry



Others

Ujjivan Industry



- Ujjivan SFB PAR better than industry in top 5 states which contributes 60% OSP in Ujjivan
- As of Dec'24 end Industry and Ujjivan both PAR trend continue to be on increasing trend
- The gap in Q3 is further widened between Ujjivan and Industry

*Source - CRIF Highmark Prismatic Report, Industry data is excluding Ujjivan data



RECENT PORTFOLIO TREND - MICRO BANKING

Ujjivan	Dec	Jan	Feb	Mar
OSB	18,605	18,576	18,171	18,254
Other States (excl. KA)	86.9%	87.1%	87.4%	87.8%
Karnataka (KA)	13.1%	12.9%	12.6%	12.2%

NDA CE %	Dec	Jan	Feb	Mar
Ujjivan	99.3%	99.2%	99.0%	99.5%
Other States (excl. KA)	99.3%	99.3%	99.4%	99.6%
Karnataka (KA)	99.1%	98.4%	96.8%	98.7%

SMA(1-90 DPD)	Dec	Jan	Feb	Mar
Ujjivan	2.8%	2.8%	3.0%	2.7%
Other States (excl. KA)	2.9%	2.7%	2.6%	2.2%
Karnataka (KA)	2.4%	3.5%	6.1%	6.2%

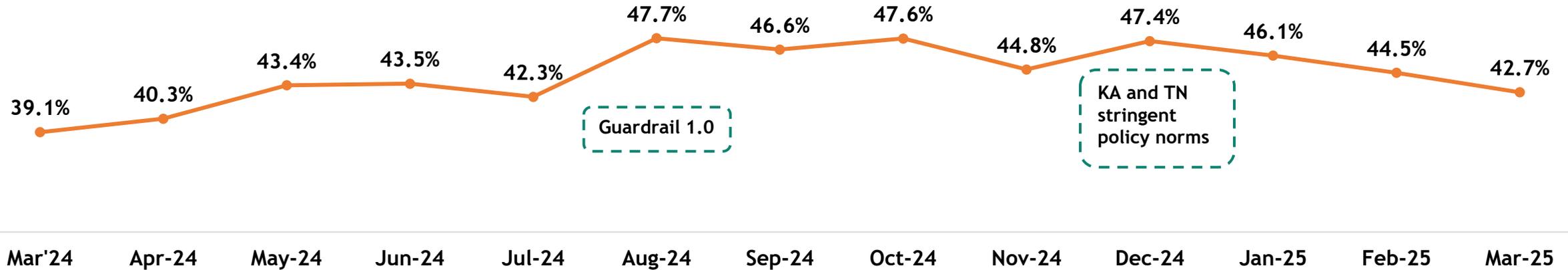
-  All other states (excl. Karnataka) showing consistent improvement in Q4
-  X Bucket Collection Efficiency for Karnataka dipped in Feb'25 and improved in Mar'25
-  In Mar'25: Karnataka is 12% of portfolio contributing 28% of total Micro Banking SMA Book
-  In Karnataka Accelerated Provision taken for ₹23 Crore out of total ₹46 Crore as of Mar'25

- Guardrail 1.0 and 2.0 implemented fully and is being system driven through BRE
- Stringent internal underwriting norms compared to Guardrails
- Categorisation of branches based on Portfolio Quality
- Policy interventions for New, Repeat and Top Up Loans based on Branch Category
- No loans given to 1+ DPD Ujjivan customers
- Off-role Collection team size increased to 2,000+ in Mar'25 from 1,200+ as of Jun'24



REJECTION TREND - MICRO BANKING

GL Rejection Trend M-o-M FY25



- Group loan rejections have increased with the implementation of MFIN guardrail from Q2FY25
- 3 lender Norm for New Customer Pan India implemented in Oct'24 and for all Karnataka customers in Feb'25
- Rejection rates for Mar'25: 42.7%
 - NTB 53%
 - ETB 39%
- With the gradual reduction in the number of overleveraged clients, rejection rates are seeing a steady decline from last 4 months
- In Individual Loans the rejections rate ranges between 40% to 50% through out the year.

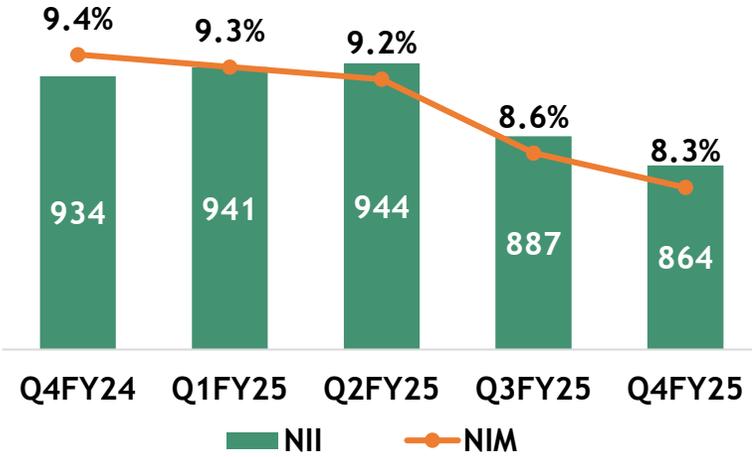


Financial Overview

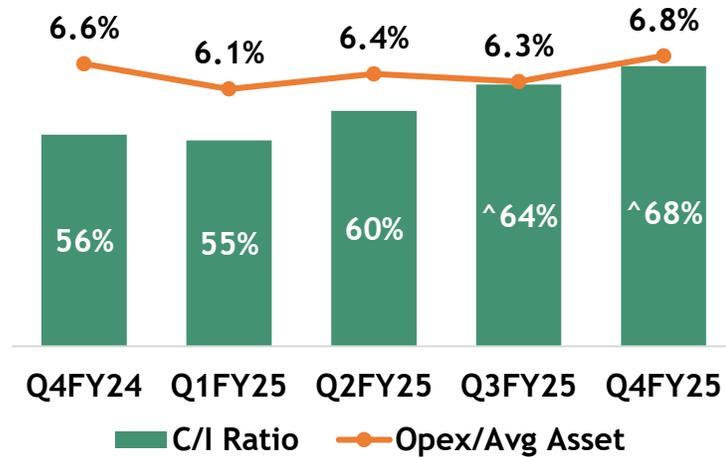


FINANCIAL OVERVIEW

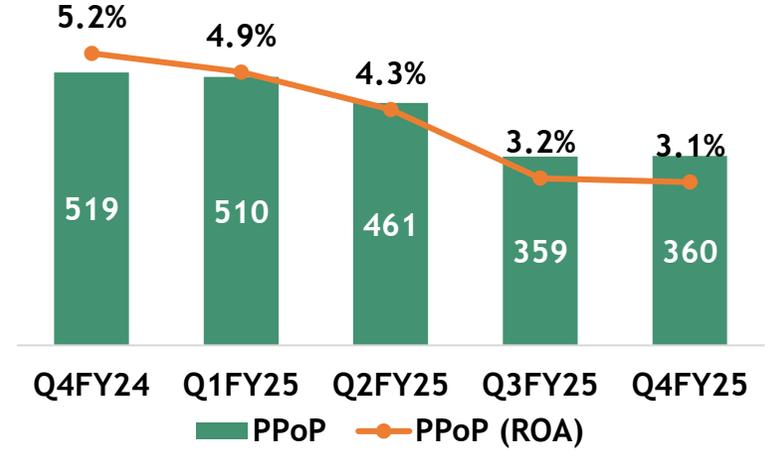
NII (₹ in Crore) & NIM*



Cost to Income Ratio & Operating Expenses/ Average Assets (%)

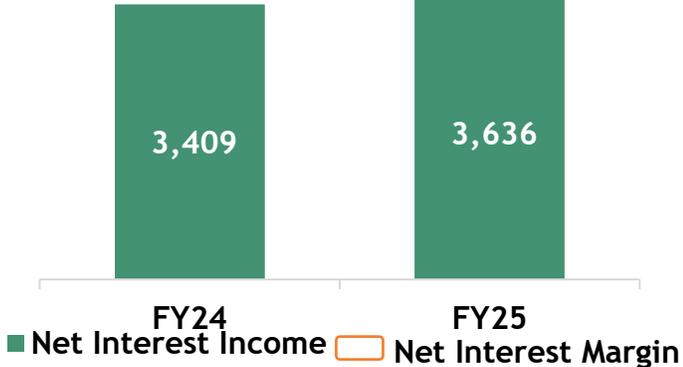


Pre-Provision Operating Profit & PPOp (RoA)



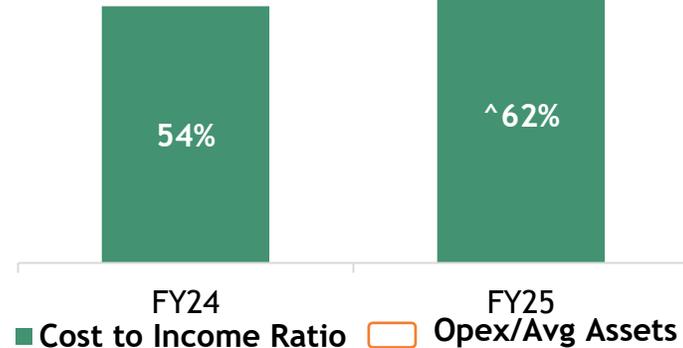
9.1%

8.8%



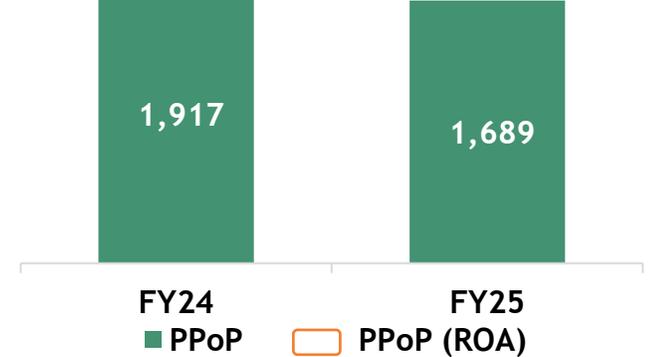
6.2%

6.3%



5.2%

3.8%



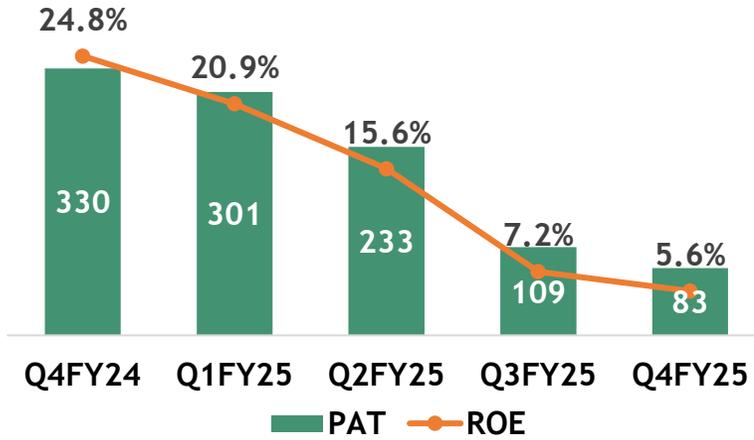
* NIM based on total book including IBPC & Securitization

^Excluding the impact of provision created for security receipts related to ARC for Q3FY25 / Q4FY25 / FY25: ₹26 Cr / ₹ 11 Cr / ₹37 Cr

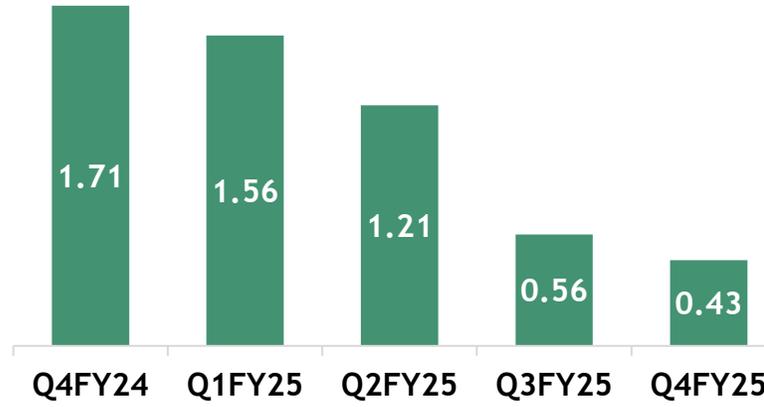


FINANCIAL OVERVIEW

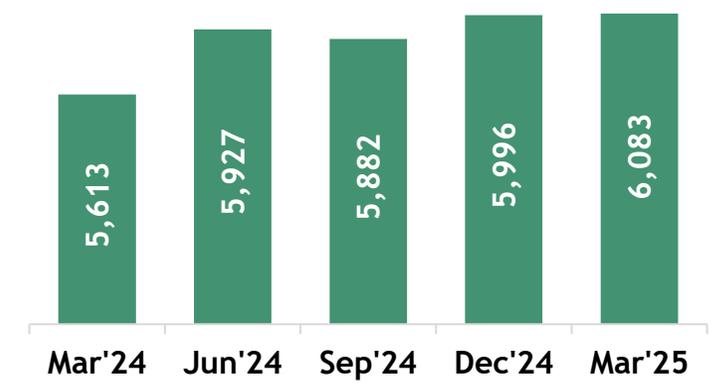
PAT (₹ in Crore) & RoE



EPS* (₹)



Net worth (₹ in Crore) & BVPS (₹)



26.1%

12.4%

1,281

726

FY24

FY25

6.65

3.75

FY24

FY25

29.1

30.7

30.4

31.0

31.4

Mar'24

Jun'24

Sep'24

Dec'24

Mar'25

* Basic EPS



INCOME STATEMENT

Particulars (₹ in Crore)	Q4FY25	Q4FY24	YoY Growth	Q3FY25	QoQ Growth	FY25	FY24	YoY Growth
Interest Earned	1,573	1,529	3%	1,591	(1)%	6,354	5,677	12%
Other Income	270	236	14%	172	57%	846	787	8%
Total Income	1,843	1,765	4%	1,763	5%	7,201	6,464	11%
Interest Expended	709	595	19%	704	1%	2,718	2,268	20%
Personnel Expenses	426	338	26%	378	13%	1,533	1,220	26%
Operating Expenses	348	313	11%	321	8%	1,260	1,060	19%
Total Cost	1,483	1,246	19%	1,404	6%	5,511	4,547	21%
Pre Provision Operating Profit	360	519	(31)%	359	0%	1,689	1,917	(12)%
Credit cost	265	79	235%	223	19%	748	215	248%
Other provisions & contingencies	0	0	0%	(0)	0%	0	(0)	0%
Tax	12	110	(89)%	28	(57)%	215	421	(49)%
Net profit for the period	83	330	(75)%	109	(23)%	726	1,281	(43)%



TOTAL INCOME - BREAKUP

Particulars (₹ in Crore)	Q4FY25	Q4FY24	YoY Growth	Q3FY25	QoQ Growth	FY25	FY24	YoY Growth
Interest on loan	1,360	1,346	1%	1,382	(2)%	5,526	4,973	11%
Int. on investments	211	179	18%	206	2%	816	688	19%
Securitization Income	3	3	(25)%	3	(8)%	13	16	(19)%
Total Interest Earned	1,573	1529	3%	1,591	(1)%	6,354	5,677	12%
Processing Fees	93	88	5%	69	35%	301	304	(1)%
PSLC Income	21	12	75%	0	0%	48	40	19%
Insurance Income	40	34	16%	24	64%	115	111	4%
Bad Debt Recovery	31	36	(14)%	29	6%	113	141	(20)%
Treasury	25	12	115%	6	311%	45	24	88%
Misc. Income*	60	54	12%	44	39%	224	167	34%
Total Other Income	270	236	14%	172	57%	846	787	8%
Total Income	1,843	1,765	4%	1,763	5%	7,201	6,464	11%

* Includes cards AMC charges, NFS/ other banking operations income and foreclosure/ late payment & other charges



BALANCE SHEET

Particulars (₹ in Crore)	As at Mar 31, 2025	As at Dec 31, 2024	As at Mar 31, 2024
CAPITAL AND LIABILITIES			
Net worth	6,083	5,996	5,613
Capital	1,935	1,935	1,931
Employees Stock Options Outstanding	90	86	72
Reserves and Surplus	4,059	3,975	3,610
Deposits	37,630	34,494	31,462
Borrowings	2,845	3,724	2,171
Other Liabilities and Provisions	1,130	1,012	1,176
TOTAL	47,689	45,226	40,422
ASSETS			
Cash and Balances with Reserve Bank of India	3,133	2,067	2,518
Balance with Banks and Money at Call and Short Notice	36	349	18
Investments	11,730	11,797	9,766
Advances	31,390	29,621	26,883
Fixed Assets	457	460	427
Other Assets	942	932	810
TOTAL	47,689	45,226	40,422



HEALTHY CAPITAL ADEQUACY

(₹ in Crore)	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25
Credit Risk Weighted Assets	22,829	23,625	24,954	25,108	26,240
Tier I Capital	5,155	5,425	5,390	5,548	5,610
Tier II Capital*	482	446	443	453	451
Total Capital	5,637	5,870	5,833	6,001	6,062
CRAR	24.69%	24.85%	23.38%	23.90%	23.10%
Tier I CRAR	22.58%	22.96%	21.60%	22.10%	21.38%
Tier II CRAR	2.11%	1.89%	1.78%	1.80%	1.72%
Floating Provision considered in Tier II	30	30	30	30	30

Floating Provision:

- Created in Q1 FY22 of amount ₹250 Cr which could be utilized for making specific provisions in extraordinary circumstances, as per RBI guidelines
- For FY 22, ₹250 Cr was earmarked towards NNPA / PCR calculation
- During Q1 FY23, Bank had earmarked ₹220 Cr for NNPA / PCR calculation and ₹30 Cr as part of Tier II capital
- During Q4 FY25, Bank utilized Rs. 69 Cr of Floating Provision towards adjustment of shortfall on transfer of stressed loan to ARC, as per RBI guidelines
 - Earmark continues for amounts of ₹130 Cr for NNPA / PCR calculation, ₹30 Cr as part of Tier II capital
 - The balance ₹21 Cr has been grouped as part of other provisions



Ujjivan - Platform for growth

Please refer to [Investor Meet Presentation](#) for more details uploaded on our website, www.ujjivansfb.in



SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS



Retail Mobile / Internet Banking

- 125+ Features, both financial & Non Financial
- Available in 9 Languages (including English)
- Easy access to multiple relationships with one app
- Multiple payments modes available such as NEFT, RTGS, IMPS & Internal fund transfers
- Value added features i.e GST & Bill Payments available



Hello Ujjivan App

- India's 1st Voice-Visual-Vernacular App available for MicroBanking customers
- Available in 11 Languages (including English) with Chatbot facility
- Helps conduct basic financial & non-financial banking transactions
- Digital loan acknowledgement for Repeat customers



Payments

- UPI service available for P2P, P2M & P2PM transactions
- Ujjivan Pay (UPI PSP App) launched for Staff
- UPI Lite enabled for low value UPI transactions
- AePS platform available to promote Digital Inclusion
- Merchant QR Codes for small merchants/retailers
- Secured Payment Gateways for e-Com transactions
- Multiple Partner Payment Gateways available



Digital Acquisition (DFD / DSA / DCA)

- Ujjivan's DIY journey for customers to open SA, CA & Fixed Deposit
- Available for new and standalone existing customers
- Account can be opened from anywhere within India for Digital FD/SA and Digital CA can be opened within serviceable Bank branch location
- Solution integrated with video KYC
- Ujjivan's 1st solution fully deployed on AWS Cloud



Business Internet Banking

- Dedicated platform for Corporate customers
- Launched mobile banking application for Corporate customers
- Maker Checker, High-volume bulk upload, Multi-Fund Transfer option available
- Major Features - GST, Direct tax payments & PFMS



SMS & Missed Call Banking

- Providing basic services for customers using feature phones
- Helps conduct basic banking transactions such as Balance Enquiry, Mini statement, Last 5 Transactions, Request cheque Book, Hotlist Debit Card etc.

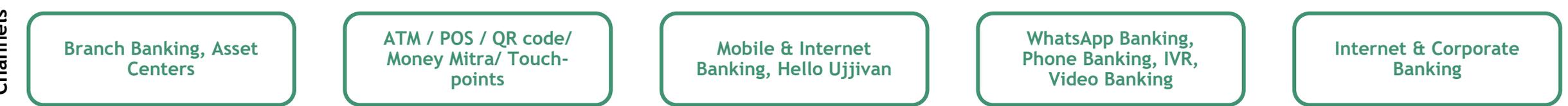


RBI Innovation Hub

- Live on Unified Lending Interface (ULI) for Housing Loans, Micro Mortgages, Vehicle Loans, Gold Loans and Agri Loans
- PAN validation services for loans processed through LOS
- Audio calling service enabled for loan processed using RBiH services



COMPREHENSIVE SUITE OF PRODUCTS & SERVICES



Loan against property

[^] National urban livelihood mission

* Term Loan

#PFMS: Public Financial Management System



STRONG INDEPENDENT BOARD

Banavar Anantharamaiah Prabhakar
Chairman and Independent Director



Education: Commerce graduate, University of Mysore, Chartered Accountant.
Experience: Andhra Bank, Bank of India, Bank of Baroda UK Operations

Sanjeev Nautiyal
MD & Chief Executive Officer



Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Sudha Suresh
Independent Director



Education: B.Com (Honors) C.A., Grad ICWA, CS
Experience: S. Rao & Associates, Mani Capital, UFSL

Rajni Mishra
Independent Director



Education: M.Com (Gold Medallist), MS University, Vadodara
Experience: SBI as well as its associate banks, NCL Buildtek limited

Ravichandran Venkataraman
Independent Director



Education: Qualified FCCA (UK), ACMA (UK), Program for CFOs with Wharton Business School
Experience: eVidyaloka Trust, HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat.

Rajesh Kumar Jogi
Independent Director



Education: Bachelor of Arts (Economics), Fellow member ICAI, Advanced Management Program from Harvard Business School
Experience: Natwest Group (erstwhile RBS Group), Royal Bank of Scotland

Anita Ramachandran
Independent Director



Education: MBA from Jamnalal Bajaj Institute
Experience: AF Ferguson & Co, Cerebrus Consultants

Mona Kachhwaha
Independent Director



Education: MBA: Post Graduate Diploma in Business Management, B.A. (Hons)
Experience: Citibank, UC Impower, Caspian Impact Investment Adviser,

Carol Furtado
Executive Director



Education: B. Sc (Bangalore University), PGDM (Mount Carmel Institute)
Experience: UFSL, ANZ Grindlays Bank and Bank Muscat



KEY MANAGEMENT

Sanjeev Nautiyal
MD & Chief Executive Officer



Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Carol Furtado
Executive Director



Education: B. Sc (Bangalore University), PGDM (Mount Carmel Institute)
Experience: UFSL, ANZ Grindlays Bank and Bank Muscat

Martin Pampilly S
Chief Operating Officer



Education: B.Sc. Computer Science (University of Bangalore)
Experience: UFSL, ANZ Grindlays Bank, Bank Muscat and Centurion Bank of Punjab

Sadananda Balakrishna Kamath
Chief Financial Officer



Education: Associate Company Secretaryship (ACS, ICSI), Chartered Accountancy (CA, ICAI)
Experience: Credit Access Grameen Ltd, Tata Group

Ashish Goel
Chief Credit Officer



Education: PGDM in Marketing & Finance (XIM, Bhubaneswar), B. Tech (Mechanical Engineering), Kurukshetra
Experience: ICICI Bank, Marico Industries, Godrej & Boyce

Brajesh Joseph Cherian
Chief Risk Officer



Education: MBA in Finance (Sikkim Manipal University), B. Pharma (Dr. M.G.R. Medical University)
Experience: The South Indian Bank, Axis Bank

Mangesh Mahale
Chief Technology Officer



Education: Bachelor of Engineering Computer
Experience: NSE Clearing Limited, Union Bank of India, Oriental Bank of Commerce, State Bank of India, Rolta India Limited

Rajaneesh Hosakoppa Rudresha
Chief Compliance Officer



Education: Master of Arts
Experience: Kotak Mahindra Bank Ltd, ICICI Bank Ltd, Deutsche Bank

Chandralekha Chaudhuri
Head- Human Resource



Education: BBA, LLB (Symbiosis School of law), PGCHRM -HR (XLRI)
Experience: UFSL



BUSINESS LEADERS

Rajeev Padmanabh Pawar
Head of Treasury



Education: Master of Business Administration
Experience: Growmore Research, Kotak Mahindra, Daewoo Securities, American Express, Standard Chart., Edelweiss

Hitendra Nath Jha
Head Retail Liabilities and TASC



Education: Bachelor of Science, Bachelor of Laws
Experience: Stock Holding Corporations, IDBI Banki, ICICI Bank, Kotak Mahindra Bank

Parag Kumar Srivastava
Head of Financial Institutions Group



Education: Master of Business Administration
Experience: Kotak Mahindra Bank, MCX Ltd, Stock Holding Corporation of India

Vibhas Chandra
Business Head of Micro Banking



Education: PGDBM (Rural Management), XIM, Bhubaneshwar
Experience: UFSL

Prem Kumar G
Business Head - Vehicle Finance



Education: Bachelor of Commerce
Experience: UFSL, Paul D Souza & Associates, One World Hospital

Pradeep B
Business Head of Housing Loan & MM



Education: Master of Social Work
Experience: UFSL

Ashim Sarkar
Business Head - MSME



Education: PGD in Management
Experience: Kotak Mahindra Bank

Murali Chari
Business Head - Agriculture Banking



Education: Post Graduate Diploma
Experience: Samaaru Finance P Ltd, HDFC Bank Ltd, Sundaram Finance Ltd



KEY STRATEGIES

01

COMPREHENSIVE & RELEVANT PRODUCTS

- Entire gamut of asset and liability products to attract new customers and deepen existing customer relationships
- Expand range of third party products and services
- Increase penetration of asset products under Retail, MSME and housing segments

02

FOCUS ON DIGITAL BANKING AND ANALYTICS

- User-friendly digital interface to extend bank's reach and offer a strong banking platform; focus on user adoption with programs like DigiMitra*
- Invest in API platform, innovations, fintech partnerships to widen product offerings/ banking solutions
- Invest strategically to integrate technology into operations to empower customers, reduce costs and increase efficiencies
- Adopt robotic processes to automate operational processes
- Data analytics to be used to offer customized solutions
- Establish bank as a modern technology enabled bank

03

BUILD A STABLE & GRANULAR DEPOSIT BASE

- Improve share of CASA, recurring and fixed deposits by building a sticky deposit base and attracting new customers; focus on retail deposit base to reduce cost of funds
- Selectively open branches in urban areas with large customer base
- Target mass customer acquisition through focused programs

04

STRONG DISTRIBUTION & COLLECTION NETWORK

- Use right combination of physical and digital channels and partnerships to expand reach, banking outlets and infrastructure
- Build a dynamic and strong collection network
- Strengthen alternate delivery channels and encourage customers to move towards a cashless environment

05

CONTINUE FOCUS ON IMPROVING FINANCIAL AND DIGITAL INCLUSION

- Focus on the un-served and underserved segments and educate customers to develop improved financial behaviour
- Maintain transparency, responsibly price loan offerings, effectively redress grievances and ensure disclosures in vernacular languages
- Continue to partner with Parinaam Foundation to enhance financial literacy and develop Kisan Pragati Clubs
- Promote use of bank accounts, UPI and digital payment gateways

06

DIVERSIFY REVENUE STREAMS

- Leverage banking infrastructure to diversify product portfolio and increase fee and commission-based business
- Increase focus on treasury income, bancassurance, fee and processing charges
- Introduce new products and services and focus on cross-selling to existing customers



Annexures

AWARDS & ACCOLADES



Dun and Bradstreet Awards
India's Leading Small Finance Bank



BT Best Bank Awards
India's Best Small Finance Bank
2nd time in a Row



e4m RetailEX Awards
Best CSR and Social Welfare



e4m RetailEX Awards
Best use of Marketing Drive for Brand Engagement



IBA Technology Conference 2024
Best IT Risk Management



Dine with Alphasec Awards
Best Zero Trust Security Team of the Year (SFB)



IBEX BFSI Technology Awards
Outstanding Use of Emerging Technology for Enhanced Customer Service Experience

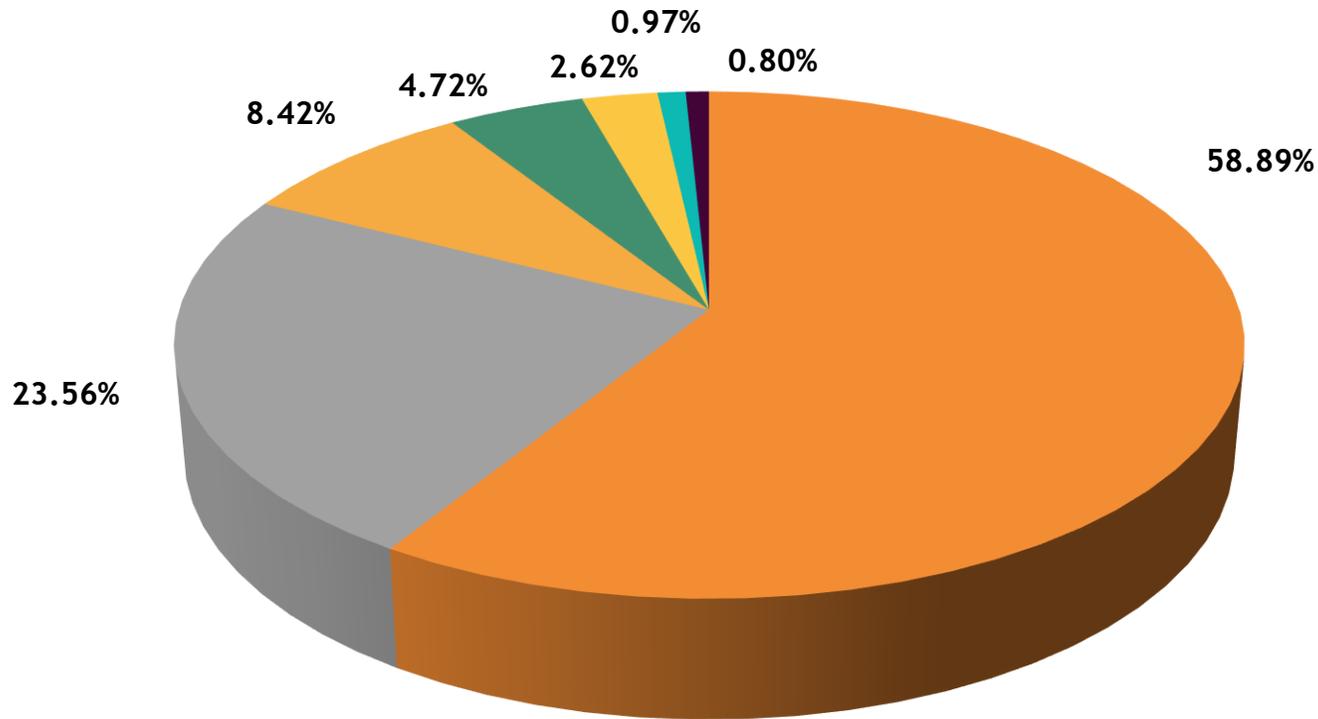


NPCI Fore Frontier Awards
Excellence in SFB Debit Card Issuance, ATM and UPI Transaction



SHAREHOLDING PATTERN AS ON MAR'25

- Resident Individuals/HUF
- Foreign investors
- Bodies Corporate
- Mutual Funds
- Alternative Investment Fund
- Insurance Companies
- Others



Sl no	Investors	% of shareholding
1	Sundaram Mutual Fund	3.35%
2	International Financial Corporation	3.21%
3	Duro One Investment Limited	2.19%
4	Newquest Asia Investment II Limited	1.97%
5	Vanguard Asset Management Limited	1.87%
6	Bowhead India Fund	1.50%
7	TT International Asset Management Limited	1.38%
8	Flowering Tree	1.35%
9	Abakkus Asset Manager Private Limited	1.30%
10	Globe Capital Market	1.14%

CORPORATE SOCIAL RESPONSIBILITY



- 100% of the CSR funds allocated across projects
- 64 Chote Kadam projects successfully inaugurated
- 70+ CSR projects executed across the regions
- 250 branches engaged in Project Swachh Neighbourhood
- 8.5 Lakhs of beneficiaries impacted across thematic areas
- 6,500+ employees participated in community engagement
- 6,402 saplings planted

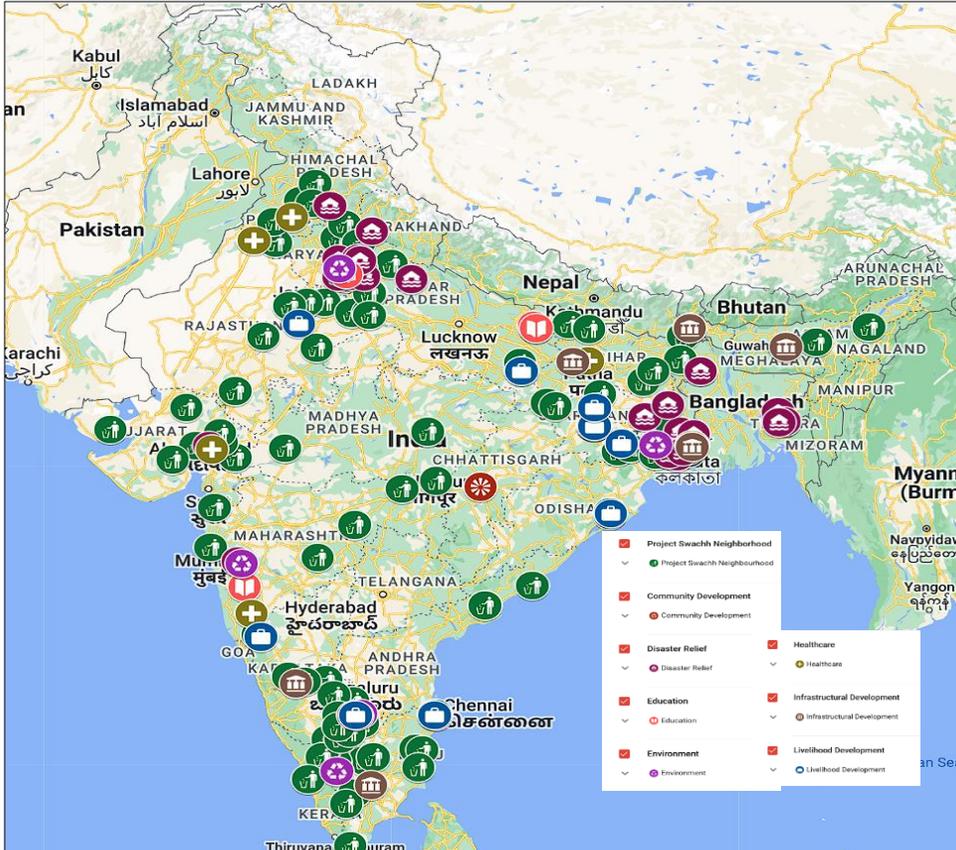
CSR Outreach



Distribution of smart star educational kits



Project Swachh Neighbourhood



Renovation of TB unit at Govt Hospital, Kaithal



Construction of kitchen & dining hall, Kalambagh



Distribution of Ambulance - Govt Hospital, Bhiwandi

FINANCIAL LITERACY PROGRAM (FLP)



Diksha+ Pro for Micro-Loan Customers

- ✓ **1,18,653** customers enrolled in Diksha FL program
- ✓ **30%** customers accessed different banking products
- ✓ **21%** customers repaid their loans digitally

Diksha+ Pro for Individual-Loan Customers

- ✓ **8,180** customers enrolled in IL Diksha program
- ✓ **20%** customers accessed different banking products
- ✓ **39%** customers repaid their loans digitally

34,375 customers and non-customers attended the camps across **178** rural branches

5,684 customers trained across **8** branches in Assam through 'Pragati' Financial literacy program which is designed for Nano-Entrepreneurs

399 MSME customers/co applicants trained from **54** branches

2,413 beneficiaries (non-Ujjivan) customers trained through FLP Beyond Ujjivan initiative. The beneficiaries were students, daily wage workers, frontline govt employees.



FLP for GL customers



FLP beyond Ujjivan

ENVIRONMENT, SOCIAL & GOVERNANCE (ESG)



Business Responsibility & Sustainability Report disclosed for FY 23-24

Sanchaya – Energy conservation initiative : Re-launched at Regional & Corporate offices in Q3 & achieved 7% reduction from that of FY'24

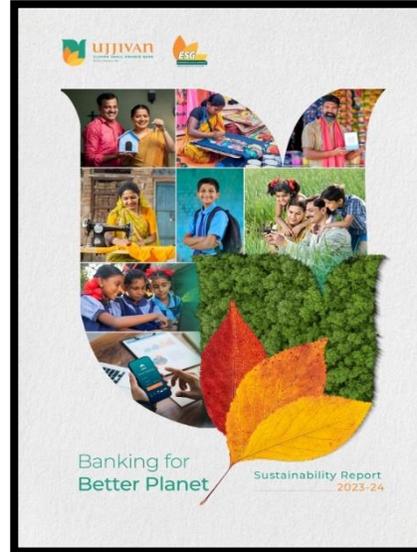
Sustainable Infrastructure – Achieved 30% savings in energy consumption from FY'24 at the renovated Corporate Main Block through implementation of energy efficient & sensor based appliances

Responsible Waste Management / Measurement at Corporate & Regional Offices; E-waste disposal through authorised recyclers

Inclusion of Scope 3 emission in the upcoming BRSR FY 24-25

Formal ESG rating assessment by ICRA by June 2025 – Vendor onboarding in progress

Disclosed Sustainability Report for FY 24-25



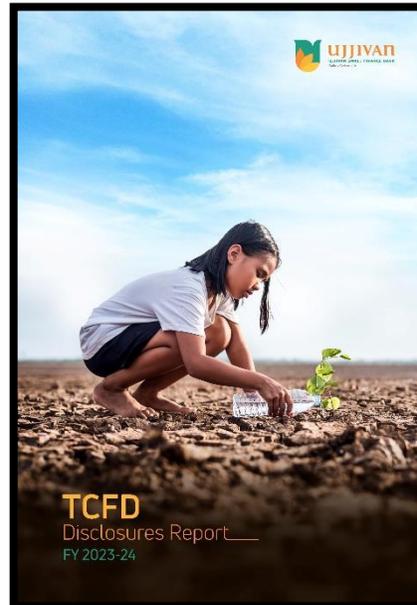
Sustainability Report Launch on 1st Feb 2025
Chief Guest: Mr. Venkata Sudhakar Namala, Sr. Director, United Way of Bengaluru

Sustainability Report - Highlights

- Milestone achieved
- Sustainability Initiatives & saving achieved
- Case Studies
- Way forward
- Recognition by 3rd party ESG rating agencies

TCFD - Highlights

- First SFB to Launch TCFD report
- Initiatives, progress thus far & way forward





Roadmap Of Ujjivan



UJJIVAN'S JOURNEY

- UFSL registered as an NBFC with the RBI
- Commenced operations in Southern India, with its pilot project in Bengaluru

2005

- Commenced operation in Northern and Eastern part of India
- Became Foundation member of Association of Karnataka Micro-Finance Institution (AKMI)

2007

Became the largest Microfinance Institution spread over 24 States and 273 Districts across India

2014

2004

Incorporation of Ujjivan Financial Services Private Limited and Formation of MOA

2006

- UFSL's first investors, Bellwether Microfinance Fund and Michael & Susan Dell Foundation came on board
- Became the only Microfinance Institution (MFI) in India to introduce first round of ESOP

2011

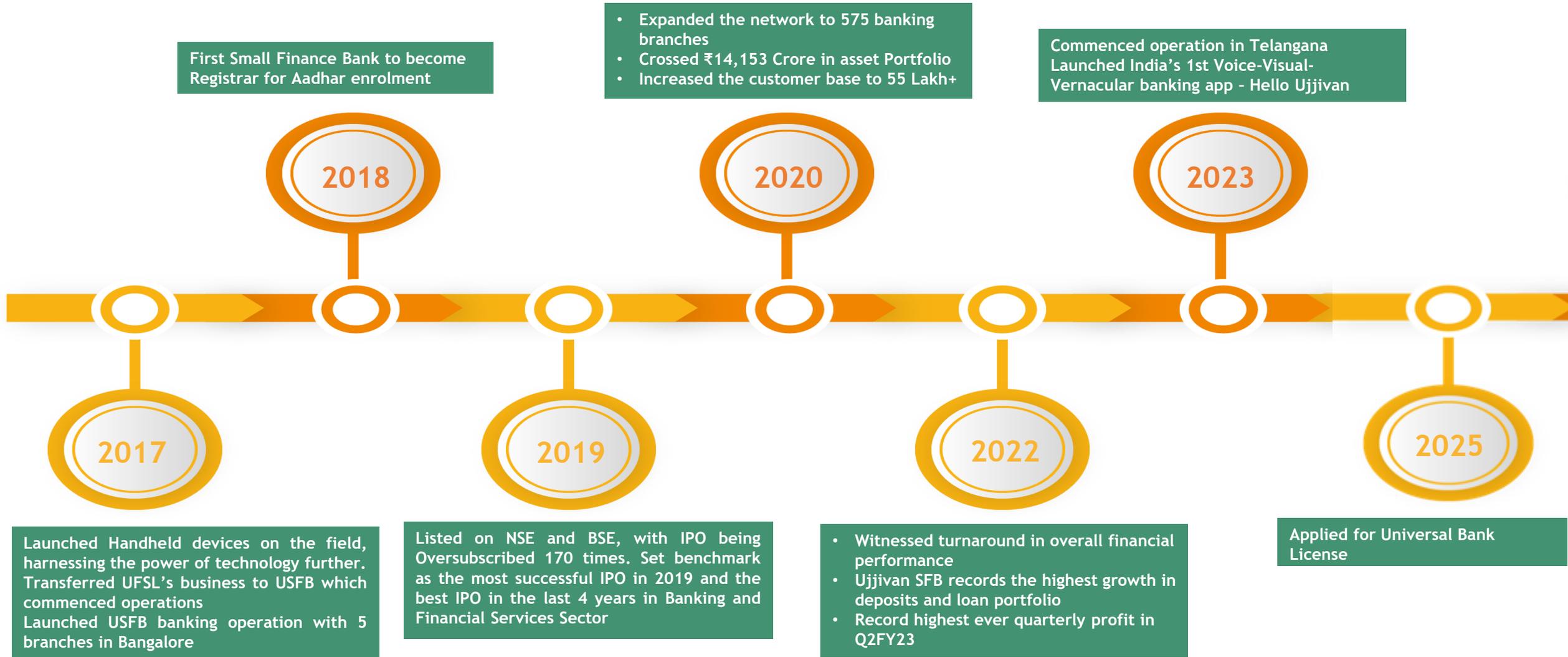
- Posted profits even in the wake of MFI crisis
- Founding member of MFIN & Bureau

2016

- Received an in-principle approval, followed by a license from the RBI, to set up the Small Finance Bank (SFB) business
- Pre-IPO of ₹292 Crore followed by an IPO by ₹883 Crore, including Offer for Sale (OFS) of UFSL



UJJIVAN'S JOURNEY



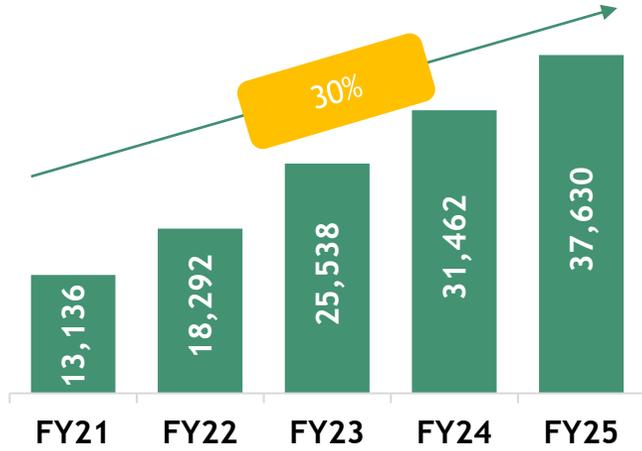


5 YEAR ANNUAL TREND

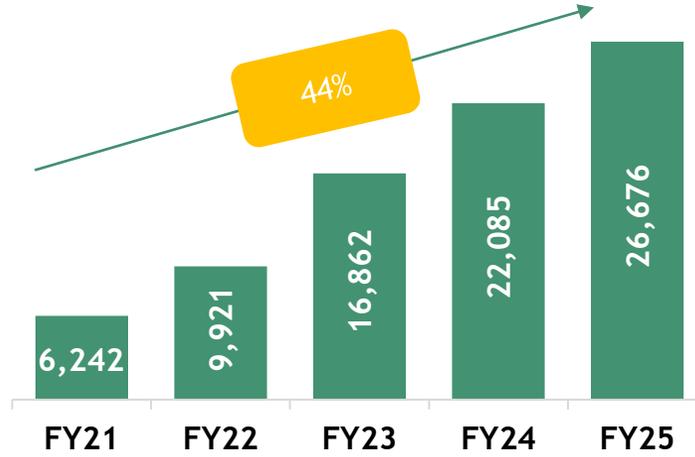


PERFORMANCE TRACK RECORD (1/4)

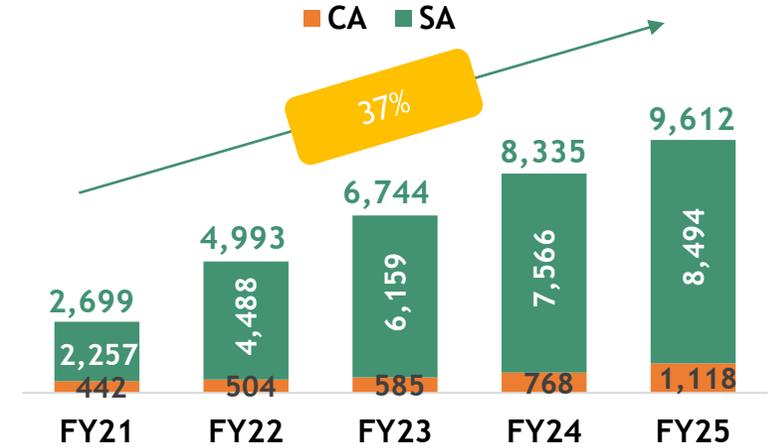
Total Deposits (₹ in Crore)



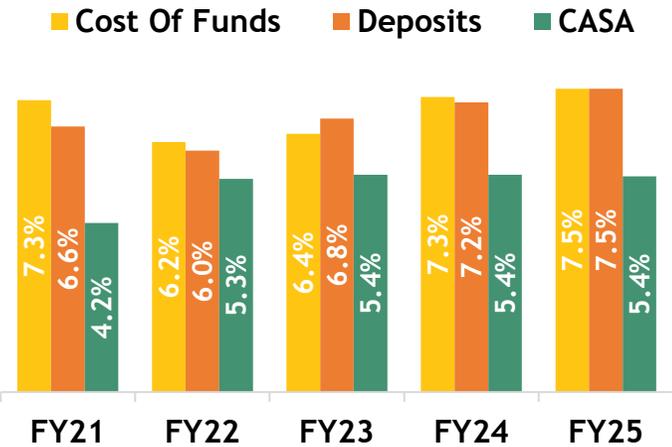
Retail Deposits (₹ in Crore)



CASA Breakup (₹ in Crore)



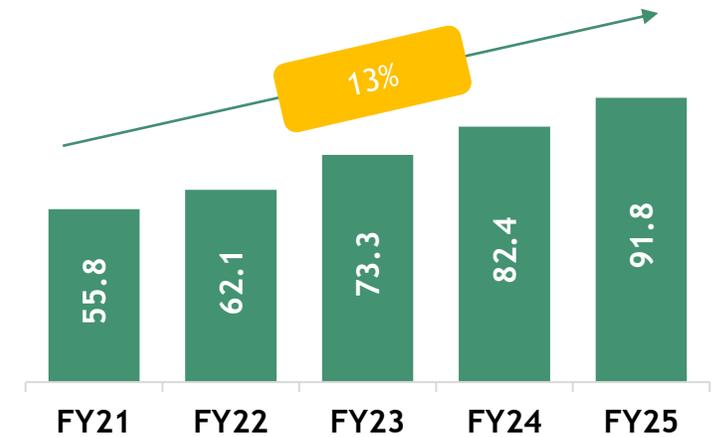
Cost of Funds (%)



CASA (%)



Deposit Customers* (Nos in Lakh)



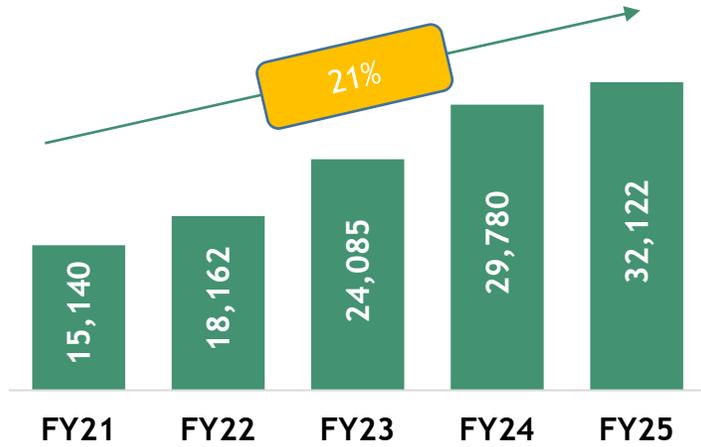
% CAGR in %

* Includes: 'Only Deposits Accounts' and 'both Asset and Deposit accounts'

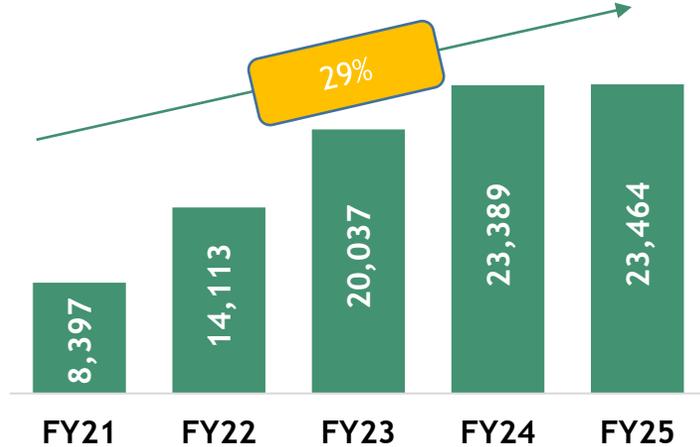


PERFORMANCE TRACK RECORD (2/4)

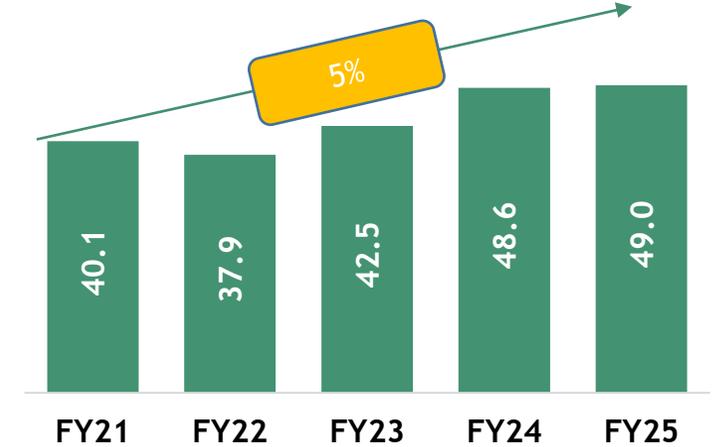
Gross Loan Book (₹ in Crore)



Disbursement (₹ in Crore)



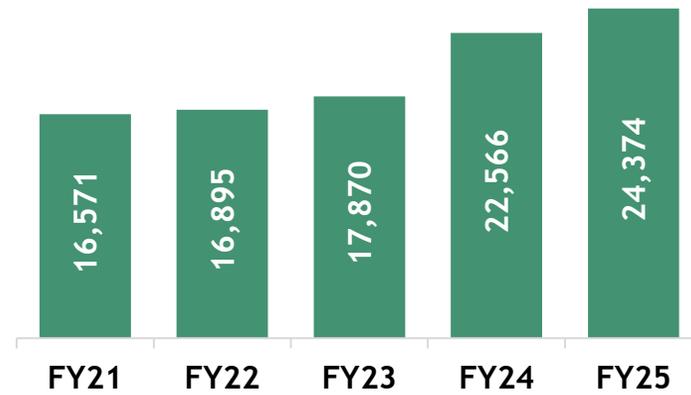
Asset Customer* (Nos in Lakh)



Branch Network (Nos)



Employees (Nos)

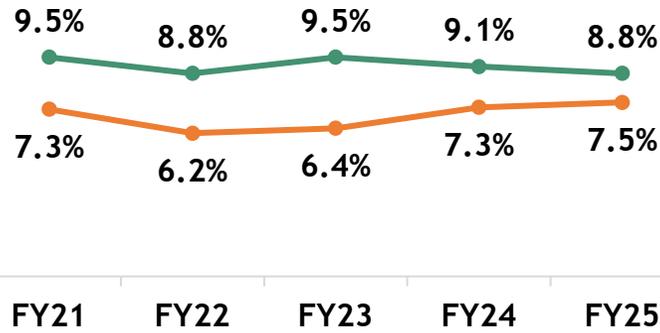




PERFORMANCE TRACK RECORD (3/4)

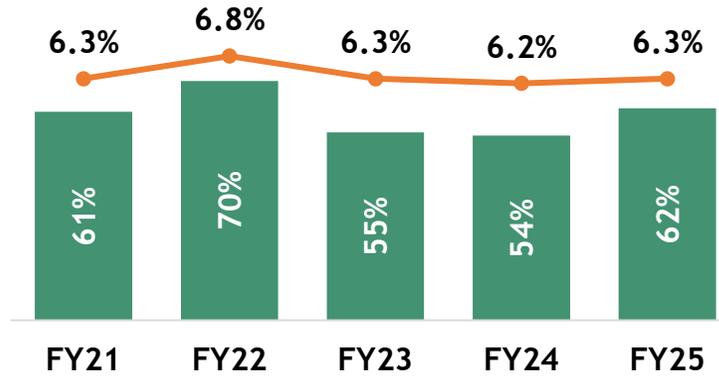
Margin Analysis (%)

—●— Cost of Fund —●— NIM



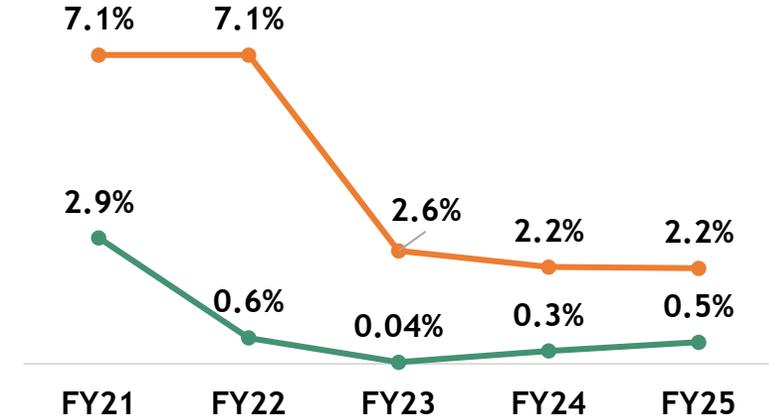
Operating Efficiency (%)

■ Cost/Income Ratio —●— Opex/Average Asset



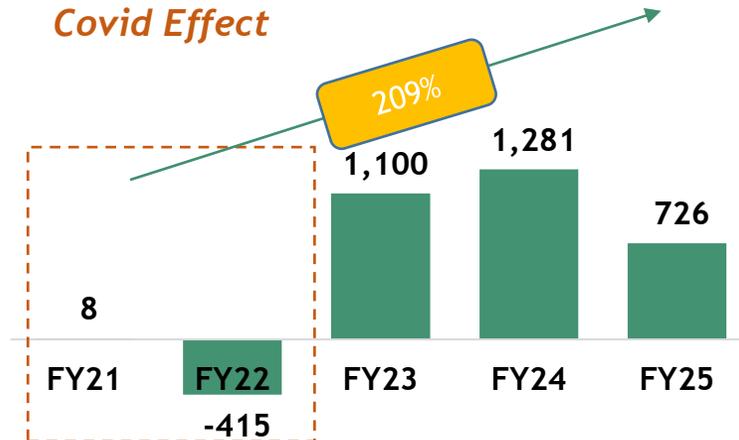
Asset Quality (%)

—●— GNPA —●— NNPA



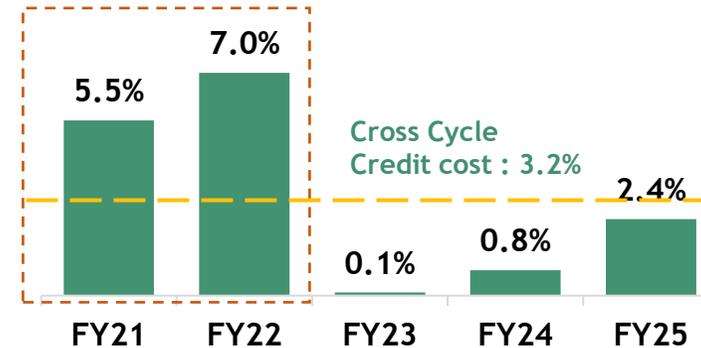
PAT (₹ in Crore)

Covid Effect



Credit Cost / Average GLP (%)

Covid Effect



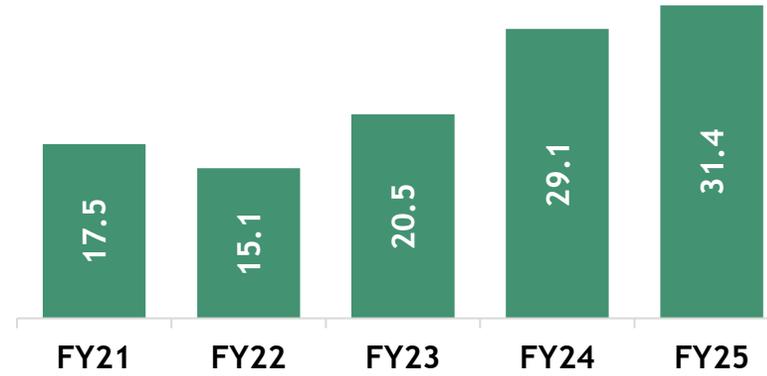


PERFORMANCE TRACK RECORD (4/4)

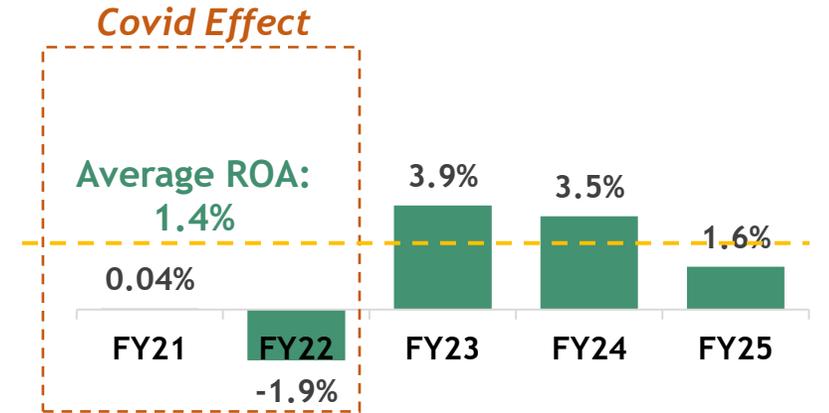
Net Worth (₹ in Crore)



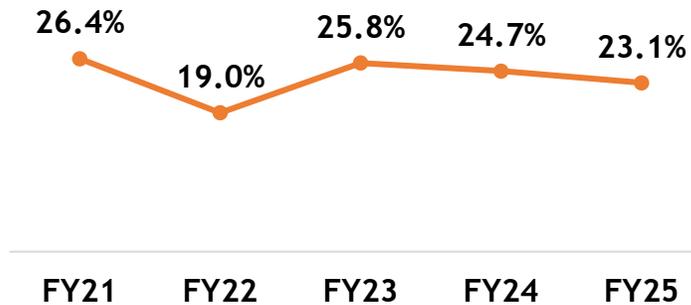
BVPS (in ₹)



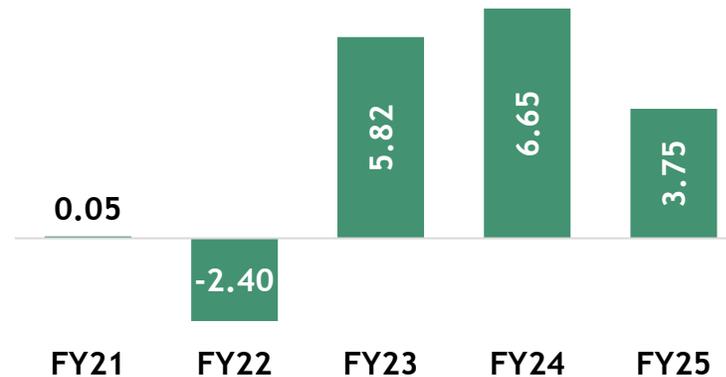
Cross Cycle ROA (%)



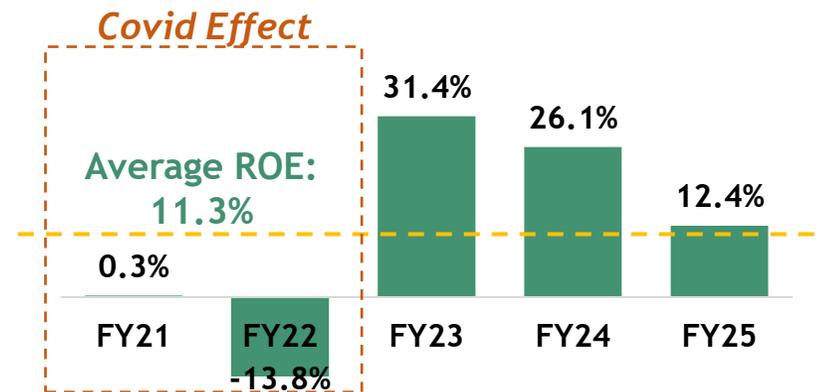
CRAR (%)



EPS (in ₹)



Cross Cycle ROE (%)





THANK YOU
