



UJJIVAN SMALL FINANCE BANK
Build a Better Life

USFB/CS/SE/2025-26/28

Date: June 03, 2025

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G, Bandra Kurla Complex,
Bandra (E)
Mumbai – 400 051

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

Symbol: UJJIVANSFB

Scrip Code: 542904

Dear Sir/Madam,

Sub: Submission of Business Responsibility & Sustainability Report for the Financial Year 2024-25

Pursuant to Regulation 34 (2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the copy of Business Responsibility & Sustainability Report for the Financial Year 2024-25.

The aforesaid report and this intimation shall be available on the Bank's website at www.ujjivansfb.in.

We request you to take note of the above.

Thanking You,

Yours faithfully,
For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary and Head of Regulatory Framework

Encl: BRSR for FY 2024-25

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING (BRSR)

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L65110KA2016PLC142162
2.	Name of the Listed Entity	Ujjivan Small Finance Bank Limited
3.	Year of incorporation	2016
4.	Registered office address	Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka
5.	Corporate address	Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095, Karnataka
6.	E-mail	investorrelations@ujjivan.com
7.	Telephone	1800 208 2121
8.	Website	www.ujjivansfb.in
9.	Financial year for which reporting is being done	FY 2024-25
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE)
11.	Paid-up Capital	₹19,350,036,430
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Sanjeev Barnwal Email – Sanjeev.barnwal@ujjivan.com Phone: 1800 208 2121
13.	Reporting boundary Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14.	Name of assessment or assurance provider	-
15.	Type of assessment of assurance obtained	-

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of main activity	Description of business activity	% of turnover of the entity (FY 2024-25)
1	Banking	Banking activities by Central, Commercial and Saving banks	100

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total turnover contributed
1	Banking Activity by commercial Banks	65191	100

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	0	753 (Banking Outlets) + 43 (Other Offices*)	753 (Banking Outlets) + 43 (Other Offices*)
International	Nil	Nil	Nil

* Other offices Includes Corporate Office, Regional Offices, Central Processing Centres (CPCs), Area Offices, Phone Banking Units, Retail Asset Centres and Training Centre.

19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States/UTs)	26 (PAN India)
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Nil

c. A brief on types of customers

The bank serves a diverse customer base, with a strong focus on financial inclusion, especially targeting underserved and unbanked segments including Senior citizens, Minors, Proprietors/ MSME customers/Corporate entities/ Government entities, visually impaired / Handicapped customers, and underserved/ unsophisticated customers.

IV. Employees

20. Details as at the end of Financial Year:

a. Employees and Workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
<u>EMPLOYEES</u>						
1.	Permanent (D)	24,374	19,478	80%	4,896	20%
2.	Other than Permanent (E)	3,704	3,308	89%	396	11%
3.	Total employees (D + E)	28,078	22,786	81%	5,292	19%
<u>WORKERS</u>						
4.	Permanent (F)	Not Applicable				
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

b. Differently abled Employees and Workers

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	19	13	68%	6	32%
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total differently abled employees (D + E)	19	13	68%	6	32%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	5	55.50%
Key Management Personnel	4	1	25%

**22. Turnover rate for permanent employees and workers**

	FY 2024-25*			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees (%)	31.16	31.12	31.15	23.16	23.06	23.14	27.41	25.86	27.12

*The turnover data for FY 2024-25 includes both voluntary and involuntary separations, whereas previous years indicate only attrition rate of the organisation.

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. (a) Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed Entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
	Nil			

VI. CSR Details**24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) – Yes**

(ii) **Turnover** – ₹ 72,005,870,179

(iii) **Net worth** – ₹ 60,834,069,772

VII. Transparency and Disclosures Compliances**25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/No)	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Investors (other than shareholders)	Yes	0	0	Holders of Unlisted Non-Convertible Debentures	1	0	Holders of Unlisted Non-Convertible Debentures
Communities	Yes	0	0	NA	0	0	NA
Shareholders#	Yes	19	0		183	0	-
Employees and workers	Yes	16	4	Complaints reported under Sexual Harassment of Women at Workplace	14	2	Complaints reported under Sexual Harassment of Women at Workplace
Customers	Yes	15,553	174	Complaints related to phishing, Vishing, Smishing by Fraudsters, Delivery of essential Services and mis-selling	19,610	303	Complaints related to phishing, Vishing, Smishing by Fraudsters, Delivery of essential Services and mis-selling
Value chain partner	Yes	0	0	NA	0	0	NA

The number of investor grievances are as per the quarterly investor grievance report submitted to the Stock Exchanges pursuant to regulation 13 of the SEBI (LODR) Regulations, 2015. The same also include queries and request regarding receipt of dividend payment, demat of shares, non-deduction of tax on dividend etc. amongst others.

26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Responsible Finance	Opportunity	Ability to capitalise on ever increasing opportunities related to green finance	-	Positive
2	Decarbonisation Strategy	Opportunity	Transitioning to low carbon operations by enhancing renewable energy share, further optimising resource consumption through various operational measures and by leveraging on technology	-	Positive
3	Human Capital Development	Opportunity	Focusing on ability to attract, retain, and develop a highly skilled workforce	-	Positive
4	Employee wellbeing	Opportunity	Focus on physical and mental wellbeing of the employees leading to personal and professional growth and offering recognition and rewards for employees	-	Positive
5	Cyber Security & Data Privacy	Risk	Customer data breach, data loss, cyber-attacks could lead to exposure of sensitive data to the unauthorised individuals. It can also lead to financial losses, legal penalties, and reputational damage	Adequate policy, procedure and governance is established for safeguarding the risk. IT Strategy committee supervises the overall IT landscape. The Bank has successfully obtained ISO 27001:2022 certification from BSI.	Negative
6	Consumer Financial Protection	Risk	Risks arising due to unethical lending practices or misspelling financial products. Failure to comply with regulations or unfair treatment of customers can lead to penalties, legal consequences, and loss of customer trust	Risk assessment and evaluation of business operations, transparency in lending practices, financial literacy for the consumers	Negative
7	Corporate Citizenship & Philanthropy	Opportunity	Promoting social welfare, extend the need-based projects for the communities thereby building trust and relationship with communities	-	Positive
8	Customer relationship management	Opportunity	Focuses on improving customer satisfaction by providing seamless banking experience, doorstep service, benefits, financial literacy etc.	-	Positive
9	Access to Finance	Opportunity	Focus of Ujjivan SFB is mass market segment. The products are designed to serve mass market with a purpose of financial inclusion and lending to underserved	-	Positive



S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
10	Governance and Ethics	Opportunity	Robust Governance structure influences the performance thereby attracting attention of investors and other stakeholders. It focuses on building a strong market reputation and relationship with the customers	-	Positive
		Risk	The structure, behavior, culture, and performance of an organisation is shaped by internal Governance. Risks include ethical and legal risks, information disclosure, regulatory & reputational risks	Stringent policies and processes for banking operations and managing risks. Setting and monitoring operational goals by senior management. Internal audits to assess the implementation of process. Providing accurate and reliable reporting	Negative
11	Compliance	Risk	Failure to comply with the regulations and industry standards, policies, privacy breaches etc. may lead to legal implications, financial loss, reputation loss, penalties etc.	Compliance risk management by the risk committee to identify any noncompliance's and addressing the same, internal audits and reporting, build a culture of ethics and compliance	Negative
12	Digital Transformation	Opportunity	Strategic focus on digital technology levers enhancing customer experience and establishing agile end to end banking operations	-	Positive
13	Transparency & disclosures	Opportunity	Transparent communications is critical to reinforce trust and desired behaviors, ultimately driving sustainable value realisation	-	Positive
		Risk	Misleading disclosures or inadequate reporting impacts the performance, reputation, and governance of the organisation.	Transparent governance policies and procedures. Adequate reporting and disclosures in alignment with global frameworks like GRI/ TCFD/IIRC	Negative
14	Stakeholder engagement	Opportunity	Understanding the needs and requirements of different stakeholder groups. Planning and designing the products and services to meet the requirements	-	Positive
15	Risk & Crisis Management	Risk	To better understand business/ ESG-related shifts, impacts and dependencies that may affect a business's ability to achieve its strategy or objectives	Comprehensive ERM framework along with environment and social risks integrated in risk assessment process. Protocols and governance mechanisms established across the identified risks	Negative



SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
c. Web Link of the Policies, if available	The below web links provides all the relevant policies: 1. Sustainability policies 2. Banking Policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) mapped to each principle.	ISO 27001:2022 Certification on Information Security Management System mapped to NGRBC Principle no. 9. Ujjivan SFB is focused on achieving its goals and targets as defined under ESG Strategy 2030. The sustainability framework includes following goals: 1. Sustainable Operations <ul style="list-style-type: none"> 20% reduction in power consumption 10% of total office area (Ujjivan SFB offices) to achieve Green Building certification 2. Empowering Communities <ul style="list-style-type: none"> Disclose the social value through Social Return on Investment study 3. Human Capital <ul style="list-style-type: none"> 34 hours per employee training Achieve gender diversity up to 30% Zero Accidents - Ujjivan SFB office locations 4. Effective Governance <ul style="list-style-type: none"> Robust Governance Structure, beyond compliance Zero Data Security Breaches Zero fines/penalties Achieve transformative stage in the risk maturity ladder 5. Customer Centricity <ul style="list-style-type: none"> Top quartile in Customer Satisfaction Survey Score 6. Responsible Finance <ul style="list-style-type: none"> Exploring the green finance opportunities specific to MSME sector and Electric Vehicle (EV) financing Expanding reach & impact 7. Aspects Cutting Across <ul style="list-style-type: none"> Aspire to reach top quartile on S&P Global CSA (DJSI) 100% digital invoices from suppliers with spend of ₹ 1 Crore or higher Bringing 1 Crore customers into digital banking space and achieve digital transactions (volume) of 100 Crores 								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.									

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Energy Efficiency: <ul style="list-style-type: none">Successfully rolled out Sanchaya Programme across Regional & Corporate offices in October 2024 and achieved a savings of 8% from that of FY 2023-24 (Q3 & Q4) in energy consumptionInstalled solar panels of capacity 5KW at Adanoor, Shyagale & 11KW at Sudarshan Moore Branches in this reporting year. Around 14,192 KWh (0.078%) of renewable energy has been used from solar panels in FY 2024-25Guidelines on Green Buildings formulated Environment Protection <ul style="list-style-type: none">128% increase in the sapling plantation from that of FY 2023-24 Waste Management <ul style="list-style-type: none">Waste Management processes streamlined at all the Regional & Corporate offices and guidelines have been formulated. Community Empowerment: <ul style="list-style-type: none">16% of CSR projects were implemented in economically weaker geographiesA total of 7,280 employees participated in volunteering programmes, which represents a 12% increase from that of FY 2023-243 lake rejuvenation projects undertaken under CSR – Kanekallu Lake rejuvenation at Hoskote, Bangalore, Arisipalayam Pond Rejuvenation at Coimbatore and Bavada Village Pond Rejuvenation – Bavda, Satara, Maharashtra Human Capital Development: <ul style="list-style-type: none">Achieved 38.91 Avg. hours of training per employeeLaunched Global Learning platforms like LinkedIn, Harvard Business school etc. with the login rate of 99 & 100% respectively with about 830 learners completing about 3,194 coursesHuman rights due diligence was initiated for 57% of the human resource contract vendors as part of the quarterly assessmentHuman Rights training module formulated and rolled out for all the employees in Jan 2025 and 32% of the employees have completed the sameAwareness programmes were conducted to prevent road accidentsAchieved 55% board gender diversity with 5 women representatives out of total 9 directors Governance & Risk Management: <ul style="list-style-type: none">Successfully completed the sustenance Audit from BSI and have received the confirmation of continuation of ISO 27001:2022 certification for 2nd yearEngagement with 74 investors & 37 sell-side analysts during the FY 2024-25 Customer Centricity: <ul style="list-style-type: none">There was a 4-point improvement in the bank's service index levels, rising from 89 to 93111 number of End-to-end processes offered through Phone & Video Banking Transparency & Digital Transformation: <ul style="list-style-type: none">57% of the internal administrative processes automated with an estimated savings of 3,747,896 papers annually99% of the contracts (approx. 1,870 contracts) were digitally executed, saving 18,700 number of papersAchieved a digital customer base of 42.86 Lakhs (IB/MB/UPI), exceeding the target of 40 Lakhs, marking a 23% YoY growthExceeded the target with 53 Crores digital transactions, representing 92.40% of total bank transactions through phone bankingSuccessfully automated 51 internal operations processes, improving operational efficiency and reducing manual intervention translating into operational savings of ₹ 14 Crores									
	Governance, leadership and oversight									
	7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	At Ujjivan Small Finance Bank (Ujjivan SFB), we recognize the crucial role that we can play in fostering a sustainable future. Our focus on Environmental, Social, and Governance (ESG) criteria has been instrumental in guiding our operations and decision-making processes, ensuring that we contribute positively to the communities we serve while maintaining our financial health. Our Business Responsibility and Sustainability Report (BRSR) of FY 2024-25, not only highlights our achievements over the past year but also provides insights into the strategies and initiatives we have undertaken to align with Environmental, Social, and Governance (ESG) principles.								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	<p>Throughout the year, we have implemented a range of initiatives aimed at enhancing our environmental footprint and promoting social equity. Our energy efficiency programs such as the Sanchaya Program, which was rolled out in Q3 FY 2025 across our regional and corporate offices, have resulted in an impressive 8% reduction in energy consumption compared to that of the previous fiscal year, while our investments in renewable energy through solar panel installations demonstrate our commitment to reducing carbon emissions. Additionally, our community empowerment efforts, including CSR projects in underserved regions and employee volunteering programs, reflect our dedication to uplifting marginalized communities. As a strategic approach, we decentralize initiatives to ensure coverage across all our operational areas, rather than limiting them to select locations thereby maximizing our impact nationwide. During this financial year, our programs reached across 24 states, 2 UTs and 230 districts, including 12% of them covering aspirational districts. We reinforced our commitment to disability inclusion by facilitating Sustainable livelihood opportunities for 662 differently-abled through targeted & impactful programs. As we continue to innovate and adapt, we remain steadfast in our commitment to responsible banking, ensuring that our growth is sustainable and inclusive, ultimately contributing to a brighter future for all stakeholders.</p> <p>By sharing our ESG performance, we aim to not only inform our stakeholders about our ongoing efforts but also inspire confidence in our dedication to responsible banking practices. Our commitment to ESG principles is not just a regulatory requirement; it is an integral part of our corporate ethos & strategy, guiding us in our mission to create a positive impact on society and the environment while driving sustainable growth for our organization.</p>								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies	Board of Directors: Mr. Sanjeev Nautiyal, MD, and CEO								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	<p>Yes, in order to merge the synergy of Bank's ESG initiatives with the CSR initiatives, w.e.f. April 1, 2024, the Board level CSR & Sustainability Committee oversees the ESG functions of the Bank. This Committee provides strategic oversight and direction, ensuring that the Bank's ESG efforts align with its core values and long-term vision. Furthermore, Risk Management Committee is responsible for overseeing the Climate related risks.</p>								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	NA	Y	Y	Annually								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Compliance with statutory requirements is carried out annually by the bank. All the statutory Policies requiring Board/ Board Committee approval are placed for review at least annually																	

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
<p>Yes,</p> <p>Remarks - The Bank undergoes various audits such as the System Audit, ISO Audit Statutory Audit, Secretarial Audit etc. In such audits the policies are inter alia reviewed by the external auditor.</p> <ol style="list-style-type: none"> Statutory Auditors - Deloitte Haskins & Sells And Abarna and Ananthan Chartered Accountants Secretarial Auditor - K Jayachandran System/ IS Audit - ISO 27001 certification surveillance audit completed 								

12. If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)	Not applicable								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorised as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

Principle 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators
1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	Percentages of persons in respective category covered by the awareness programmes
Board of Directors (BoD)	5	<ul style="list-style-type: none"> Cyber security trends workshop for Board Of Directors Programme on Developments in Financial Market trends and challenges – 1 Member Program for Non-Executive Chairman, Directors on Board of Banks, FIs and NBFCs – 1 Member Webinar on ESG & Zero Net Imperatives for Boardrooms – 1 non-executive Member Governance and Assurance for Directors on Board of Banks, FIs and NBFCs- 1 Executive member attended 	100%
Key Managerial Personnel (KMPs)	14	<ul style="list-style-type: none"> Business Strategy Workshop Personalised Induction Interviewing Skills How AI is Transforming Leadership Roles & Managing the New Risks in Digital Banking Virtual Conference of CFOs: Emerging Roles and Dimensions Programme for Non-Executive Chairman Directors on Boards of Banks, FIs and NBFCs Conference of CROs and Heads of Risk Management – Risk Leaders in VUCA World Conference of Chief Compliance Officers – Expectations in the Emerging Compliance Landscape Programme on Emerging Trends in Cyber Attacks, Response Management & Digital Forensics Certified AI Security Practitioner (CAISP) Strengthening Cybersecurity Shield: A Blueprint for Effective Governance in BFSI Programme on Compliance for Officers of Banks, Financial Institutions and NBFCs AWS Programme Virtual Programme (VP) on Developments in Financial Market Trends & Challenges 	100%

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	Percentages of persons in respective category covered by the awareness programmes
Employees other than BoD and KMPs	361 Unique programs (Including E-Learning)	<ul style="list-style-type: none"> Aajeevan training Capacity building training for sustainable banking Digital Adaptation for Housing Fundamentals of ESG/BRSR and Sustainability Invitation for the Banking Conference on "Responsible Banking - Climate Change in Banking" Live Online Programme in Information Systems Audit Live Online Programme on ESG-led Opportunities for Banks Climate-related Financial Risks and Disclosures for Financial Institutions: Tackling Challenges, Exploring Solutions Programme on Cyber Risk Management & IT Security for Banks & FIs 9th Third Party Risk Management India Summit Campus Training Programme on Risk Management under Basel Regime (For first time Risk Managers) Certification Programme in IT & Cyber Security for Senior Management ESG Risk Analysis Integrated Cybersecurity Training for Bank Officers: A Hands-On Approach to Cyber Threat Mitigation Certified Lead Implementer Course on Information Security Management System according to ISO/IEC 27001:2022 Digital Transformation in Banking & Marketing for Customer Service Excellence HR & Behavioural Trainings Leadership & Management Posh Training for EE And L&D Team Workshop on Skill Development and Livelihood Promotion for Financial Inclusion Programme on Climate Risk and Sustainable Agriculture Training Programme on Business Ethics & Corporate Governance for Banks/FI's Course on human rights 	97%
Workers	0	NA	NA

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ Enforcement agencies/ judicial institutions	Amount (In ₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
a. Monetary					
Penalty/Fine	-	RBI	6,70,000	During the FY 2024-25, RBI vide an order dated February 14, 2025, imposed a monetary penalty of ₹ 6.70 Lakhs on the Bank for non-compliance with certain directions issued by RBI on 'Loans and Advances - Statutory and Other Restrictions'. This penalty was imposed in exercise of powers conferred on RBI under the provisions of Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949.	No

	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Monetary	Brief of the Case	Has an appeal been preferred? (Yes/No)
			Amount (In ₹)		
Settlement Compounding fee			Nil Nil		

b. non-monetary

	NGRBC Principle	Name of the regulatory/ enforcement agencies/Judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment Punishment			NIL	

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Nil	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes, Ujjivan Small Finance Bank has a robust Anti-Bribery and Anti-Corruption (ABAC) Policy in place which is closely aligned with Bank's Code of Conduct, internal policies, and applicable laws and regulations, including prevailing anti-bribery and anti-corruption legislation in India. It reflects the Bank's unwavering commitment to upholding the highest standards of ethics and integrity in all its operations. The policy underscores Bank's dedication to conducting business in a transparent, fair, and responsible manner, in line with best practices in corporate governance, thereby safeguarding and enhancing its reputation across all levels of engagement.

The policy can be found at: https://www.ujjivansfb.in/sites/default/files/2024-06/Vigilance-Anti_Bribery_and_Anti_Corruption_Policy.pdf

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption.

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Directors	0	0
KMPs	0	0
Employees	0	0

6. Details of complaints with regard to conflict of interest:

	FY 2024-25 Current Financial Year		FY 2023-24 Previous Financial Year	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	Nil	0	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	Nil	0	Nil

7. Provide details of any corrective action taken or underway on issues related to fines / penalties /action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

There were no reported cases of corruption or conflicts of interest during the reporting year. However, the Bank has a Disciplinary Policy in place which defines the punitive actions for violation of any of the provisions of the Ujjivan Values. Violation of any of the provisions of the Disciplinary Standard Operating Procedure or the Code of Conduct shall be deemed to be "Misconduct". While awarding punishment, the Disciplinary Committees would take into account the gravity of the misconduct, previous record of the employee and any other extenuating or aggravating circumstances that may exist. The disciplinary action/punishment order shall be communicated in writing to the employee concerned in accordance with the provision of this policy and can be classified as minor or major penalty. Minor penalty may also include with-holding variable pay for a specified period with cumulative effect. Major penalty may include Termination, Demotion/Reduction to a lower grade or position, withholding of promotion, with cumulative effect. An employee receiving any written warning letter from the organisation will not be paid their variable pay for one quarter.

8. Number of days of accounts payables (Accounts payable *365)/Cost of goods/services procured) in the following format:

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Number of days of accounts payables	0.92	7.33

Note: The variance in figures is attributed to the streamlined processes, supported by a dedicated team that ensures invoices are cleared within the stipulated turnaround time (TAT) of eight days.

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format

Parameter	Metrics	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not applicable	Not applicable
	b. Number of trading houses where purchases are made from	Not applicable	Not applicable
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	Not applicable	Not applicable
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Not applicable	Not applicable
	b. Number of dealers / distributors to whom sales are made	Not applicable	Not applicable
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributor	Not applicable	Not applicable
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	Not applicable	Not applicable
	b. Sales (Sales to related parties / Total Sales)	Not applicable	Not applicable
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	Not applicable	Not applicable
	d. Investments (Investments in related parties / Total Investments made)	Not applicable	Not applicable

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics/principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
NIL		

2. Does the entity have processes in place to avoid/manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

Yes, the Bank has robust processes in place to prevent conflicts of interest involving members of the Board. A comprehensive Code of Conduct outlines the core values and guiding principles that govern the behavior of the Bank's employees in their interactions with stakeholders, including customers, regulatory bodies, government authorities, the media, and others associated with the Bank. Additionally, the Bank has established a Related Party Transactions (RPT) Policy, which provides a structured framework to evaluate and manage such transactions. This policy ensures that all RPTs are conducted transparently, fairly, and in compliance with applicable legal and regulatory requirements.

The Nomination and Remuneration Committee (NRC), along with the Board, plays an active role in overseeing and mitigating potential conflicts of interest involving Directors. This oversight is exercised both at the time of appointment and through regular annual assessments.

Principle 2: Businesses should provide goods and services in a manner that is sustainable and safe
Essential Indicators

- Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year	Details of improvements in environmental and social impacts
R&D	Not applicable	Not applicable	Not applicable
Capex	Not applicable	Not applicable	Not applicable

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

Yes. All procurement is carried out in strict compliance with the Bank's Code of Conduct, supported by rigorous due diligence processes. Ujjivan SFB has implemented a comprehensive Vendor Code of Conduct, which serves as a foundational framework to ensure full compliance with applicable laws and regulations across its operational jurisdictions. A significant enhancement to this framework is the integration of environmental accountability into the vendor onboarding process, wherein the Bank assesses suppliers based on their Environmental, Social, and Governance (ESG) commitments and practices.

In addition, Ujjivan SFB promotes responsible and sustainable business practices, especially in its procurement choices-favoring energy-efficient appliances and eco-friendly building materials for its offices, branches, and ATMs across the country.

- If yes, what percentage of inputs were sourced sustainably?**

Ujjivan SFB follows a centralized procurement process and enforces a Vendor Code of Conduct (CoC) requiring compliance with environmental, labour, and ethical standards. ESG credentials of vendors with high value purchase (more than 1 Crore purchase) are assessed, and preference is given to those demonstrating sustainable practices.

As of FY 2024-25, 47% of the company's total procurement spend on goods and services was directed toward vendors adhering to sustainable practices. Moreover, vendors undergo risk assessments, SLA-based performance reviews, and periodic audits to ensure alignment with Ujjivan's sustainability goals.

- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**

- Not applicable

- Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No).**

If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

- Not applicable

Leadership Indicators

- Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

NIC Code	Name of Product/ Service	% of total Turnover Contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency. (Yes/No)	Results communicated in public domain (Yes/No)	If yes, provide the web link
Not applicable						

- If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**

Name of Product / Service	Description of the risk / concern	Action Taken
Not applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Recycled Lead by weight	Not applicable	
Recycled Plastics		
Recycled Pallets		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed of.

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not applicable					
E-waste						
Hazardous waste						
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not applicable	

Principle 3: Businesses should respect and promote the well-being of all employees, including those in their value chains.

Essential Indicators

1. a. Details of measures for the well-being of employees.

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/ A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/ A)	No. (F)	% (F/ A)
		Permanent employees*									
Male	19,478	19,478	100%	19,478	100%	0	0%	19,478	100%	989	5%
Female	4,896	4,896	100%	4,896	100%	4,896	100%	0	0%	482	10%
Total	24,374	24,374	100%	24,374	100%	4,896	20%	19,478	80%	1,471	6%
		Other than Permanent employees									
Male	3,308	2,507	76%	2,507	76%	0	0	0	0	0	0%
Female	396	267	67%	267	67%	267	67%	0	0	0	0%
Total	3,704	2,774	75%	2,774	75%	267	7%	0	0	0	0%

- b. Details of measures for the well-being of workers:

Category	Total (A)	% of workers covered by										
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities		
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)	
	Permanent workers											
Male	Not applicable											
Female												
Total												
	Other than Permanent workers											
Male	Not applicable											
Female												
Total												

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Cost incurred on wellbeing measures as a % of total revenue of the Company	1.21% (₹ 86.99 Crores spent)	1.10% (₹ 71.04 Crores spent)

2. Details of retirement benefits.

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers Covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	Not applicable	Y	100%	Not applicable	Y
Gratuity	100%	Not applicable	NA	100%	Not applicable	NA
ESI	NA	Not applicable	NA	NA	Not applicable	NA
Other - Leave Encashment	100%	Not applicable	NA	100%	Not applicable	NA

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, Ujjivan Small Finance Bank is committed to creating an inclusive work environment and is actively working towards making all its premises, including offices and branches, accessible to employees with disabilities. The Bank is continuously enhancing its infrastructure in line with the provisions of the Rights of Persons with Disabilities Act, 2016. The accessibility of ramps has been enhanced in 129 branches, 4 regional offices, Corporate office, Learning & Development Centre & Phone Banking Unit of Ujjivan Small Finance Bank.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, Ujjivan SFB is an equal opportunity employer, committed to treating all individuals fairly and equitably across all aspects of employment-including recruitment, job assignments, compensation, promotions, disciplinary actions, and access to benefits and training.

The Bank's Human Rights Policy upholds the principles of Equal Opportunity and Non-Discrimination, ensuring a workplace that respects and protects the dignity of every individual. The policy can be accessed at: [Human-Rights-Policy.pdf \(ujjivansfb.in\)](https://www.ujjivansfb.in/Human-Rights-Policy.pdf).

In alignment with this, the Bank's Recruitment & Selection Policy explicitly outlines the provisions and guidelines that promote equal opportunity in hiring and career advancement.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	97%	81%	0	0
Female	98%	75%	0	0
Total	97%	79%	0	0



6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.

	Yes/No	(If Yes, then give details of the mechanism in brief)
Permanent Workers	NA	Not applicable
Other than Permanent Workers	NA	
Permanent Employees	Yes	<p>The Whistle Blower policy has been formulated as part of corporate governance and transparency norms where the employees, directors, customers, stakeholders or NGOs are encouraged to refer any complaints which have not been resolved or satisfactorily resolved within the usual applicable protocols. The employees may refer any complaints covering areas such as; corruption, misuse of office, criminal offences, suspected/actual fraud, failure to comply with existing rules and regulations and acts resulting in financial loss/operational risk, loss of reputation etc. detrimental to depositors'/public interest. The policy is aimed at ensuring adherence to the highest standards of ethical, moral and legal conduct of business operations; promoting clean business transactions, professionalism, productivity, promptness and transparent practices and ensures putting in place systems and procedures to curb opportunities for corruption. It institutionalises a mechanism for protection of employees, directors from reprisals or victimisation, for Whistle blowing in good faith as the Bank strictly follows No Retaliation Policy.</p> <p>It ensures Ujjivan SFB treats violations/breaches/noncompliance at various levels of the Bank with vigour and due care and accordingly realign processes and take corrective actions as part of its Corporate Governance. The Bank has a mechanism enabling all stakeholders to freely communicate their concerns about illegal or unethical practices. This includes the Audit Committee, Disciplinary Committees of the Bank. The whistleblower can submit a protected disclosure in a closed and secured envelope or through an email or SMS to the Head of HR, or, MD & CEO, or, the Chairperson of the Audit Committee. The Bank shall entertain anonymous/pseudonymous disclosures on merit. The identity of the whistle blower shall be kept confidential unless, required in terms of an order by a Court of Law or unless agreed to by the whistle blower.</p>
Other than Permanent Employees	No	

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees						
Male						
Female						
Total Permanent Workers						
Male						
Female						

Not applicable

Not applicable

8. Details of training given to employees and workers:

Category	FY 2024-25 Current Financial Year					FY 2023-24 Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Permanent Employees										
Male	19,478	8,470	44%	18,937	97%	18,156	8,317	46%	16,329	90%
Female	4,896	2,239	46%	4,742	97%	4,410	2,125	48%	3,968	90%
Total	24,374	10,709	44%	23,679	97%	22,566	10,442	46%	20,297	90%
Permanent Workers										
Male										
Female	Not Applicable									
Total										

Not Applicable

9. Details of performance and career development reviews of employees and worker:

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. (B)**	% (B/A)	Total (C)	No. (D)	% (D/C)
Permanent Employees						
Male	19,478	18,173	93%	18,156	16,267	89.60%
Female	4,896	4,501	92%	4,410	3,941	89.37%
Total	24,374	22,674	93%	22,566	20,208	89.55%
Permanent Workers						
Male						
Female						
Total						

Not Applicable

** As the performance review process for the reporting year is underway, the data presented here is as per the bell curve process which is the previous step to the completion stage while the previous year data pertains to actual completion as per the HR Management system.

10. Health and safety management system:
a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, what is the coverage of such a system?

Yes, Ujjivan SFB has a comprehensive Occupational Health and Safety (OHS) Policy in place, aimed at fostering a culture of safety across the organisation. The Bank is committed to maintaining a safe and healthy work environment by proactively implementing measures to prevent workplace incidents and ensure the well-being of all stakeholders.

The OHS Policy clearly defines the roles and responsibilities of the Bank, its employees, and customers in promoting safety. It encompasses all critical aspects of health and safety management, including employee training, emergency preparedness, hazard identification, risk assessment, incident reporting and management, as well as compliance with applicable legal and regulatory requirements.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

Recognising the nature of Bank's sales work that requires extensive travel and inherently carries a higher risk of road accidents, Ujjivan SFB is proactively organising sessions and conducting communication campaigns to raise awareness about the importance of being vigilant and cautious while riding or driving. The organisation's goal is to ensure that the team members are well-informed about road safety measures and best practices to promote a culture of safety throughout the organisation. Ujjivan SFB strategically arranges safety awareness sessions and communication by closely analysing insurance claim trends. This data-driven approach allows the Bank to tailor its educational content to address the most prevalent risks and to anticipate potential hazards for the upcoming year.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks.

Ujjivan SFB's Occupational Health & Safety policy defines the procedure for reporting the OHS incidents involving an employee. In case of any incident, employee shall report to their supervisor and HR representative in the region immediately and seek support; - HR representative and Supervisor should also seek support from Admin or any other resources in the Bank to provide all kind of help required to the employee; - Regional HR representative will report such matter to the National Manager – Sustainable Banking (ESG) who shall monitor all such incidents and report to Executive committee of the Bank on Half-yearly basis. The incidents shall be reported to Operational Risk Department for analysis and record purposes.

d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?

Yes, the bank's employees have access to non-occupational medical and healthcare services. The Bank has launched wellness app for employees which is further extended to their family members. This enables employee to track their own individual wellbeing (incl medical records, counselling, subsidised checkup etc.). In addition to the above, to promote safety and well-being, the bank conducts quarterly awareness sessions on road safety and circulates communication flyers regarding road safety rules every two weeks. Furthermore, monthly sessions are organised to inform employees about general and women's health issues. It organises annual health checkup applicable to all employees and their family members as well. In addition to the dental & vision camps for the employees' benefit, the Bank also facilitates women's self-defense sessions.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one Million-person hours worked)	Employees	2.00	0.93
	Workers	Not applicable	Not applicable
*Total recordable work-related injuries	Employees	120	60
	Workers	Not applicable	Not applicable
No. of fatalities	Employees	4	2
	Workers	Not applicable	Not applicable
**High consequence work-related injury or ill-health (excluding fatalities)	Employees	51	10
	Workers	Not applicable	Not applicable

*The total recordable work-related injuries mentioned above are related to road safety incidents happened during on field work who didn't return to work within 48 hours as per Factories Act.

**Represents number of incidents that required hospitalization.

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

Ujjivan Small Finance Bank conducts quarterly fire drills to ensure employee preparedness and safety. All facilities are equipped with essential safety infrastructure, including fire extinguishers, designated emergency exits, first aid kits, clean drinking water, and proper ventilation. The Bank is committed to providing a comfortable and hygienic work environment, supported by quality office furniture and regular housekeeping services.

As part of its accessibility initiatives, 129 branches, four regional offices, the Corporate Office, Learning & Development Centre, and Central Processing Centre (CPC) are equipped with ramps to facilitate access for differently-abled individuals.

To further support employee health and well-being, the Bank regularly conducts road safety awareness programs, monthly health sessions, and annual medical check-ups for employees and their families. It also organizes women's self-defense training sessions and hosts dental and vision camps, reinforcing its commitment to a safe, inclusive, and supportive workplace.

13. Number of complaints on the following made by employees and workers

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	NA	0	0	NA
Health & Safety	0	0	NA	0	0	NA

14. Assessments for the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100% of the Ujjivan SFB offices were internally assessed, and based on the findings, several improvements were made to enhance ergonomics. Approximately 1,360 chairs were replaced with models featuring backrests, and 747 old chairs were replaced with new chairs. Additionally, specific air-conditioning units across 61 branch locations were replaced to improve operational efficiency.
Working Conditions	

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/ concerns arising from assessments of health & safety practices and working conditions.

To promote safety and well-being, the Ujjivan SFB has implemented various proactive measures. Road safety awareness programmes have been conducted to educate employees on accident prevention. Following an internal assessment, the bank replaced chairs and air conditioners across offices to enhance comfort and ergonomics. Additionally, monthly health sessions are organised for employees to ensure their overall health. The bank also conducts quarterly fire drills, ensuring employees are well-prepared and safety protocols are consistently practiced. Furthermore, Bank creates awareness through videos of the victim who underwent the treatment post-accident and list of safety measures which they are adhering now. This creates impact among others on the importance of safety measures.

Furthermore, the Bank has a comprehensive Business Continuity and Disaster Management Plan in place that outlines its preparedness to effectively respond to and manage emergency situations, ensuring the continuity of operations and minimising disruptions.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

Yes, the bank provides benefits of life insurance to its employees with coverage ranging from ₹ 15 Lakhs to ₹ 1 Crores.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The bank engages vendors who provide third party employees as contract staff, to render certain incidental and ancillary services. These include, amongst others, security personnel, housekeeping staff, collection staff, specialists in IT and in other functions. Engagement of off-role staff is governed by contracts between the Bank and the respective vendors. There is a due diligence process for on boarding of these vendors and the engagement of off-role staff.

The agreements entered with each vendor lists the responsibilities of the vendors in these engagements, most importantly in the matter of payment of statutory dues including GST, duties, and other labour related dues relating to each of the contract staff. Hence while the Bank pays the vendors in terms of the contract, it is incumbent upon the vendor to ensure that payment of salaries and other benefits of staff as contracted, and all statutory and regulatory payments are made on time.

Additionally, Ujjivan SFB has established a comprehensive supplier assessment framework as a strategic initiative to enhance risk management and quality assurance across its operations.

3. Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Employees	55	60*	51	57
Workers	NA		NA	

*The total recordable work-related injuries mentioned above are related to road safety incidents happened during on field work.

As part of rehabilitation services for high-consequence injuries i.e. 55 cases reported in FY 24-25, following benefits were offered, depending on the specific case, need, or request:

- Job Security – Provision of extended leave & no job termination for such cases as per the policy
- Accident benefits (Insurance for medical exp coverage)
- Additional support through welfare trust (1 employee's family has been supported with an additional 10L over and above the guaranteed benefits)
- For fatality incidents, compensation benefits appropriate to the grade ranging from ₹ 20 Lakhs – 1 Crores.

4. Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

No, Ujjivan SFB provides transition assistance programmes only for internal employees and new joiners.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety conditions	No assessment carried out
Working conditions	

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

NIL

Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

At Ujjivan Small Finance Bank, key stakeholder groups are identified through a structured internal process involving department heads, feedback analysis, strategic priorities, and compliance requirements. Stakeholders are classified based on their influence, interest, and impact on the operations and people practices, meeting Ujjivan values and mission. Regular reviews and audits, employee feedback surveys, customer satisfaction data, and external market research further help refine stakeholder mapping.

The Bank engages with multiple stakeholders through formal and informal channels of communication. The Stakeholders Relationship Committee of Ujjivan SFB meet once a year to discuss on the various aspects of stakeholder engagement.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Email, SMS, WhatsApp and Notice Board	1. Email: Weekly 2. SMS and WhatsApp: Daily/Weekly 3. Notice Board: Quarterly	Sharing of information and updates about ongoing activities in the bank, updates on policies and achievements of the banks and sustainability initiatives
Investors	No	Email, Phone Contacts	Quarterly	Understanding investors perspective with current market requirements and bank's performance. Sharing ESG performance, digital initiatives etc.
Customers	No	Email, SMS, Advertisements, website	Weekly	Engagement through new schemes, loan, transactions, financial literacy programmes to raise awareness
Suppliers	No	Email, SMS	Quarterly	Discussion on efficient and sustainable supply chain, supplier assessments
Communities	Yes	Newspaper, Community Meetings	Need basis	Development of projects and new schemes for community welfare, need based assessment projects



Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

Although there is no direct consultation between stakeholders and the Board on economic, environmental, and social topics, the Board has dedicated Board Committees such as the Stakeholders Relationship Committee, Customer Service Committee, Nomination and Remuneration Committee, CSR & Sustainability Committee that regularly review the reports which inter alia include feedback, concerns, or complaints if any from the stakeholders such as Investors, Customers, Employees etc. Further, the Bank being an entity engaged in Micro Finance with majority of its customers belonging to the unserved/ underserved community, has always been on its toes with regards to social initiatives. The concerns of investors on economic aspects, if any are attended to in the investor calls held by the Bank.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Yes, stakeholder consultation is used to support the identification and management of environmental and social topics. Ujjivan SFB actively incorporates feedback from stakeholders, including investors, into its environmental and social initiatives. By engaging with investors and providing them with updates on sustainability-related initiatives and regulatory information, the Bank ensures that stakeholder inputs are considered in initiatives, ESG reporting, policies and activities. The Bank initiated disclosing sustainability performance through sustainability report beginning from FY 2022-23 to showcase its commitment towards sustainable operations and stakeholder interests.

3. **Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalised stakeholder groups.**

The Bank engages with the various, identified vulnerable and marginalised sections of the society through its products and services, as well as community engagement initiatives. The Bank has specific products and services that especially cater to the economically backward sections of the society in rural, urban, and semi urban India, such as microfinance, digital payments, agriculture banking, MSME Loans and loans towards affordable housing.

Principle 5: Businesses should respect and promote human rights

Essential Indicators

1. **Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:**

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	24,374	24,182	99%	22,566	22,133	98%
Other than permanent	3,704	0	0	3,328	0	0
Total employees	28,078	24,182	86%	25,894	22,133	85.50%
Workers						
Permanent	NA					
Other than permanent						
Total Workers						

2. Details of minimum wages paid to employees and workers, in the following format

	FY 2024-25 Current Financial Year					FY 2023-24 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	24,374	124	1%	24,250	99%	22,566	340	1.15%	22,226	98.49%
Male	19,478	74	0.38%	19,404	99.62%	18,156	263	1.45%	17,893	98.55%
Female	4,896	50	1.00%	4,846	99%	4,410	77	1.75%	4,333	98.25%
Other than Permanent	3,704	1365	37%	2,339	63%	-	-	-	-	-
Male	3,308	1,190	36%	2,118	64%	-	-	-	-	-
Female	396	175	44%	221	56%	-	-	-	-	-
Workers										
Permanent	Not Applicable									
Male										
Female										
Other than Permanent										
Male										
Female										

3. Details of remuneration/salary/wages, in the following format*:

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (₹) in INR	Number	Median remuneration/ salary/ wages of respective category (₹) in INR
Board of Directors (BoD)	4* (Excludes MD & CEO)	14,675,000**	4 (Excludes ED)	10,525,000#
Key Managerial Personnel	3	17,474,472	1	15,000,000
Employees other than BoD and KMP	19,478	368,010	4,896	343,560
Workers	NA	NA	NA	NA

*Includes Mr. Samit Ghosh who retired on November 30, 2024

**Sitting Fees paid to Non-Executive Directors (Male)

#Sitting Fees paid to Non-Executive Directors (Female)

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Gross wages paid to females as % of total wages	16.28%	16.10%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Ujjivan Small Finance Bank has established a structured governance framework to oversee the management of human rights within the organisation. To ensure effective monitoring and accountability, the Bank has multiple committees in place—Regional, Central, and Appellate—tasked with overseeing the implementation of human rights-related protocols and disciplinary procedures.

Each committee operates on a defined schedule: Regional Committees convene once or twice weekly, while the Central Committee meets monthly to review actions taken and assess the support required. These committees are also responsible for evaluating existing processes and communication channels, and for integrating any additional requirements to strengthen the Bank's human rights management system.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Ujjivan has robust grievance mechanism designed to receive, analyse, and respond to complaints or inquiries received from any stakeholder. Employees can raise their grievances through the following channels:

- HR Helpdesk
- Whistleblower Policy
- Central Disciplinary Committee – if an employee wishes to appeal against the actions or decisions of the regional disciplinary committee
- Appellate Committee – if an employee wishes to appeal against the actions or decisions of the central disciplinary committee

The council or committee will review and address the complaints. The complainant will be informed of the corrective and preventive actions taken.

6. Number of Complaints on the following made by employees and workers:

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending Resolution at the end of year	Remarks	Filed during the year	Pending Resolution at the end of year	Remarks
Sexual Harassment*	16	4	NA	14	2	NA
Discrimination at workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour/Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other human rights related issues	0	0	NA	0	0	NA

*The increased awareness has resulted in a significant improvement in the filing of complaints.

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	16	14
Complaints on POSH as a % of female employees / workers	0.3%	0.3%
Complaints on POSH upheld	16	14

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

Ujjivan Small Finance Bank is firmly committed to providing a safe, respectful, and inclusive work environment, free from any form of harassment. This commitment extends to protecting employees from harassment by supervisors, colleagues, customers, vendors, consultants, contract staff, or any external parties with whom the Bank maintains a business or professional relationship.

At Ujjivan SFB, sexual harassment in the workplace is strictly regarded as misconduct. The Bank has a clearly defined Human Rights Policy that enforces a zero-tolerance approach to all forms of harassment—physical, verbal, or psychological. Any behavior or conduct that constitutes sexual harassment by an employee will lead to disciplinary action in accordance with the Bank's internal policy and applicable laws. Ujjivan SFB encourages open communication, enabling employees to express concerns or grievances freely.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

No, however the Bank has vendor code of conduct in place which addresses the basic human rights requirements. Suppliers are required to adhere to all laws, specifically provisions of labor, tax laws and regulations that are applicable in the jurisdictions in which they operate and document the same for verification purposes. All such applicable documentation shall be provided by the Supplier to the Bank as and when requested by the Bank for due diligence and compliance perspective. This shall also include all but not limited to laws and rules related to corruption and bribery as well as those concerning human rights, data privacy, fair competition, environment etc. Further, Ujjivan SFB has strengthened its contracts by incorporating the right to audit, enabling the Bank to directly assess vendor practices and verify compliance with the CoC.

10. Assessments of the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced/involuntary labour	NA
Sexual harassment	100%
Discrimination at workplace	100%
Wages	100%

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

There were no significant risks or concerns arising from the assessments conducted on Ujjivan SFB premises. However, the prohibition of child labour, fair wage administration, and compliance with relevant regulations are strictly enforced.

The Internal Compliance team is dedicated to preventing sexual harassment and ensuring workplace safety. Concurrent Auditors, in partnership with Payroll and Compliance vendors, validate these practices. Disciplinary committees at both Regional and Corporate offices oversee and enforce disciplinary measures.

Leadership Indicators**1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

Ujjivan SFB has increased awareness on raising grievances about Workplace, Salary, Benefits, POSH etc. through various modes viz., Helpdesk, Amber and Mail to foster a transparent and supportive work environment. This has resulted in the increased reporting of the grievances under different categories which got resolved by the individual SPOC / Committees based on the severity of the concern.

The Bank has also modified the process for resolution of POSH complaints. Earlier corporate POSH complaints were handled by South regional Inquiry Committee (IC). However, based on the recent trend to address the concern on a faster pace, Inquiry Committee has been formed for corporate and also modified the existing composition of regional IC committees across Ujjivan to showcase the rotations in the committee.

2. Details of the scope and coverage of any Human rights due diligence conducted

The human rights due diligence undertaken within the organisation is multifaceted. Employees have various avenues to address their grievances, including the HR Helpdesk on the HRMS, the Amber digital platform for employee assistance, the Whistleblower Policy, and disciplinary committees. These platforms are regularly reviewed by the Regional/Corporate HR/Disciplinary team, the Employee Engagement team, and various HR stakeholders to ensure timely resolution of all the concerns raised. Through these initiatives, the Bank is committed to conduct comprehensive human rights due diligence to safeguard the rights and dignity of all individuals within our organisation.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes, majority of the premises/offices of the bank are accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016. The accessibility of ramps has been enhanced in 129 branches, 4 regional offices, Corporate office, Learning & Development Centre & Phone Banking Unit of Ujjivan Small Finance Bank. For the branches without ramps, other means of accessibility is provided to the customers such as doorstep services etc.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	As part of its ongoing commitment to human rights, Ujjivan SFB has initiated human rights due diligence for vendors as part of the quarterly vendor assessments for human resources. Vendors are required to submit a self-declaration based on specific assessment criteria, which will be validated through documentary evidence provided during the annual onboarding process.
Discrimination at workplace	
Child labour	
Forced/involuntary labour	The bank has established key questions to assess vendor compliance. These include whether the vendor adheres to labor laws, fair wages, and workplace safety regulations, and whether they have policies in place for human rights, Prevention of Sexual Harassment (POSH), and Occupational Health & Safety (OHS). Additionally, the bank evaluates whether the vendor or its subcontractors employ children under the age of 18 or use forced labor. The due diligence process also checks if the vendor has a grievance redressal mechanism to address issues related to human rights, POSH, and OHS. Lastly, the bank ensures that vendors provide training to their employees on human rights, POSH, and OHS matters to promote awareness and compliance.
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Nil

Principle 6: Businesses should respect and make efforts to protect and restore the environment.

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format*:

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption through other sources (C) (Solar Power Panels with total capacity of 24kw at 4 locations)	51.09 GJ	9.58 GJ
Total energy consumed from renewable sources (A+B+C)	51.09 GJ	9.58 GJ
From non-renewable sources		
Total electricity consumption (D)**	65,712.33 GJ	60,924.62 GJ
Total fuel consumption*** (E)	8063.25 GJ	12,181.29 GJ
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	73,775.58 GJ	73,105.91 GJ
Total energy consumed (A+B+C+D+E+F)	73,826.67 GJ	73,115.49 GJ
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in Crores)	10.25	11.31
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	Not applicable	Not applicable
Energy intensity in terms of physical output	Not applicable	Not applicable
Energy intensity (optional) – the relevant metric may be selected by the entity	Not applicable	Not applicable

*Total energy consumption includes all Ujjivan SFB offices and branches.

**For few branches located in the remote areas, electricity consumption has been calculated based on approximation due to varying billing cycles.

***Fuel consumption is with respect to diesel consumption for diesel generators used during power cuts in offices and company owned vehicles for corporate and regional offices.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

NA

3. Provide details of the following disclosures related to water, in the following format: NA

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Water withdrawal by source (in kilolitres)		
4 (i) Surface water	Not applicable	Not applicable
(ii) Groundwater		
(iii) Third party water (Municipal water supplies)		
(iv) Seawater / desalinated water		
(v) Others (Rainwater storage)		
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)		
Total volume of water consumption* (in kiloliters)	155,682	166,060



Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Water intensity per Crores of turnover (Total water consumption / Revenue from operations)	21.62	25.69
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	Not applicable	Not applicable
Water intensity in terms of physical output	Not applicable	Not applicable
Water intensity (optional) – the relevant metric may be selected by the entity	Not applicable	Not applicable

*Consumption quantity mentioned above is the water consumed for drinking and domestic purposes and calculated based on the amount spent towards purchase of drinking water and domestic consumption is calculated based on NBC norms i.e. 20 litres per employee per day.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency – No

4. Provide the following details related to water discharged:

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Water discharge by destination and level of treatment (in kilo litres)		
(i) To Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment	Not Applicable	Not Applicable
(iv) Sent to third parties		
- No treatment (Water sent for treatment to Central Effluent Treatment Plant) *		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – Tertiary treatment		
Total water discharged (in kilo litres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency – No

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Not Applicable, The water requirement for the bank is only for domestic and drinking purposes. So, there is no Zero Liquid Discharge implementation.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
NOx	Kg	At the premise of Ujjivan SFB, the type of DG sets provided by the vendor has been approved by ARAI for noise and pollution norms. The capacity of the DG varies based on the area of the premise.	
SOx	Kg		
Particulate matter (PM2.5)	Kg		
Particulate matter (PM10)	Kg		
Persistent organic pollutants (POP)	Kg		
Volatile organic compounds (VOC)	Kg		
Hazardous air pollutants (HAP)	Kg		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
*Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	600.52	887.73
*Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	13,270.24	13,995.74
Total Scope 1 and Scope 2 emissions	Metric tonnes of CO ₂ equivalent	13,870.76	14,883.47
Total Scope 1 and Scope 2 emission intensity per Crores of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent/turnover in Crores	1.93	2.30
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)		Not applicable	Not applicable
Total Scope 1 and Scope 2 emission intensity in terms of physical output		Not applicable	Not applicable
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		Not applicable	Not applicable

**Scope 1 covers the emissions generated through the usage of diesel in diesel generators used during power cuts in offices and company owned vehicles for corporate and regional offices and Scope 2 covers the emissions generated from Purchased Electricity.*

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.- No

8. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.

Yes, the entity has a project related to reducing Greenhouse Gas (GHG) emissions. Ujjivan SFB has installed Solar Panels of Capacity 5 Kw at Adanoor, Shyagale & 11 Kw at Sudarshan Moore Branches. The Company has also formulated guidelines on Green Buildings which will serve as the foundation for establishing a model green branch. Additionally, Ujjivan Small Finance Bank has diligently analysed and accounted for all Scope 1 and Scope 2 emissions using the Greenhouse Gas (GHG) protocol, with factors derived from The Intergovernmental Panel on Climate Change (IPCC). The bank is currently expanding its emissions accounting to include Scope 3 emissions to establish a more comprehensive GHG inventory.

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Total Waste generated (in metric tonnes)		
Plastic waste (A)	0	0
E-waste (B)	10.13	17.85
Bio-medical waste (C)	0	0
Construction and demolition waste (D)	0	0
Battery waste (E)	0	0
Radioactive waste (F)	0	0
Other Hazardous waste. Haz. Waste from process + Haz. Waste from pollution control equipment's, + Filter bed sand+ Filter bags etc. (G)	0	0
Other Non-hazardous waste generated (H) . (Wet + Dry waste from regional & corporate offices only)	51.80	9.1
Total (A+B + C + D + E + F + G + H)	61.93	26.9
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.00860	0.00417

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	Not applicable	Not applicable
Waste intensity in terms of physical output	Not applicable	Not applicable
Waste intensity (optional) – the relevant metric may be selected by the entity	Not applicable	Not applicable
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	10.13	16.69
(ii) Re-used	-	1.16
(iii) Other recovery operations	Not applicable	Not applicable
Total	10.13	17.85
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Not applicable	Not applicable
(ii) Landfilling	Not applicable	Not applicable
(iii) Other disposal operations (handed over to municipal waste collection entities)	51.80	9.1
Total	51.80	9.1

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your Company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The Bank's operations primarily generate paper waste and electronic waste (E-waste). Paper waste is securely disposed off through authorized vendors, while E-waste is managed by certified recyclers in compliance with environmental regulations. Additionally, dry and wet waste segregation at source has been implemented across all regional & corporate offices to promote responsible waste management.

Furthermore, partnering with a third party vendor, Ujjivan SFB has introduced a structured Cigarette Waste Management program at its Head Office, where collected cigarette waste is recycled into artistic by-products, supporting creative reuse and providing livelihood opportunities for workers involved in the process. The vendor responsible for handling the cigarette waste is implementing all necessary health and safety measures and is ISO 9000, ISO 14001 and ISO 45001 certified.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not applicable			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes, the entity is compliant with the applicable environmental laws/regulations/guidelines in India.

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
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Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilo litres):

For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the area:

(ii) Nature of operations:

(iii) Water withdrawal, consumption, and discharge in the following format:

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others	Not applicable	Not applicable
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed/turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity	Not applicable	Not applicable
Water discharge by destination and level of treatment (in kilolitres)*		
(i) Into Surface water	Not applicable	Not applicable
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater	Not applicable	Not applicable
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater	Not applicable	Not applicable
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third parties	Not applicable	Not applicable
- No treatment		
- With treatment – please specify level of treatment		
(v) Others	Not applicable	Not applicable
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)	Not applicable	Not applicable

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Total Scope 3 emissions* (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	17,907.95	-
Total Scope 3 emissions per Crores of turnover	Metric tonnes of CO ₂ equivalent/ turnover in Crores	2.5	-
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		Not applicable	-

*In this reporting year, Ujjivan SFB is monitoring Category 1 (Purchased goods and services), Category 2 (Capital goods), Category 3 (Fuel & Energy related activity), Category 5 (Waste generated in operations), Category 6 (Business travel - air travel only) & Category 15 (Investments – Motor Vehicle Loans only) under Scope 3 emissions as per GHG Protocol and PCAF standard for deriving the financed emissions.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No

3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

The bank does not operate in any ecologically sensitive areas.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Energy efficiency programme to reduce power consumption	Successfully rolled out Sanchaya Programme across Regional & Corporate offices in Oct 2024.	Achieved a savings of 8% from that of FY 2023-24(Q3 & Q4) in energy consumption.
2.	Sustainable infrastructure	Installed Light fixtures equipped with occupancy sensors, adoption of Variable Refrigerant Volume (VRV) AC systems in new and renovated facilities.	Electricity usage was approximately 25,646 units per month. Post renovation, the consumption has reduced to 16,142 units per month.
3.	Digitalisation	57% of the internal administrative processes of Admin & Infrastructure digitized.	Estimated paper saving is 3,747,896 annually

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Yes, the entity has a Business Continuity and Disaster Management Plan. The BCM (Business Continuity Management) plan highlights the preparedness of the bank to deal with disaster situations. The purpose of this policy is to define the need to establish a management framework necessary to ensure emergency response, resumption and recovery, restoration, and permanent recovery of Ujjivan during business interruption events while maintaining compliance requirements. This applies to all the business processes, departments, infrastructures and facilities in head office, regional offices, and branches of Ujjivan. The Policy statements include the BCMS organisation structure, components of BCM framework, procedural aspect of BCP, HR aspects of BCP, Infrastructure aspects of BCP, Technology aspects of BCP, Access control aspects of BCP etc. Business continuity management governance is also in place which has the BCM committee and Crisis management committee.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

Being a banking sector, there is no significant direct impact to the environment from the value chain partners.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

No value chain partners were assessed for environmental impacts. However, the Bank procures goods and services from licensed and certified vendors and suppliers. The Bank has a policy on Code of Conduct which attempts to set forth the guiding principles and values on which the Bank's employees shall operate and conduct business with various stakeholders of the Bank, government and regulatory agencies, media, and anyone else with whom the Bank is connected.

8. How many Green Credits have been generated or procured: No green credits have been generated or procured by the Bank.

a. By the listed entity - Nil

b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners - Data not available

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. Number of affiliations with and industry chambers/ associations.

The bank is a member of 10 trade and industry chambers/associations.

- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such a body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	AKMI – Association of Karnataka Micro Finance institution.	State
2	IBA – Indian Banks' Association	National

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
3	ASFBI – Association of Small Finance Banks of India	National
4	FIMMDA – Fixed Income Money Market & Derivatives Association of India	National
5	MFIN - Micro Finance Institutions Network	National
6	ALPHA- Microfinance consultants private limited.	National
7	Sa-dhan (Association of Community Development Finance Institutions)	State
8	DLCC- District Level Consultative Committee	State
9	SLBC- State Level Banker's Committee	State
10	DSCI- Data Security Council of India	National

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

None

Leadership Indicators

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in the public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
Nil					

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development.

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web Link
Not applicable as there were no projects undertaken that required an SIA in the current financial year.					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In ₹)
Not applicable						

3. Describe the mechanisms to receive and redress grievances of the community.

A dedicated email ID is available on the CSR webpage of Ujjivan SFB, allowing community members to easily register their complaints. Additionally, the bank is in the process of developing a detailed Standard Operating Procedure (SoP) to manage and resolve grievances efficiently, ensuring a structured and transparent approach to addressing community concerns.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Parameter	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Directly sourced from MSMEs/ small producers	12.85%	10.3%
Sourced directly from within India	100%	100%

Note: All the materials required by the bank are procured locally irrespective of its location

5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost:**

Location	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Rural	0.90%	1.30%
Semi-urban	2.50%	2.80%
Urban	4.70%	4.20%
Metropolitan	7.60%	11.50%

(Place to be categorised as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):**

Details of negative social impact identified	Corrective action taken
Not Applicable	

2. **Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

Project details	State	District	Amount spent
Cheshire Disability Trust	Jharkhand	Ranchi	₹ 1,851,200
Cheshire Disability Trust	Jharkhand	Hazaribagh	₹ 1,548,800
Vision Ranchi, Mandar Hospital	Jharkhand	Ranchi	₹ 1,358,390
Institution of Digital Healthcare centers	Madhyapradesh	Barwani	₹ 1,159,200
Project Swachh Neighborhood	Andhra Pradesh	Visakhapatnam	₹ 6,650
Project Swachh Neighborhood	Bihar	Gaya	₹ 8,000
Project Swachh Neighborhood	Jharkhand	Giridih	₹ 7,590
Project Swachh Neighborhood	Jharkhand	Garhwa	₹ 4,985
Project Swachh Neighborhood	Gujarat	Morbi	₹ 5,420
Chote Kadam-Educational Institute - Renovation of Girls' toilet	Jarkhand	Saheed Chowk, Ranchi	₹ 494,833
Chote Kadam-Educational Institute renovation	West Bengal	Bilwagram, Nadia	₹ 560,854
Chote Kadam-Healthcare Renovation	Bihar	Banka	₹ 762,324
Chote Kadam-Education Institute Renovation	West Bengal	Chakdaha, Nadia	₹ 637,625
Chote Kadam-Educational Institute Renovation	Gujarat	Rajpipala, Narmada	₹ 706,210
Chote Kadam-Park Renovation	Tamilnadu	Ramanathapuram	₹ 526,247
Chote Kadam-Construction of New kitchen & dining hall for Govt. school	Bihar	Kalambaugh, Mussafarpur	₹ 891,903
Chote Kadam-Construction of 4 washrooms	Jarkhand	Giridih	₹ 575,368
Chote Kadam - Educational Institute Renovation	Tamil Nadu	Virudhunagar	₹ 528,050
Chote Kadam - Educational Institute Renovation	Tamil Nadu	Sivakasi, Virudhunagar	₹ 576,509
TOTAL			₹ 12,210,158

3. (a) **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No)**
No
- (b) **From which marginalised /vulnerable groups do you procure?**
Not applicable
- (c) **What percentage of total procurement (by value) does it constitute?**
Not applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not applicable				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
Not applicable		

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Projects	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
1.	Infrastructure Development Programmes (Chote Kadam & Others) – <ul style="list-style-type: none"> Initiatives include renovation of educational institutions, healthcare Centres, Anganwadis, restrooms, community playgrounds, and the provision of safe drinking water across India Some of the significant projects of the FY 2024-25 include: Construction of Lactation room & Waiting area shed @ Public Health centre, Construction of Dormitory for children @ Trust run residential primary school who were sleeping in the classrooms, Construction of the first Public Park (Walking trail, children play area) at Khadana Village, Renovation of 48 rooms at the old age home at Agra etc. 	854,614	100%
2.	Livelihood Enhancement – <ul style="list-style-type: none"> This programme serves diverse communities like PwDs, Underprivileged youth, Women etc. Programmes in association with Cheshire Disability trust catered to training the PwDs on communication skills, basic computer literacy etc., coupled with placement in retail, banking, ITeS sectors and the like with an avg. monthly income of ₹ 9,000/- Similarly, with Divya Nur Foundation, 200 BPL/APL youths were trained and 72% of them placed successfully Additionally, 10 Neomotion vehicles were provided to Orthopedically challenged individuals and their placement with Zomato has enabled them to earn about 10-15K(avg.) per month 10 Sports wheelchairs were provided to the PwD athletes 	662	100%
3.	Disaster Relief – <ul style="list-style-type: none"> The Bank has redefined disaster relief in its CSR policy to cater to diverse climate change effects like summer heat waves, fire etc. Some of the significant projects executed under Disaster Relief during FY 2024-25 being: Summer Relief kit distribution in the Delhi, UP, Relief distribution during floods at Gujarat, Pune, Agartala, Tripura etc., besides supporting about 12K+ beneficiaries victims during Fengal cyclone at Mahadevagollahalli & Cuddalore 	21,353	100%
4.	Education and sports – <ul style="list-style-type: none"> Capacity building of teachers from the Govt. & Zilla panchayat schools on Digital literacy at Maharashtra & UP, establishment of coding labs at these schools, Imparting behavioural skills to 150 underprivileged children through frisbee game through Flying disc development foundation. Scholarship support for the aspiring boxing athletes in association with the Mary Kom Boxing foundation etc. 	9,547	100%

S. No.	CSR Projects	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalised groups
5.	Environment and Animal Welfare – <ul style="list-style-type: none"> With United Way of Bengaluru, the bank is in the process of rejuvenating the Kanekallu lake at Hoskote. The project being an ongoing one spread across 2 FYs, the work is in progress and is estimated to be completed by end of FY 2025-26 Additionally, together with Kovai Kulangal Pudhipippu Amaippu, the Bank has rejuvenated a pond in Arisipalayam in Tamilnadu & a Lake at Bavda, Satara, Maharashtra Through Project Swach Neighborhood, the bank has conducted cleanliness drive around 250 of its branches with 5000+ employees volunteering. Under Animal welfare, animal shelters coupled with solar power electrification have been constructed at Coimbatore and Goghariyan benefitting about 300 Cattle 	242,334 (including 300 cattle)	-
6.	Healthcare – The Bank has renovated about 13 public healthcare centres through its Chote Kadam programme. Furthermore, the Bank has been undertaking CSR projects under healthcare directly by supporting them with critical medical equipment needed for the ICU, Ophthalmology department, Pathology lab etc. Some of the significant projects executed under healthcare thematic area are: <ul style="list-style-type: none"> (i) Mobile Pink Bus benefitting about 300 women on normal days and 1500+ women on the festival and days of any significant events (ii) Provision of Ambulance to Barasat Cancer Research & Welfare centre, Govt. Hospital, Modi nagar, Guwahati Municipal corporation, Indira Gandhi Hospital at Bhiwandi etc. (iii) Ophthalmology equipment to Mandar hospital, Ranchi & Civil Hospital of Barnala etc. 	86,984	100%

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The bank has a comprehensive customer grievance redressal mechanism for handling customer complaints and feedback received through various channels. The customers can register the complaint through multiple channels which includes:

- Primary channels such as Branch Manager, Complaint register and complaint box available at the branches, complaint calls to Branch office or 24/7 Customer Care Helpline Number, email complaints to customer care and complaint form available on website. Customers can also submit their complaints during monthly customer service committee held at branches.
- If customers are not satisfied with the resolution given by primary channels or if they don't receive a response, they can escalate to Regional Nodal Officer as a secondary escalation contact point. The Bank has appointed 4 Regional Nodal Officers, one each for North, South, East and West.
- Customer can escalate to Principal Nodal Officer as a final escalation contact point of the Bank. In addition, contact details of the Heads of each business verticals are provided in the Bank's website, so that customers can escalate to business heads if they wish to seek their intervention.
- Also, any complaints that are partially / wholly rejected by the Bank is auto escalated to the Bank's Internal Ombudsman who is an independent authority, who will be reviewing all such complaints and shall give his independent decision against each complaints rejected by the bank.

Customers can escalate their complaints against Bank to banking ombudsman in case of no response from the bank within 30 days or they are not happy with the resolution provided by the bank.

The complaints received through other external channels such as social media/ central government's consumer helpline & CPGRMS are also being handled for resolution. The customer is acknowledged for the complaints received either through SMS, Email or acknowledgement slip as applicable. Turn Around Time for resolution of complaints are defined based on nature of complaints criticality and effort required for resolution. These TATs are added in software tool which the Bank is using for documenting, tracking and resolution of complaints. All the complaints received from different channels are captured in CRM software solution which automatically assigns complaint ticket to respective internal departments for resolution. The bank has setup a dedicated Service Quality department which monitors complaint resolution framework end to end. The data on pending complaints is being monitored

and reviewed by Service Quality team and necessary internal escalation process is followed for closure of pending complaints. Complaint resolution TAT is one of the key Service Index which is being closely monitored by the bank.

The usage of alternate channels (other than branches) by customers for fulfilment of Queries, Service Requests, Complaints and Feedback (QRCF) has significantly improved from 44% in FY 2023-24 to 49% in FY 2024-25.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

Parameter	As a percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	NA	0	0	NA
Advertising	0	0	-	0	0	-
Cyber-security (Phishing, Vishing and Smishing by Fraudsters)	1,528	43	-	972	12	-
Delivery of essential Services#	13,892	130	-	18,499	287	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Other (Mis-selling)*	133	1	-	139	4	-

Delivery of essential service includes staff - Related, Alleged Transaction, Deliverables Related, Lending Related, Charges Related, Technology Related, Transaction Related etc. and other category of Cyber security cases such as Fake Job / Loan Advertisement, Card / Mobile lost and transaction done etc.

*Complaints related to mis-selling are those where a customer claims that he was promised a certain return/feature in a product/service and has not received the same.

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	Not Applicable	
Forced recalls		

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, the bank has a framework/ policy on data privacy. <https://www.ujjivansfb.in/privacy-policy>

Ujjivan Small Finance Bank believes in privacy of data provided by its customers/users and is committed to protect it. The bank takes all necessary and reasonable measures to protect the customer information and its transmission through the online channels. The privacy policy is applicable to customers/users that visit, use or interact with the bank through the online channels listed below.

- Website
- Mobile Application
- Internet Banking Page
- Electronic communications (E-mailers / SMS) from the bank
- Digital Advertising Campaigns
- Products and Services through online lead forms and questionnaires

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

Based on customer complaints related to cyber fraud (such as phishing, vishing, smishing, etc.), the bank has implemented corrective actions to reduce such incidents. To enhance customer protection, the bank actively raises awareness through push notifications, SMS, email, and social media, and also recommends the following precautionary measures to help secure customers' devices:

- Be Cautious with Third-Party Apps:** Never download APK files from unknown sources, especially if prompted by an unsolicited call or message. Always use trusted and official app stores to install applications.

- b) **Install Antivirus Software:** Use reliable antivirus software to detect and block malicious files, and ensure it is regularly updated to guard against emerging threats. Many antivirus applications also offer the ability to scan APK files before installation for added security.
- c) **Avoid Unsecured Networks:** Do not use unsecured Wi-Fi or public networks for sensitive transactions or downloads. Hackers often exploit these networks to intercept data.
- d) **Reset the Phone:** If suspected that a malicious file has been installed, reset the phone to factory settings immediately. This will remove any malicious apps and restore the device to a clean state.
- e) **Reboot Regularly:** Restarting the phone can disrupt ongoing malware processes and reduce the risk of prolonged infection. It is a simple yet effective way to maintain the device's health.
- f) **Report Suspicious Activity:** Immediately report any unauthorised transactions or suspicious activity. Additionally, the same can be reported to cybercrime to the National Cyber Crime Reporting Portal at cybercrime.gov.in or call on the helpline number 1930.
- g) **Verify if the message is official:** Be extra careful on receipt of any messages or calls claiming to be from the bank's WhatsApp number. Verify the message by contacting the bank directly using the official contact details.

Apart from the ongoing customer awareness programs, the Micro Banking department has launched various customer awareness campaigns which were released in social media (YouTube platform) & Branch TV such as:

- Dos and Don'ts in UPI transactions
- ATM etiquettes for safe and secure transactions in 6 languages
- Dos and Don'ts for safe Mobile Banking
- Dos and Don'ts while applying for loan
- Dos and Don'ts for loan repayment

In response to other complaints received by the bank, a regular analysis is conducted to identify the top five nature of complaints, followed by a detailed Root Cause Analysis (RCA). Based on the findings, appropriate corrective actions are implemented to minimise future complaints.

Additionally, in light of escalations and complaints related to servicing Secured Asset Loan customers, the Management Committee had suggested to train the branch staffs on facilitating Secured Asset Services. The training covered Housing, MSME, and Vehicle loan products. Service Quality (SQ) department, in collaboration with the Products and Operations teams, developed a four-hour training module, which was successfully delivered with logistical support from the HR Learning & Development (L&D) team. The topics covered under Secured Asset training were:

- **Secured Loan Application Process Flow** – Housing, MSME & Vehicle (Lead, Application, Verification, Appraisal, Documentation, Disbursement, Welcome Kit, OTC & PDD)
- **Account Servicing** (pre & post disbursement, DD handover, forms, Service Guide, Service charges, Foreclosures, release of collaterals)
- Update on **System & Tools enabled** for the branches to ensure seamless customer experience at the frontend

The training programme successfully covered 255 staff members from 70 branches across the region and was conducted in 15 batches.

7. Provide the following information relating to data breaches:

- a. Number of instances of data breaches - NIL (Achieved through a resilient data security framework and continuous oversight by the Security Operations Center(SOC))
- b. Percentage of data breaches involving personally identifiable information of customers- NIL
- c. Impact, if any, of the data breaches- NIL

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

The information on products and services of Ujjivan SFB is available on website <https://www.ujjivansfb.in/> and is managed by Digital Marketing team.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

Ujjivan SFB utilises a variety of brand channels, including social media posts, reels, YouTube videos, mailers, SMS, BTL marketing, WhatsApp tiles, and more, to disseminate important information about safe banking and cybersecurity practices. Additionally, sessions on digital and cyber frauds are conducted as part of the bank's financial literacy programme to educate customers on how to protect themselves from online threats and enhance their understanding of secure banking practices.



3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

In case of any disruption/discontinuation of essential services, the communication with customer is handled directly by respective business units only, which is initiated in the form of SMS or E-mails.

For other situations, a ticker is activated or enabled on IB/MB applications. Further, the marketing team supports the business teams in arranging for any such communication whenever necessary.

4. Does the entity display product information on the product over & above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief? Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

The bank regularly conducts customer feedback surveys to assess the quality of complaints and service request resolutions. In FY 2024-25, the Service Quality team reached out to 11% of customers. As part of its ongoing digital transformation, the bank has shortlisted a software solution for the digitisation of the C-SAT and NPS surveys, with plans to onboard the solution in Q1 of FY 2025-26.

This new tool will help the bank to:

- Automate and scale NPS, gather and analyse qualitative data, and reduce lag time.
- Enable Ujjivan SFB to quickly identify and address customer pain points in real-time, turning satisfied customers into enthusiastic brand advocates.
- Study the impact of interconnected experiences on overall brand perception and foster insight-driven growth across stakeholders.
- Gauge customer sentiment across various touchpoints, derive real-time actionable insights, and drive continuous improvements.

As a result of these efforts, the bank's service index score has improved from 89 points in FY 2023-24 to approximately 93 points in FY 2024-25.