



UJJIVAN SMALL FINANCE BANK
Build a Better Life



ESG Databook
Updated: June 4, 2025



Introduction

Welcome to the ESG Databook of Ujjivan Small Finance Bank (Ujjivan SFB) for FY 2024-25, where we are committed to integrating Environmental, Social, and Governance (ESG) principles into our core operations and strategic decision-making. As a small finance bank, we recognize the importance of sustainable practices and responsible banking in fostering long-term value for our stakeholders and the communities we serve. This Databook provides a concise overview of our sustainability efforts, showcasing our initiatives, performance metrics, and future goals related to ESG factors. By transparently sharing our progress and challenges, we aim to inspire trust and collaboration among our clients, investors, and partners, while contributing to a more sustainable financial ecosystem.

Performance Insights for Stakeholders

- A. Bank's Annual report for FY 2024-25 which can be accessed at <https://www.ujjivansfb.in/annual-report>
- B. Business Responsibility and Sustainability Report for FY 2024-25 which can be accessed at <https://www.ujjivansfb.in/business-responsibility-sustainability-report>
- C. Bank's Sustainability Report for FY 2023-24 that can be accessed at <https://www.ujjivansfb.in/ujjivan-sustainability-report>
- D. Bank's TCFD Disclosure Report can be accessed at <https://www.ujjivansfb.in/ujjivan-TCFD-disclosure>
- E. Ujjivan Small Finance Bank's sustainability webpage is accessible at <https://www.ujjivansfb.in/sustainability-initiatives>

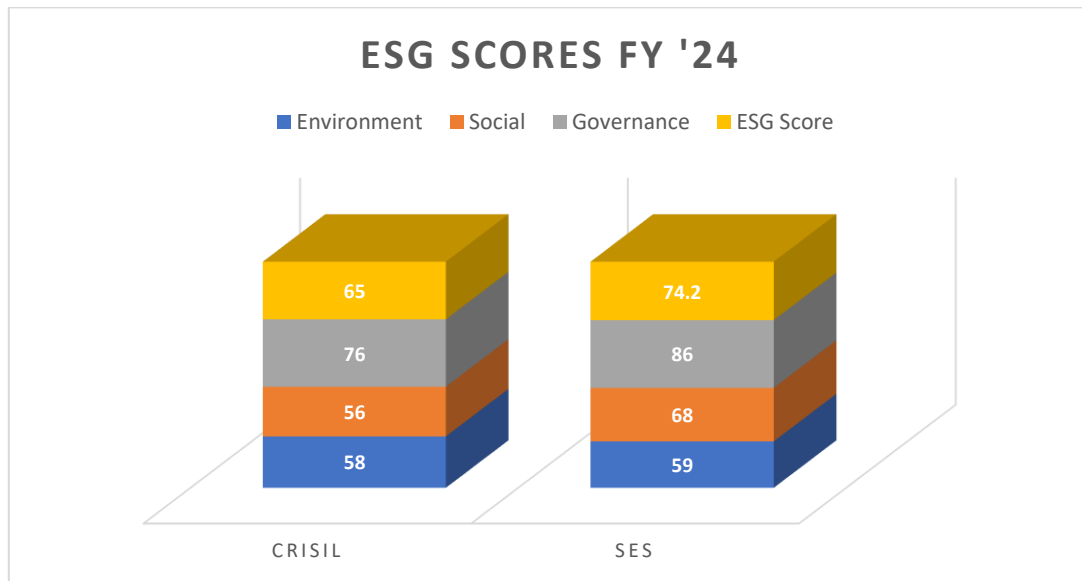
Highlights of Financial Performance FY 2024-25 (As on 31, Mar 2025)

- INR 7,201 Crores total income: 11% YoY growth
- INR 1,689 Crores Pre Provision Operating Profit
- INR 726 Crores PAT
- INR 3.75 Earnings per share

ESG Credentials (FY 2024)

'Strong' Rating from
CRISIL on ESG
performance

Scored 'B+' ESG Grade
by SES (Stakeholders
Empowerment Services)



Source: CRISIL -ERP's website; SES – Rationale report shared by the ERP.

ESG Strategy 2030

Ujjivan Small Finance Bank has established a robust ESG Framework grounded in the insights gained from Materiality Assessment. This framework identifies six key pillars that form the foundation of our ESG initiatives and strategically guides our organizational focus. We have set ambitious goals across these pillars to achieve by FY 2030. We aim to achieve a 20% reduction in power consumption and certify 10% of our office spaces as 'Green Buildings' under Sustainable Operations. Our commitment to Human Capital initiatives includes providing 34 hours of training per employee, achieving 30% gender diversity, and ensuring zero accidents at our office locations.

We prioritize Effective Governance by striving for zero data security breaches and fines. Our Customer Centricity goal is to rank in the top quartile of Customer Satisfaction Survey Scores, while Responsible Finance will focus on exploring green finance opportunities for the MSME sector and Electric Vehicle financing. Lastly, our Digital Transformation efforts aim to transition to 100% digital invoices for suppliers with significant spending and bring 10 million customers into the digital banking space, achieving a transaction volume of 1 billion.

For a detailed understanding of our ESG strategy, including materiality assessment, identification of material issues, and the framework guiding our initiatives, kindly refer to our Sustainability Report for FY 2023-24. Additionally, the progress we have made towards achieving our established goals is documented in our latest Business Responsibility and Sustainability Report (BRSR) for FY 2024-2025.

Environment Data Disclosure

Ujjivan SFB has proactively embraced a range of environmentally sustainable practices, reflecting our commitment to environmental responsibility. The organization has implemented a comprehensive series of energy-saving strategies across diverse operational facets, focusing on the adoption of



cutting-edge energy-efficient technologies. The Bank has optimized resource management to minimize waste and enhance efficiency. A significant aspect of our sustainability efforts includes the transition towards a paperless environment, achieved by leveraging advanced digital banking services. Furthermore, we actively promote sustainable practices among our employees, fostering a culture of environmental awareness and responsibility within the organization.

In FY 2024–25, approximately INR 24,260,795 was invested as capital expenditure towards energy and water conservation initiatives, underscoring our commitment towards environmental sustainability.

Energy and GHG Emissions

Ujjivan SFB has launched a series of impactful energy and emission management initiatives aimed at enhancing sustainability and reducing our carbon footprint. The installation of rooftop solar panels at four branches i.e. Krishnapura, Adanoor, Shyagale and Sudarshan Moore, boasting a total capacity of 24 kW, has significantly contributed to the organization's renewable energy efforts. In the fiscal year 2024-25, Ujjivan SFB utilized approximately 14,192 kWh (0.078%) of clean energy generated from these solar panels. Additionally, the bank has successfully transitioned to LED lighting across all facilities, promoting energy efficiency and reducing electricity consumption. Complementing these efforts, we have also implemented sensor-based lighting systems and Variable Refrigerant Volume (VRV) systems for air conditioning in our recently renovated facilities, further optimizing energy use and enhancing overall operational efficiency.

Furthermore, we have been transparently disclosing our Scope 1 and Scope 2 greenhouse gas (GHG) emissions for the past three years, reinforcing our commitment to environmental accountability. This year, we have taken a significant step forward by initiating the tracking of Scope 3 emissions in alignment with the GHG Protocol and the Partnership for Carbon Accounting Financials (PCAF) standard. Our Scope 3 reporting currently covers key categories, including: Category 1 (Purchased Goods and Services), Category 2 (Capital Goods), Category 3 (Fuel- and Energy-Related Activities), Category 5 (Waste Generated in Operations), Category 6 (Business Travel – limited to air travel), and Category 15 (Investments – specifically Motor Vehicle Loans). Looking ahead, we plan to progressively expand our Scope 3 coverage by including additional relevant categories, as applicable, to ensure a more complete representation of our value chain emissions.

Table 1: Energy and Emissions

Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
Energy Consumption				
Purchased Grid Electricity	KWh	1,82,53,424.88	1,69,23,506.88	1,26,90,151.27
Renewable Electricity (RE)	KWh	14,192.00	2,660.00	21.39
Total Electricity	KWh	1,82,67,616.88	1,69,26,166.88	1,26,90,172.66
% Renewable Electricity	%	0.078	0.015	0.00016
Diesel Consumption	ltrs	2,25,626.00	3,33,733.89	2,18,945.7
Diesel Consumption	GJ	8,063.25	12,181.29	8,407.51
Renewable Energy	GJ	51.09	9.58	0.077



Non-Renewable Energy (purchased grid electricity)	GJ	65,712.33	60,924.62	45,684.54
Total Energy	GJ	73,826.67	73,105.91	54,092.05
Energy Intensity	GJ/ INR Cr. Turnover	10.25	11.31	11.37
GHG Emissions (Scope 1 & 2)				
Scope 1	MT CO ₂ e	600.52	887.73	591.15
Scope 2	MT CO ₂ e	13,270.24	13,995.74	10,279.02
Total GHG Emissions (Scope 1 & 2)	MT CO ₂ e	13,870.76	14,883.47	10,870.17
Emission Intensity / Cr. of turnover	MT CO ₂ e/ INR Cr. Turnover	1.93	2.30	2.28
Emission Intensity / employee	MT CO ₂ e/ Employee	0.494	0.574	0.608
GHG Emissions (Scope 3)				
Scope 3	MT CO ₂ e	17,907.95	-	-
Emission Intensity / Cr. of turnover	MT CO ₂ e/ INR Cr. Turnover	2.5	-	-

Waste Management

Ujjivan SFB has made significant strides in waste management by implementing waste segregation and weighing of wet and dry waste at Corporate and Regional Offices, addressing the volume of waste generated. The company has eliminated the use of plastic cups, plates, and spoons. E-waste is the only hazardous waste generated which is collected separately and sent to the authorised recyclers.

Table 2: Waste Management Metrics

Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
E-Waste generated	MT	10.13	17.85	3.7
Other waste generated (wet & dry waste including paper & food waste)	MT	51.80	9.1	0
Total waste generated	MT	61.93	26.9	3.7
Waste Recycled	MT	10.13	16.69	-



Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
Waste Reused*	MT	-	1.16	0.727
Waste Intensity	(Total waste generated / INR Cr)	0.00860	0.00417	0.00078

**Donated reusable electronic devices to institutions for reuse through NGOs however due to security concerns, this practice is discontinued from the current reporting year.*

The Ujjivan SFB branch in Tripurayar, Kerala, has been awarded a certificate for its exemplary waste management practices. The branch has demonstrated a strong commitment to diligently segregating waste into wet and dry categories, which is subsequently handed over to the Panchayat Waste Collection Team, 'Ritha Karma Sena.'

Water Management

Freshwater is used only for domestic purposes such as drinking and other secondary needs at USFB. All recently renovated Bank facilities have been equipped with water aerators and sensor-based taps. We have also conducted water conservation campaigns to raise employee awareness and promote responsible usage.

Table 3: Water Management Metrics

Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
Water Management				
Fresh water Consumption*	KL	155,682	166,060	102,818
Water Intensity	(Total consumption / INR Cr)	21.62	25.69	21.62

**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.*

Social Metrics:

Ujjivan Small Finance Bank demonstrates a strong commitment to social sustainability by strategically aligning its operations with broader societal objectives. The bank has launched various initiatives focused on enhancing employee welfare, health and safety, empowering communities and promoting financial inclusion.

Employee Development

Ujjivan SFB has invested in workforce development by providing 38.91 avg. training hours per employee. We have achieved a 19% representation of women in our workforce and implemented several initiatives to further enhance gender inclusivity. Regular training programs focused on health and safety measures, skill enhancement, and awareness of human rights issues have been conducted to foster a culture of continuous learning, inclusivity, and responsibility across all levels of the organization.



Table 4: DEI & Employee Metrics

Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
Employee Count				
Male	Nos	22,786	21,109	14,506
Female	Nos	5,292	4,785	3,364
Total Employees (Including Differently Abled)	Nos.	28,078	25,894	17,870
Differently Abled Employees (Male)	Nos.	13	14	16
Differently Abled Employees (Female)	Nos.	6	6	6
Total Differently Abled Employees	Nos.	19	20	22
New Employee Hires (Gender-wise)				
New Hire Employees (Male)	Nos.	7184	9,818	6,165
New Hire Employees (Female)	Nos.	1934	2,507	1,460
Total new hire Employees	Nos.	9118	12,325	7,625
New Employee Hires (Age-wise)				
<30	Nos.	6056	8,129	5,266
30 - 50	Nos.	3058	4,192	2,351
>50	Nos.	4	4	8
Employee Diversity				
Total Permanent Employees (Female)	%	19	18	19
Differently Abled Employees	%	0.06	0.07	0.12
Training				
Average Training Hours per Employee	Hrs.	38.91	35.27	29.5
Employees Trained on Skill Upgradation	%	97	90	72
Employees Trained on Human Rights issues	%	86	85.5	100
Return to Work & Retention Rate				
Retention rates	%	79	68	93
Return to work rate	%	97	95	96
Turnover rate	%	31.15*	23.14	27.12
Amount spent towards Employee well-being				
Cost on wellbeing measures towards well-being of employees	₹ INR Cr	86.99	71.04	50.70

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

Health and Safety

Ujjivan Small Finance Bank places a strong emphasis on the health and safety of its employees, implementing comprehensive measures to ensure a secure and supportive environment. All offices and branches across India are equipped with fire extinguishers, adhering to defined protocols. We conduct bi-annual health check-ups for all employees, followed by free consultations to address any



health concerns. A 24x7 "Doctor on Call" teleconsultation service is available for our employees and their dependents. We also conduct road safety awareness sessions every quarter for all employees.

Table 5: Health & Safety

Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
Health & Safety				
Lost Time Injury Rate (LTIFR)		2.00	0.93	1.74
Fatalities (Employees)	Nos.	4	2	1
*High consequence work related injury or ill-health	Nos.	51	10	12
Training				
Employees Trained on Health & Safety Measures	%	44	46	1

**Represents number of incidents that required hospitalization.*

Community Welfare

The bank has executed Corporate Social Responsibility (CSR) projects, positively impacting more than 12 lakh beneficiaries. These initiatives are focused on education, healthcare, and livelihood development, with a significant emphasis on reaching underserved regions, including BIMARU states and aspirational districts identified by NITI Aayog.

In FY 2024-25, 16% of CSR projects were implemented in economically weaker geographies. A total of 7,280 employees participated in volunteering programmes, collectively contributing 14,560+ hours towards community development initiatives.

The Bank is set to initiate impact assessments of its Corporate Social Responsibility (CSR) activities from FY 2025–26, focusing on qualifying projects from FY 2024–25. This proactive approach aims to evaluate the effectiveness and social value of our CSR initiatives.



Table 6: CSR metrics

Metric	Units	FY 2024-25	FY 2023-24
Community Programs			
Amount spent towards CSR	₹ INR Cr	17.56	6.34
No. of Beneficiaries through Financial Literacy programs	Nos	1,69,704	1,75,465
Total no. of CSR Beneficiaries	Nos	12.15+ Lakh	2.4+ Lakh

In FY 2022 - 23, the CSR liability was nil however an unspent amount from the CSR obligation of the preceding financial year (2021-22) was utilized on the ongoing projects. Additionally, the Bank incurred an expenditure of ₹26,400 from its Profit and Loss account towards disaster relief activities.

Governance:

The Bank's governance framework is anchored by a Board of Directors comprising 70% independent directors, with an average tenure exceeding 40 years. This diverse board brings extensive expertise in banking, finance, law, risk management, and financial inclusion. Notably, 50% of the independent directors are women, reflecting the bank's dedication to gender diversity at the highest levels of governance. We have achieved 55.5% board gender diversity with 5 women representatives out of total 9 directors. The Bank has all the mandatory Board Committees as prescribed under the Companies Act 2013, SEBI LODR 2015, and RBI. The Board level CSR & Sustainability Committee oversees the ESG functions of the Bank.

The Bank has implemented all necessary and mandatory policies to ensure transparent and efficient operations. Policies such as code of conduct, insider trading, human rights, anti-harassment, and occupational health and safety are in place to uphold legal and ethical standards across its operations. All relevant policies are disclosed in the public domain at <https://www.ujjivansfb.in/corporate/corporate-governance-policies> and <https://www.ujjivansfb.in/sustainability-initiatives>. However, due to confidentiality considerations, only policy abstracts are available for certain documents such as the Talent Management Policy, ICAAP, POSH Policy, and Credit Policy.

We have been disclosing our ESG performance over the past two years through Business Responsibility and Sustainability Report (BRSR), Sustainability Report and Task Force on Climate-related Financial Disclosures (TCFD) report. Ujjivan SFB is the first Small Finance Bank to publicly disclose its Task Force on Climate-related Financial Disclosures (TCFD) report, demonstrating our commitment to climate risk management.



Metric	Units	FY 2024-25	FY 2023-24	FY 2022-23
Board Diversity				
Female Board Members	%	55.5%	38%	30%

Sustainable Supply Chain

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 especially large ones are assessed, with preference given to those demonstrating sustainable practices. All input materials are sourced locally within India, and major suppliers are vetted for sustainability.

As of FY 2024-25, 12.85% of Ujjivan's procurement spend is directed toward MSMEs, supporting inclusive and responsible sourcing. Moreover, vendors undergo rigorous risk assessments, SLA-based performance reviews, and periodic audits to ensure alignment with Ujjivan's sustainability goals. Ujjivan SFB also includes audit rights in contracts and uses a supplier tracking system to strengthen governance. We have also established a comprehensive supplier assessment framework as a strategic initiative to enhance risk management and quality assurance across our operations. Human rights due diligence was initiated for 57% of the human resource contract vendors as part of the quarterly assessment for this reporting year.

Detailed information on sustainable supply chain practices can be referred from our Sustainability Report for FY 2023-24.

Responsible Finance

Ujjivan SFB strives to promote financial inclusion and empowers individuals in economically disadvantaged segment by providing financial services for underserved communities. Ujjivan SFB is actively exploring green finance opportunities, particularly in the MSME sector and electric vehicle (EV) financing. As of FY 2024-25, electric vehicles (EVs) constitute approximately 0.79% of Ujjivan Small Finance Bank's (SFB) total loan portfolio.

Customer Centricity

The bank's commitment to delivering superior customer experiences is operationalized through a dedicated Service Quality department that oversees customer experience management, quality assurance, grievance resolution, and service compliance. Ujjivan SFB has a PAN India presence, serving customers through 753 banking touchpoints spread across 326 districts in 26 states and Union Territories.

Detailed information on customer excellence practices can be referred from our Sustainability Report for FY 2023-24 and report on customer complaints can be accessed from BRSR of FY 2024-25.

The percentage distribution of customers across regions is depicted in the table below:



Population Group - wise Classification	No. of branches	Customer reach (%)
Metropolitan	147	24%
Rural	187	10%
Semi-Urban	202	30%
Urban	217	36%

Customer Satisfaction Survey







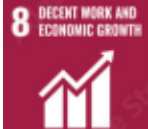


Particulars	Units	FY 2024-25	FY 2023-24
Customer Coverage	%	6000	5000
C-SAT Score	%	83.87*	75

*During the current financial year, the Customer Satisfaction Survey (C-SAT) was conducted internally to monitor service quality and drive continuous improvement in customer engagement.

UN SDG Alignment*

SDG 1: No Poverty Partnering with organizations like CDT and ProVision Asia to provide employability training and mobility aids for differently abled individuals, as well as vocational training for youth and women from low-income families.	SDG 10: Reduced Inequalities Distributed wheelchairs to orthopedically challenged individuals from BPL/APL families, provided motorized tricycles to differently abled individuals, supported underprivileged students in sports.
SDG 2: Zero Hunger Providing essential aid to disaster-affected families across India and assisting underprivileged senior citizens with their nutritional needs through the provision of groceries and kitchen aids.	SDG 11: Sustainable Cities & Communities Infrastructure development including renovation of Schools, Anganwadis, Orphanages, Community Playgrounds, Community Healthcare Centres, and Installation of Solar-powered Lights.
SDG 3: Good Health & Well-being Execution of projects with focus on the renovation of Anganwadis, orphanages, community playgrounds, and healthcare centres, as well as the installation of solar-powered lights.	SDG 12: Responsible Consumption & Production Not applicable due to the nature of the bank's operations, which primarily focus on financial services rather than direct production or consumption activities.
SDG 4: Quality Education Provide life skills training and foundational education to intellectually disabled children, offers academic scholarships to transgender individuals, providing essential materials to government schools.	SDG 13: Climate Action Installation of rooftop solar panels at four branches, conducted a successful plantation drive with employees, supported the Swachh Bharat Abhiyan by organizing clean-up activities.



 SDG 5: Gender Equality Employee gender diversity at 20% and Board gender diversity at 55.5%.	 SDG 14: Life below Water No activities directly related to marine life or aquatic ecosystems due to the nature of bank operations.
 SDG 6: Clean Water & Sanitation Providing WASH loans, thereby improving access to water, sanitation, and hygiene.	 SDG 15: Life on Land Installation of solar-powered lighting at a remote Cattle Rescue Centre at Bolagarh, Odisha.
 SDG 7: Affordable & Clean Energy Installation of rooftop solar panels at four branches, with total capacity of 24 kW, transition to 100% LED lighting across all facilities, installed sensor-based lighting systems to minimize energy waste.	 SDG 16: Peace, Justice & Strong Institutions Embedding ethical governance and anti-corruption principles into its operations, ensuring all members uphold high standards of conduct.
 SDG 8: Decent Work & Economic Growth Collaborating with organizations like to train individuals in employability skills, provide vocational training to school dropouts and empowering women affected by domestic violence.	 SDG 17: Partnerships for the Goals No collaborative or global partnerships with other organizations, governments, or stakeholders to achieve broader sustainable development goals.
 SDG 9: Industry, Innovation & Infrastructure Offers loans for affordable housing and provides financing to MSMEs, fostering sustainable industrial growth and resilient infrastructure.	

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