

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11of the Companies (Management and Administration) Rules, 2014]



Annual Return (other than OPCs and Small Companies)

Form language ☒ English ☐ Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) * Corporate Identification Number (CIN) of the company

L65110KA2016PLC142162

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AABCU9603R

(ii) (a) Name of the company

UJJIVAN SMALL FINANCE BANK

(b) Registered office address

GrapeGarden,No.27,3rdACross,18thMain6thBlock,Koramangala NA
Bengaluru
Bangalore
Karnataka
560095

(c) *e-mail ID of the company

corporatesecretarial@ujjivan

(d) *Telephone number with STD code

08040712121

(e) Website

www.ujjivansfb.in

(iii) Date of Incorporation

04/07/2016

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public Company	Company limited by shares	Indian Non-Government company

(v) Whether company is having share capital

☒ Yes ☐ No

(vi) *Whether shares listed on recognized Stock Exchange(s)

☒ Yes ☐ No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
	BSE Limited	1
	National Stock Exchange of India Limited	1,024

(b) CIN of the Registrar and Transfer Agent

L72400MH2017PLC444072

Pre-fill

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES LIMITED

Registered office address of the Registrar and Transfer Agents

301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road,
Nav Pada, Kurla (West) Kurla

(vii) *Financial year From date 01/04/2024 (DD/MM/YYYY) To date 31/03/2025 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held ☒ Yes ☐ No

(a) If yes, date of AGM

(b) Due date of AGM

30/09/2025

(c) Whether any extension for AGM granted ☐ Yes ☒ No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities

1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K1	Banking activities by Central, Commercial and Saving banks	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

*No. of Companies for which information is to be given

0

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1				

IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) *SHARE CAPITAL**(a) Equity share capital**

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	2,625,000,000	1,935,003,643	1,934,003,643	1,934,003,643
Total amount of equity shares (in Rupees)	26,250,000,000	19,350,036,430	19,340,036,430	19,340,036,430

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Equity Shares				
Number of equity shares	2,625,000,000	1,935,003,643	1,934,003,643	1,934,003,643
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	26,250,000,000	19,350,036,430	19,340,036,430	19,340,036,430

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
Equity shares	Physical	DEMAT	Total			
At the beginning of the year	170	1,931,428,319	1931428509	19,314,285	19,314,285	

Increase during the year	0	3,575,134	3575134	35,751,440	35,751,440	0
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0
v. ESOPs	0	3,575,134	3575134	35,751,340	35,751,340	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify				100	100	0
Dematerialization of Shares						
Decrease during the year	0	0	0	100	100	0
i. Buy-back of shares	0	0	0	0	0	
ii. Shares forfeited	0	0	0	0	0	
iii. Reduction of share capital	0	0	0	0	0	
iv. Others, specify				100	100	
At the end of the year	170	1,935,003,4	1935003643	19,350,036,	19,350,036	
Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0
iii. Others, specify				0	0	
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0

ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify						
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

INE551W01018

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

☒ Nil

[Details being provided in a CD/Digital Media]

☐

Yes

☐

No

☐

Not Applicable

Separate sheet attached for details of transfers

☐

Yes

☐

No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting			
Date of registration of transfer (Date Month Year)			
Type of transfer		1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred		Amount per Share/ Debenture/Unit (in Rs.)	

Ledger Folio of Transferor			
Transferor's Name			
	Surname	middle name	first name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	middle name	first name

Date of registration of transfer (Date Month Year)			
Type of transfer		1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred		Amount per Share/ Debenture/Unit (in Rs.)	
Ledger Folio of Transferor			
Transferor's Name			
	Surname	middle name	first name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	middle name	first name

(iv) *Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	30,000	100000	3,000,000,000
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0

Particulars	Number of units	Nominal value per unit	Total value
Total			3,000,000,000

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	3,000,000,000	0	0	3,000,000,000
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V. *Turnover and net worth of the company (as defined in the Companies Act, 2013)

(i) Turnover

72,005,870,179.32

(ii) Net worth of the Company

60,834,069,772.2

VI. (a) *SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	

3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	0	0	0	
10.	Others	0	0	0	
	Total	0	0	0	0

Total number of shareholders (promoters)

0

(b) *SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	1,150,543,706	59.46	0	
	(ii) Non-resident Indian (NRI)	78,483,376	4.06	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	18,790,733	0.97	0	
4.	Banks	100	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	91,464,010	4.73	0	

8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	163,059,857	8.43	0	
10.	Others (i) AIF (iii) FOREIGN PORTFOLIO INVESTOR	432,661,861	22.36	0	
	Total	1,935,003,643	100.01	0	0

Total number of shareholders (other than promoters)

1,150,696

**Total number of shareholders (Promoters+Public/
Other than promoters)**

1,150,696

VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)

Details	At the beginning of the year	At the end of the year
Promoters	0	0
Members (other than promoters)	816,146	1,150,696
Debenture holders	2,819	2,921

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL







(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A. Promoter	0	0	0	0	0	0
B. Non-Promoter	1	7	2	7	0	0.08
(i) Non-Independent	1	1	2	0	0	0.07
(ii) Independent	0	6	0	7	0	0.01
C. Nominee Directors representing	0	0	0	0	0	0
(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0






(v) Others	0	0	0	0	0	0
Total	1	7	2	7	0	0.08

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 11

(B) (i) *Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
BANAVAR ANANTHAF 	02101808	Director	11,600	
SANJEEV NAUTIYAL	08075972	Managing Director	0	
CAROL KRIPANAYAN 	07587305	Whole-time director	1,285,143	
SUDHA SURESH	06480567	Director	233,020	
RAVICHANDRAN VEN 	02064557	Director	0	
RAJESH KUMAR JOG 	03341036	Director	0	
RAJNI ANIL MISHRA	08386001	Director	0	
ANITA RAMACHANDR 	00118188	Director	0	
MONA KACHHWAHA	01856801	Director	0	
SADANANDA BALAKR 	AGGPK3296C	CFO	1,800	
SANJEEV BARNWAL	AHUPB6433D	Company Secretar	63,500	

(ii) Particulars of change in director(s) and Key managerial personnel during the year 5

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
CAROL KRIPANAYAN 	07587305	Whole-time director	01/05/2024	Appointment
ITTIRA DAVIS POO 	06442816	Managing Director	30/06/2024	Retirement
SANJEEV NAUTIYA 	08075972	Managing Director	01/07/2024	Appointment
Durga Ramesh Murt 	ADXPM2951N	CFO	07/10/2024	Retirement
SADANANDA BALAKR 	AGGPK3296C	CFO	05/12/2024	Appointment

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

Number of meetings held

1

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
AGM	26/07/2024	1,008,930	69	

B. BOARD MEETINGS

*Number of meetings held

10

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	02/04/2024	8	8	100
2	27/04/2024	8	8	100
3	18/05/2024	9	9	100
4	08/07/2024	10	10	100
5	25/07/2024	10	10	100
6	24/10/2024	10	10	100
7	23/01/2025	9	9	100
8	15/02/2025	9	9	100
9	05/03/2025	9	8	88.89
10	24/03/2025	9	9	100

C. COMMITTEE MEETINGS

Number of meetings held

45

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	17/05/2024	4	4	100
2	Audit Committee	24/07/2024	5	5	100

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
3	Audit Committee Meeting	22/10/2024	5	5	100
4	Audit Committee Meeting	22/01/2025	5	5	100
5	Audit Committee Meeting	20/03/2025	5	4	80
6	Nomination and Remuneration Committee Meeting	13/05/2024	5	5	100
7	Nomination and Remuneration Committee Meeting	24/06/2024	5	5	100
8	Nomination and Remuneration Committee Meeting	16/08/2024	5	5	100
9	Nomination and Remuneration Committee Meeting	05/09/2024	5	5	100
10	Nomination and Remuneration Committee Meeting	05/03/2025	5	5	100

D. *ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	
								(Y/N/NA)
1	BANAVAR ANAND	10	10	100	32	32	100	
2	SANJEEV NARAYAN	7	7	100	12	12	100	
3	CAROL KRIPAN	8	8	100	16	16	100	
4	SUDHA SURESH	10	10	100	20	18	90	
5	RAVICHANDRAN	10	10	100	33	33	100	
6	RAJESH KUMAR	10	10	100	33	33	100	
7	RAJNI ANIL M	10	10	100	29	29	100	
8	ANITA RAMAKRISHNAN	10	10	100	14	14	100	
9	MONA KACHHAR	7	6	85.71	21	18	85.71	

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Sanjeev Nautiyal	MD & CEO	15,655,873	0	0	0	15,655,873
2	Carol Furtado	Whole time Dire +	16,368,131	0	0	0	16,368,131
	Total		32,024,004	0	0	0	32,024,004

Number of CEO, CFO and Company secretary whose remuneration details to be entered

3

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	MD Ramesh Murthy +	CFO	10,666,827	0	0	0	10,666,827
2	S Balakrishna Kama +	CFO	5,187,512	0	0	0	5,187,512
3	Sanjeev Barnwal	CS	12,734,874	0	263,440	0	12,998,314
	Total		28,589,213	0	263,440	0	28,852,653

Number of other directors whose remuneration details to be entered

9

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	B A Prabhakar	Independent Dir +	0	0	0	4,325,000	4,325,000
2	Sudha Suresh	Independent Dir +	0	0	0	2,600,000	2,600,000
3	Samit Ghosh	Non-Independen +	0	0	0	2,475,000	2,475,000
4	Rajesh Kumar Jogi	Independent Dir +	0	0	0	3,950,000	3,950,000
5	Rajni Mishra	Independent Dir +	0	0	0	3,650,000	3,650,000
6	Ravichandran Venk +	Independent Dir +	0	0	0	3,925,000	3,925,000
7	Anita Ramachandra +	Independent Dir +	0	0	0	2,125,000	2,125,000
8	Mona Kachhwaha	Independent Dir +	0	0	0	2,150,000	2,150,000
9	Satyaki Rastogi	Nominee Directo +	0	0	0	0	0
	Total		0	0	0	25,200,000	25,200,000

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

- * A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year ☒ Yes ☐ No

B. If No, give reasons/observations

XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

(B) DETAILS OF COMPOUNDING OF OFFENCES ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

☐ Yes ☒ No

(In case of 'No', submit the details separately through the method specified in instruction kit)

XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

Kunjithapadham Jayachandran

Whether associate or fellow

☒ Associate ☐ Fellow

Certificate of practice number

4031

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
 (b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ... dated

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

DIN of the director

To be digitally signed by

☐ Company Secretary

☒ Company secretary in practice

Membership number

Certificate of practice number

Attachments

1. List of share holders, debenture holders
2. Approval letter for extension of AGM;
3. Copy of MGT-8;
4. Optional Attachment(s), if any

Attach

Attach

Attach

Attach

List of attachments

Remove attachment

Modify

Check Form

Prescrutiny

Submit

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company