

**USFB/CS/SE/2025-26/51**

**Date:** July 24, 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: Investor Presentation on the financial performance of the Bank for the quarter ended June 30, 2025**

Further to our intimation carrying reference number USFB/CS/SE/2025-26/50 dated July 24, 2025, please find enclosed herewith, a copy of the investor presentation on the business and financial performance of the Bank for the quarter ended June 30, 2025.

This intimation shall also be available on the Bank's website at [www.ujjivansfb.in](http://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 & Head of Regulatory Framework**

*Encl: As mentioned above*

# Q1FY26 INVESTOR PRESENTATION





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- Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.
- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



# KEY HIGHLIGHTS - Q1FY26

## Gross Loan Book

₹ 33,287 Cr

Up 11% YoY

Jun'24: ₹30,069 Cr



## Secured Loan Book

₹ 15,162 Cr

Up 61% YoY

Jun'24: ₹9,417 Cr



## Total Deposits

₹ 38,619 Cr

Up 19% YoY

Jun'24: ₹32,514 Cr



## Retail TD\*+ CASA

₹ 27,883\* Cr

Up 16% YoY

Jun'24: ₹23,975 Cr



## GNPA / NNPA

2.5% / 0.7%

Up 19 bps / Up 32 bps YoY

Jun'24: 2.3% / 0.4%



## Collection Efficiency

96.0%

Down 132 bps YoY

Jun'24: 97.4%



\* Note: Retail TD are TDs below ₹ 3 Cr;

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



# KEY FINANCIAL HIGHLIGHTS Q1FY26 - QOQ



NII

Q1FY26 vs Q4FY25

**₹856 Cr** *Down 1% Vs ₹864 Cr*



NIM

**7.7%** *Down 60 bps Vs 8.3%*



PPOP

**₹360 Cr** *Flat Vs ₹360 Cr*



PAT

**₹103 Cr** *Up 24% Vs ₹83 Cr*



RoA

**0.8%** *Up 12 bps Vs 0.7%*



RoE

**6.7%** *Up 114 bps Vs 5.6%*



# KEY FINANCIAL HIGHLIGHTS Q1FY26 - YOY



NII

Q1FY26 vs Q1FY25

**₹856 Cr** Down 9% Vs ₹941 Cr



NIM

**7.7%** Down 157 bps Vs 9.3%



PPOP

**₹360 Cr** Down 29% Vs ₹510 Cr



PAT

**₹103 Cr** Down 66% Vs ₹301 Cr



RoA

**0.8%** Down 207 bps Vs 2.9%



RoE

**6.7%** Down 1,418 bps Vs 20.9%

# KEY HIGHLIGHTS



## ❖ Asset Book:

- ❖ Strongest ever Q1 disbursement, driving loan book growth of 11% YoY and 4% QoQ
- ❖ Secured business grew 63% YoY, Secured portfolio now forms 46% of the loan book
- ❖ Micro Banking disbursement has remained steady in line Q4FY25, despite Q1 being a cyclically softer quarter
- ❖ Bank has built capacity and scale in the new verticals i.e Micro Mortgages, Vehicle, Gold and Agri, that have contributed meaningfully

## ❖ Asset Quality:

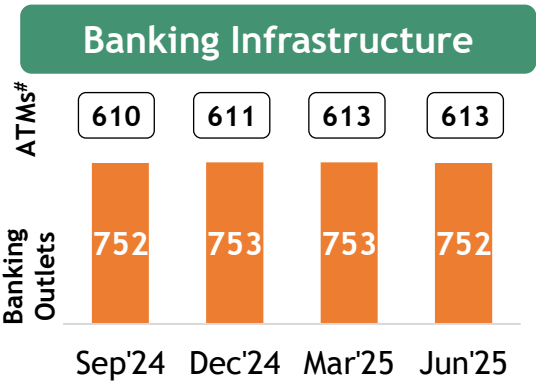
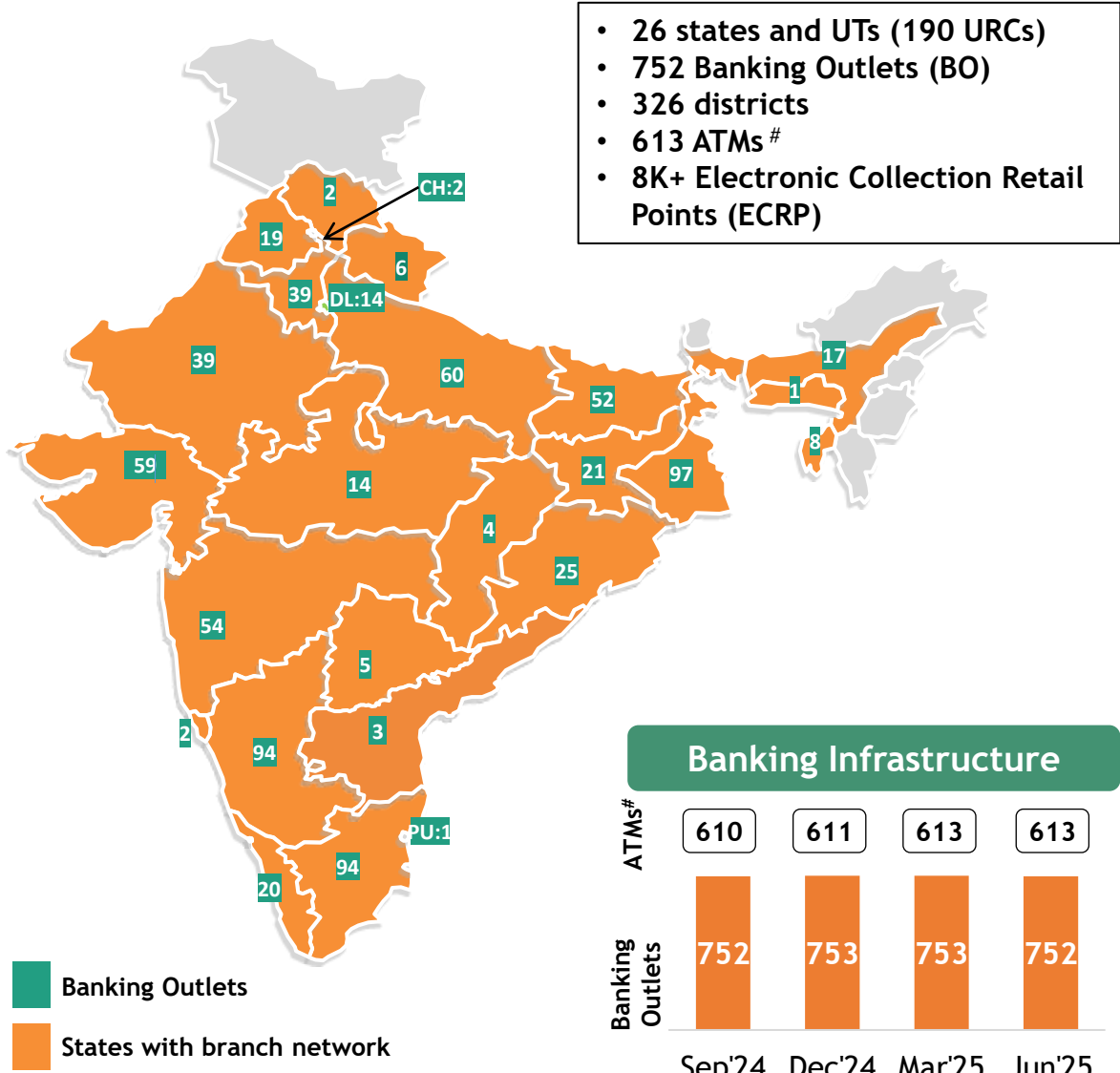
- ❖ PAR accretion consistently moderating over last 2 quarters
- ❖ Slippages in Micro Banking have peaked in 9 out of top 10 states in Q4, Karnataka peaked in Q1FY26

## ❖ Deposits and Cost of Funds:

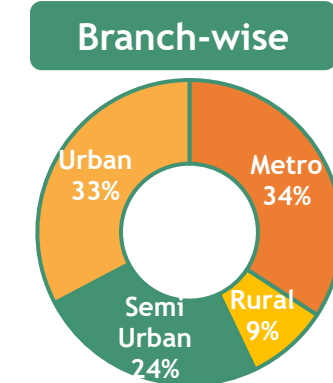
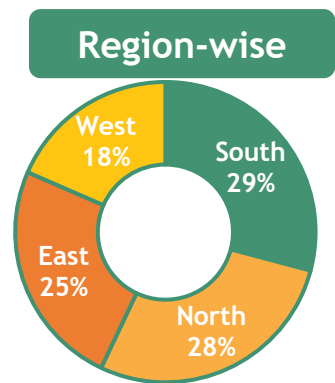
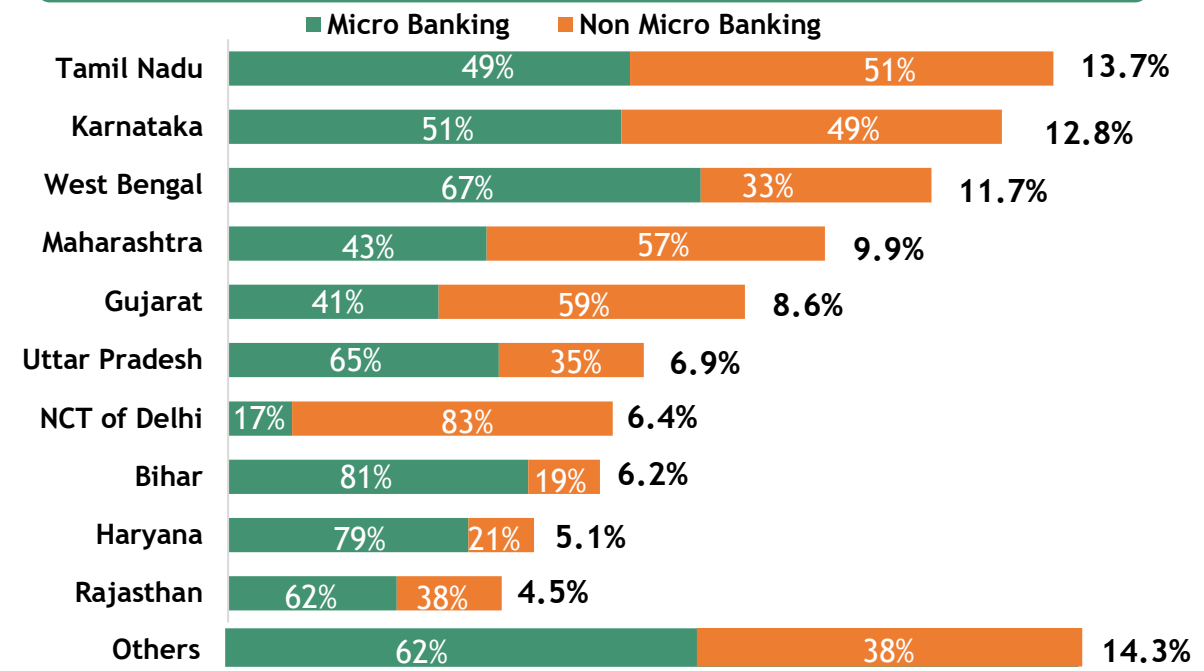
- ❖ Total Deposit grew 3% QoQ, Average CASA balances grew 4% QoQ
- ❖ Cost of Funds is expected to taper in H2FY26 led by deposit rate cuts
- ❖ TD rates in top slab has reduced by 65 bps, selective re-calibration of SA rates by upto 100 bps, post Mar'25



# WELL DIVERSIFIED PAN INDIA PRESENCE



## Jun'25 Gross Loan Book\* (%) - Top 10 States



\*Total Gross Loan Book ₹33,287 including IBPC and Securitization



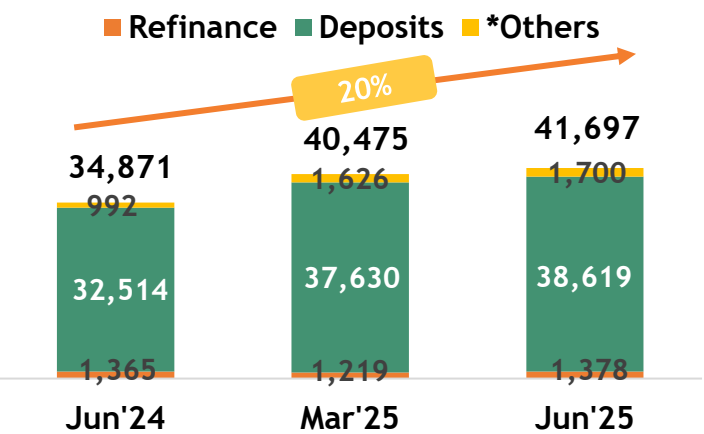


Liabilities: Driving Retail Deposit Base

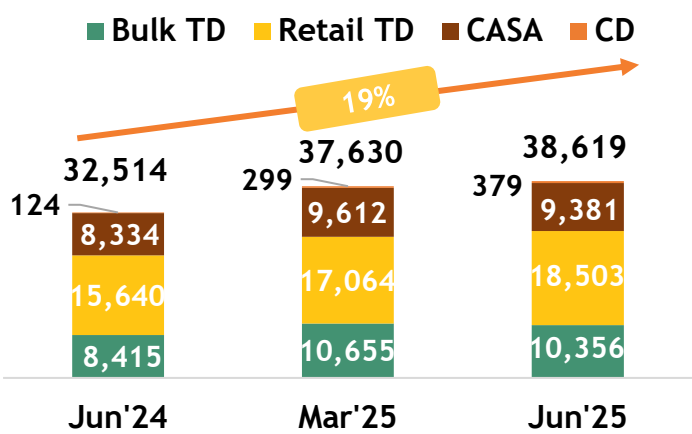


# HEALTHY DEPOSIT GROWTH

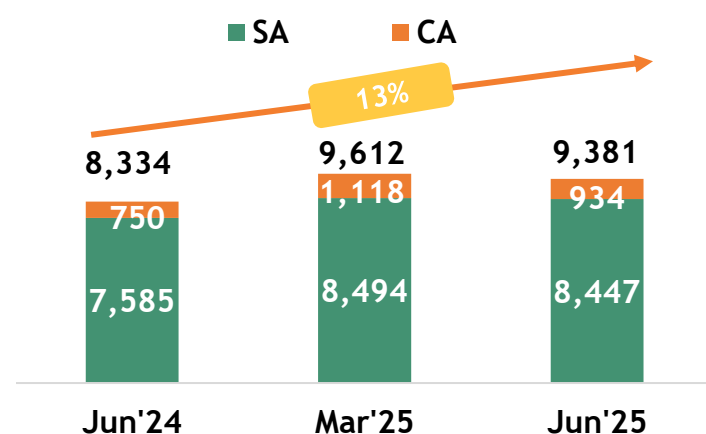
Total liabilities profile (₹ in Crore)



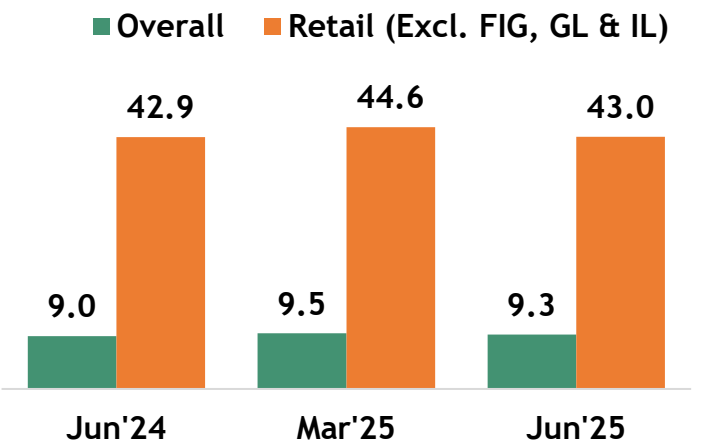
Deposits break-up (₹ in Crore)



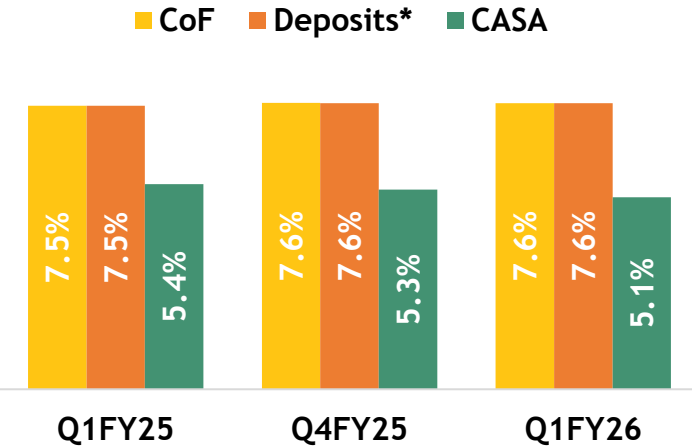
CASA break-up (₹ in Crore)



Average SA Balances (₹ in '000)



Cost of funds#



- 🔥 Average daily LCR at 156% for Jun'25
- 🔥 Credit To Deposit Ratio: 86% as of Jun'25, adjusted for IBPC/ Securitization book
- 🔥 Ratings - CRISIL A1+, (₹ 2,500 Crore certificate of deposits); CARE AA- (stable) (Long term bank facilities, ₹ 10,000 Crore Fixed Deposits)

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

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

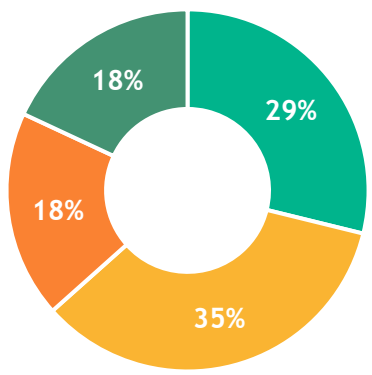
% CAGR in %



# WELL-DIVERSIFIED DEPOSIT MIX

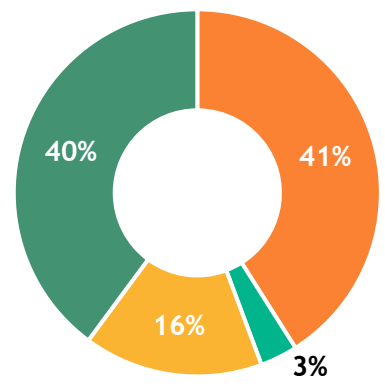
Region-wise deposit mix

Jun'25



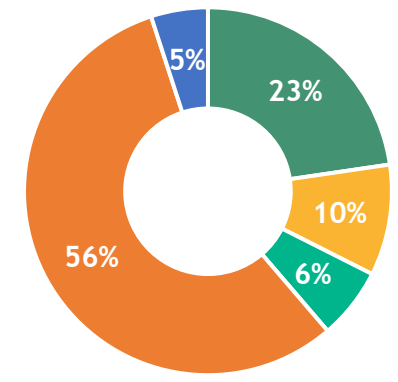
■ South ■ North ■ East ■ West

Branch classification wise deposit mix



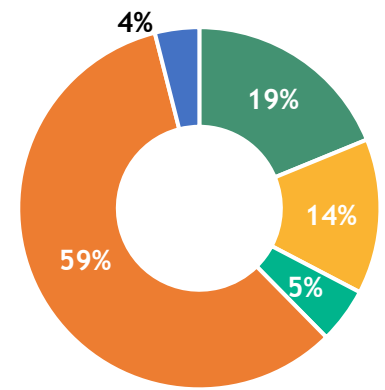
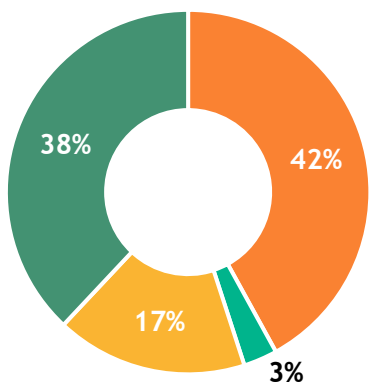
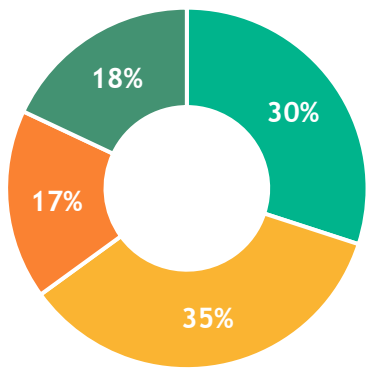
■ Metropolitan ■ Rural ■ Semi Urban ■ Urban

Segment wise deposit mix



■ Bank ■ Corporate ■ Govt ■ Individual ■ TASC

Jun'24



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

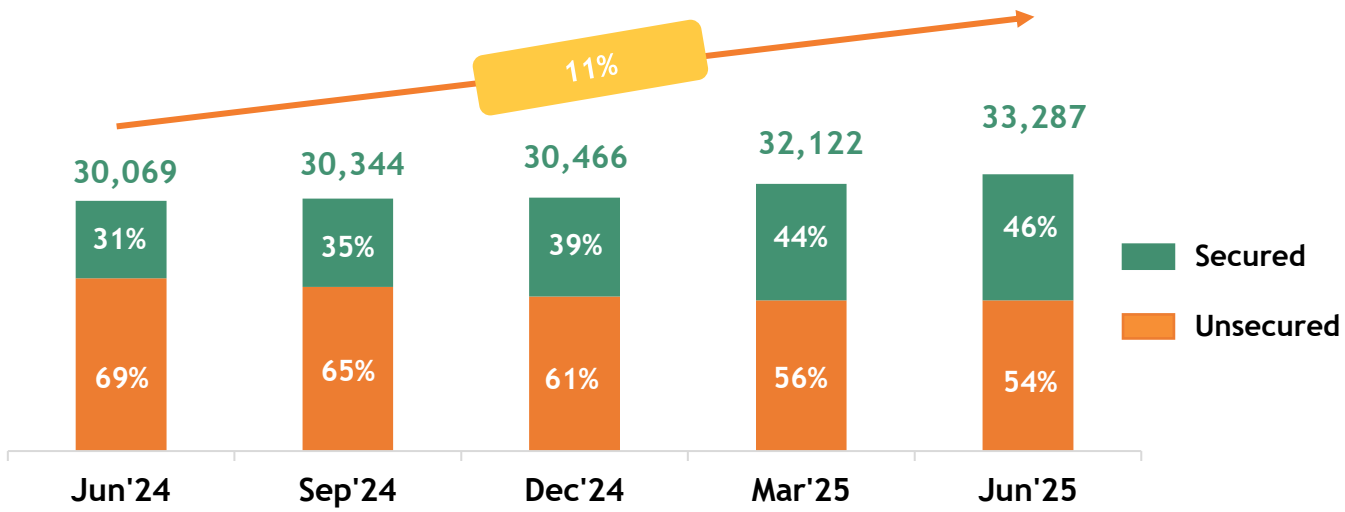


Assets: Well-diversified Growth

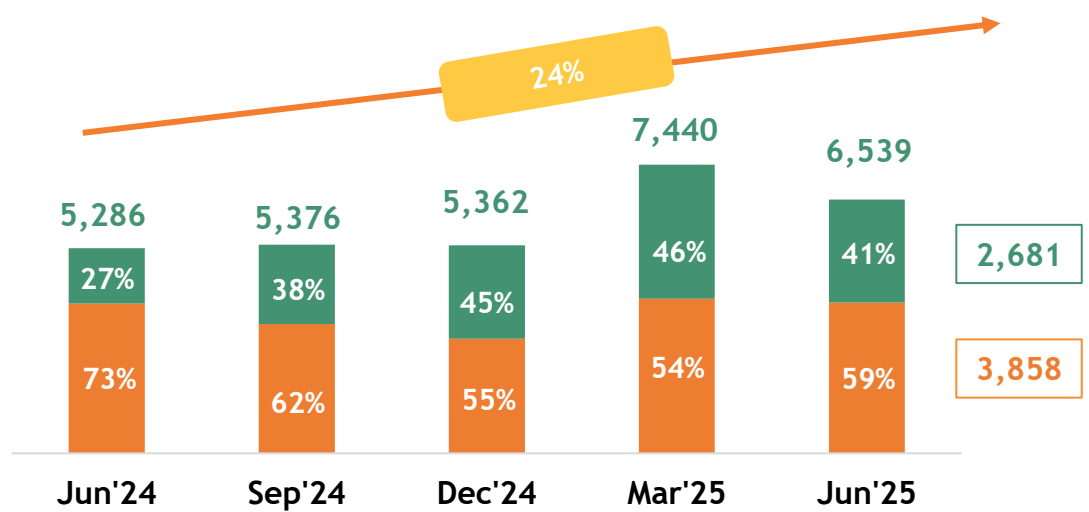


# GROSS LOAN BOOK AND DISBURSEMENT TREND

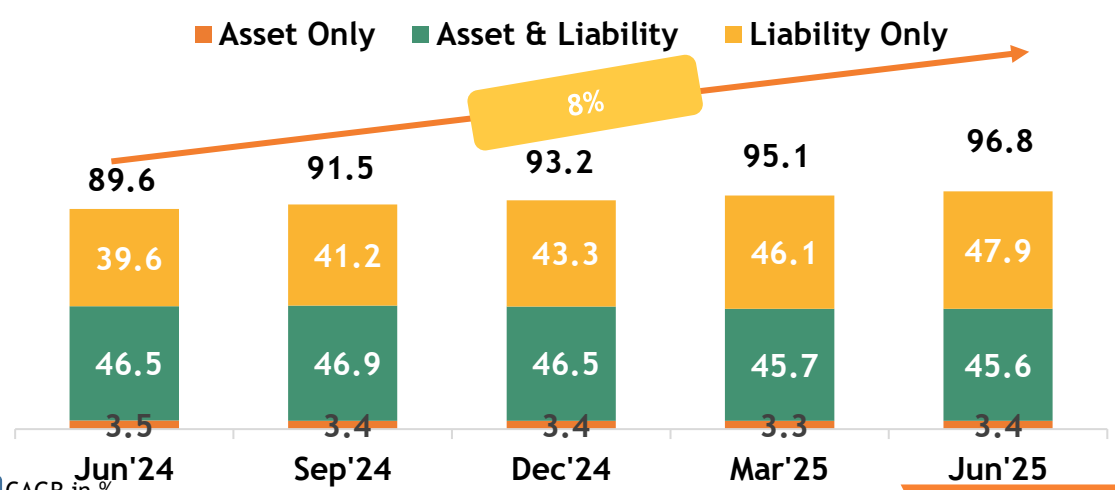
Gross Loan Book (₹ in Crore)



Secured Book Contribution in Disbursement (₹ in Crore)



Growing Customer Base (Nos in Lakhs)



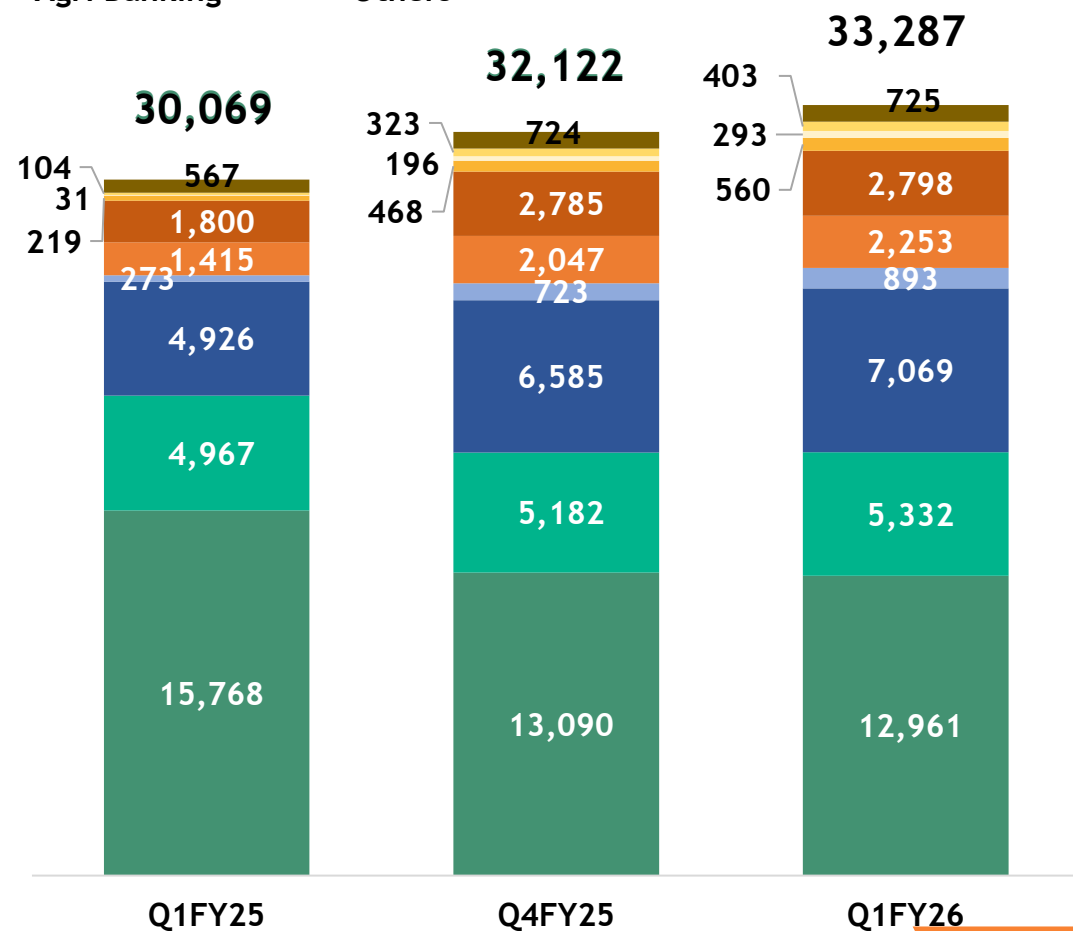
- Gross Loan Book share of the secured portfolio increased to ₹15,162 Crore which is an increase of 14% over Jun'24
- Disbursements share of secured products has stayed above 40% consistently for 3 quarters reflecting focused portfolio
- Customer addition during the quarter stood at 1.7 Lakhs over Mar'25 reflecting a constant expansion strategy



# GROSS ADVANCES GROWING STEADILY

Gross Loan Book - Segment Wise (₹ in Crore)

■ MGL ■ IL ■ Housing ■ Micro Mortgage  
 ■ MSME ■ FIG ■ Vehicle Loan ■ Gold Loan  
 ■ Agri Banking ■ ^Others



Product	% Gross Loan Book (Q1FY26)	% Gross Loan Book (Q1FY25)	Growth YoY	Growth QoQ
Group Loans	39%	52%	(18)%	(1)%
Individual Loans	16%	17%	7%	3%
Housing	21%	16%	44%	7%
Micro Mortgage	3%	1%	227%	24%
MSME	7%	5%	59%	10%
FIG Lending	8%	6%	55%	0%
Vehicle Loan	1.7%	0.7%	156%	20%
Gold Loan	0.9%	0.1%	845%	49%
Agri Banking	1.2%	0.3%	288%	25%
^Others	2.2%	1.9%	28%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11%</b>	<b>4%</b>

^Includes Staff Loan, OD-FD & others;

MGL- Micro Group Loans; IL- Individual Loans ; MSME- Micro Small & Medium Enterprise;

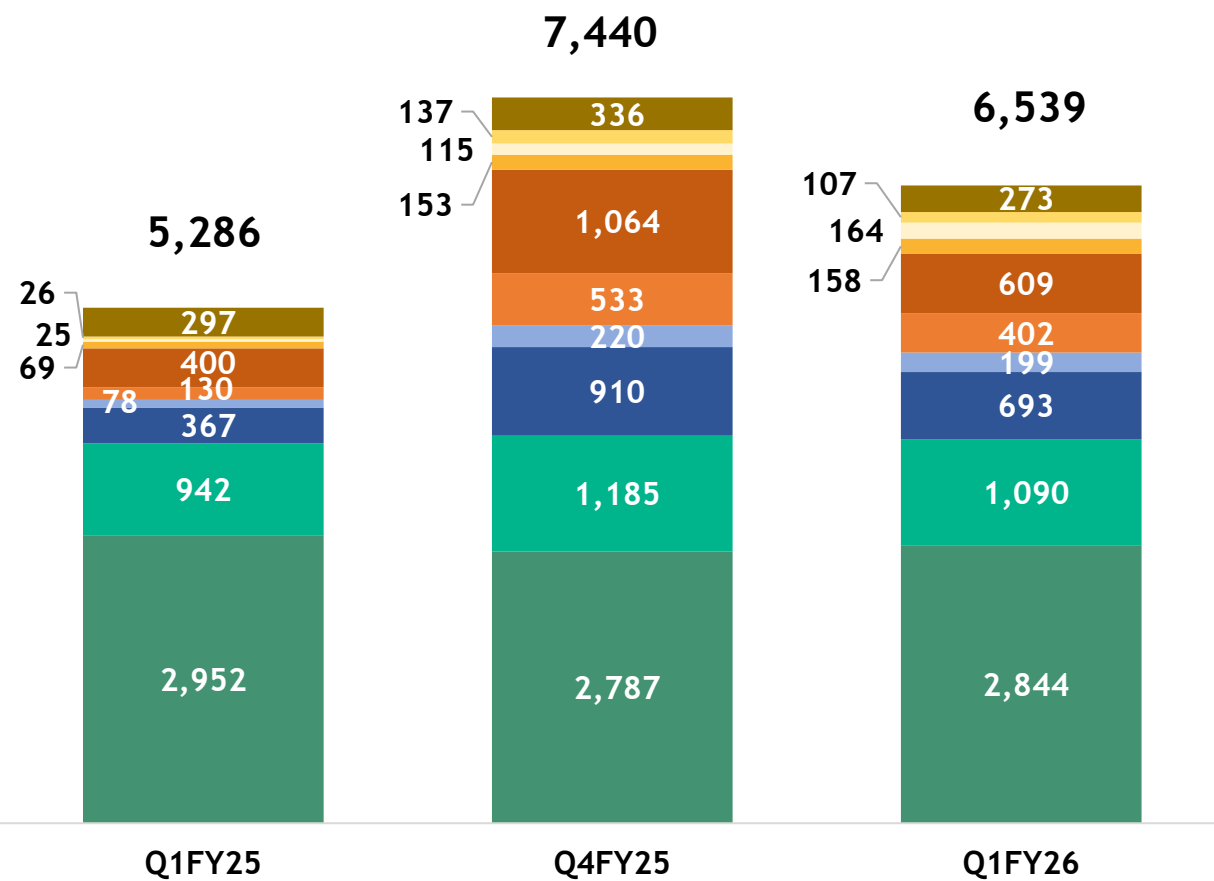
FIG- Financial Institution Group



# DIVERSIFIED DISBURSEMENT

Quarterly Segment Wise Disbursement (₹ in Crore)

■ MGL ■ IL ■ Housing ■ Micro Mortgage  
 ■ MSME ■ FIG ■ Vehicle Loan ■ Gold Loan  
 ■ Agri Banking ■ ^Others



Product	% Disbursement (Q1FY26)	% Disbursement (Q1FY25)	Growth YoY	Growth QoQ
Group Loans	43%	56%	(4)%	2%
Individual Loans	17%	18%	16%	(8)%
Housing	11%	7%	89%	(24)%
Micro Mortgage	3%	1%	155%	(10)%
MSME	6%	2%	212%	(25)%
FIG Lending	9%	8%	52%	(43)%
Vehicle Loan	2.4%	1.3%	129%	3%
Gold Loan	2.5%	0.5%	556%	43%
Agri Banking	1.6%	0.5%	312%	(22)%
^Others	4.2%	5.6%	(8)%	(19)%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>24%</b>	<b>(12)%</b>

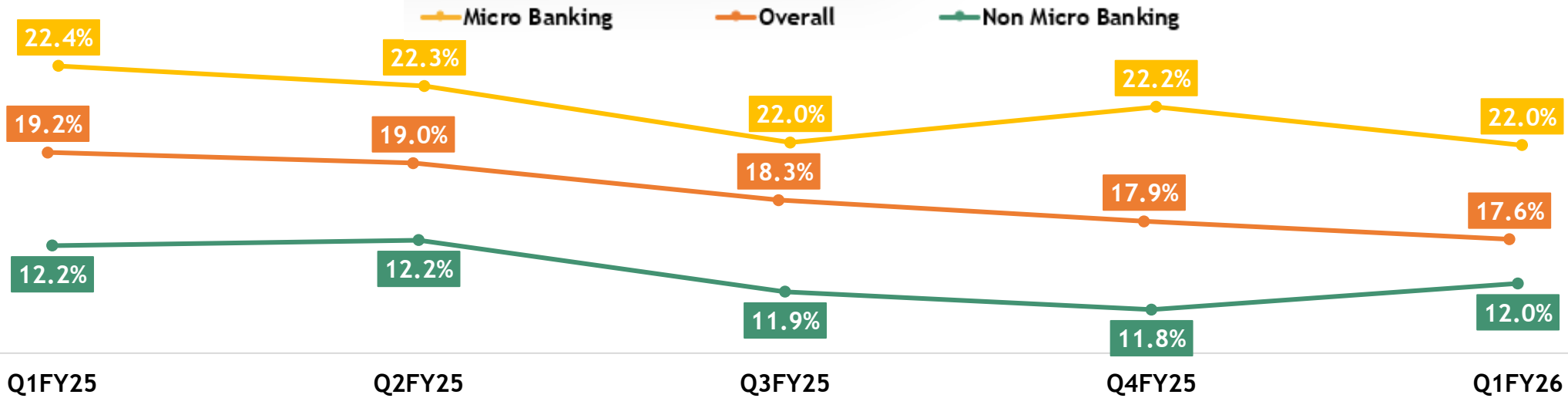
^Includes Staff Loan, OD-FD & others;

MGL- Micro Group Loans; IL- Individual Loans ; MSME- Micro Small & Medium Enterprise;  
FIG- Financial Institution Group



# YIELD AND AVERAGE TICKET SIZE

## Quarterly Portfolio Yield (%) - Segment wise



Note: Calculation of yield for Q1FY25 is done on month end average basis and rest on daily average basis

## Average Ticket Sizes on Disbursement (₹ in Lakhs)

Product	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Micro Group Loans	0.6	0.6	0.6	0.6	0.6
Individual Loan	1.3	1.3	1.3	1.3	1.3
Micro Mortgages	5.2	5.7	5.8	6.0	6.0
Affordable Housing	13.7	14.5	14.7	16.2	15.7
MSME (Excl.-SCF)	55.7	58.5	60.8	69.6	70.7



# DRIVERS OF SECURED BOOK GROWTH -HOUSING



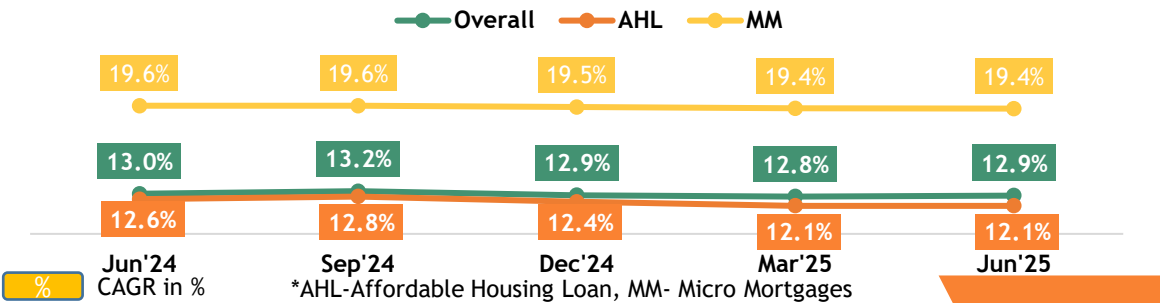
## Business Highlights

- PAN INDIA Presence: 576 Branches | 23 States | 16 Retail Asset Centres
- Customer Segmentation: Self Employed (49%) & Salaried (51%)
- Self Occupied Residential Property: 94%
- Average Ticket Size Q1FY26 (₹) 11.5L | AHL - 15.7L | MM - 5.9L
- Average LTV maintained at 48% | AHL 50% | MM 44%
- Average FOIR for all loans are maintained below 50% for the vertical
- As on Jun'25; On Time Repayment Rate: 87.3% | Monthly Repayment Rate: 97.3%

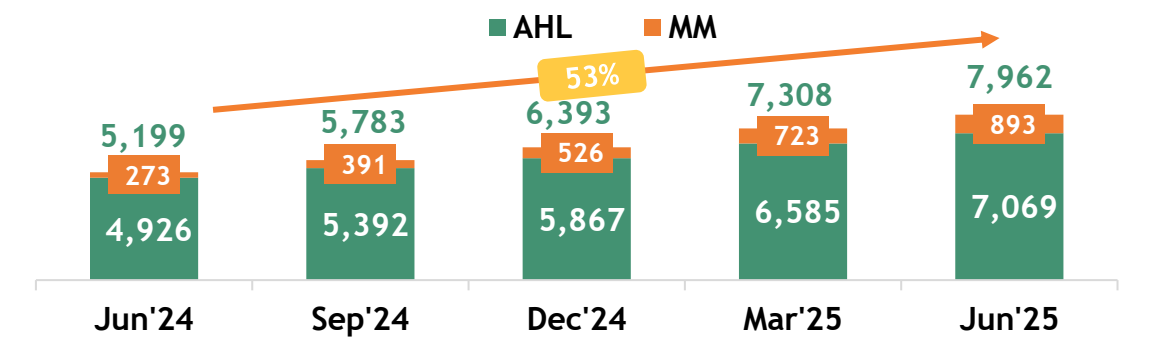
## Asset Quality (%)

PAR				GNPA			
	Overall	AHL	MM		Overall	AHL	MM
Jun'24	4.3%	4.5%	0.2%	Jun'24	1.5%	1.5%	0.1%
Sep'24	4.2%	4.5%	0.3%	Sep'24	1.4%	1.5%	0.1%
Dec'24	3.9%	4.2%	0.6%	Dec'24	1.1%	1.2%	0.1%
Mar'25	3.5%	3.8%	0.7%	Mar'25	1.1%	1.2%	0.2%
Jun'25	3.7%	4.0%	1.0%	Jun'25	1.2%	1.3%	0.3%

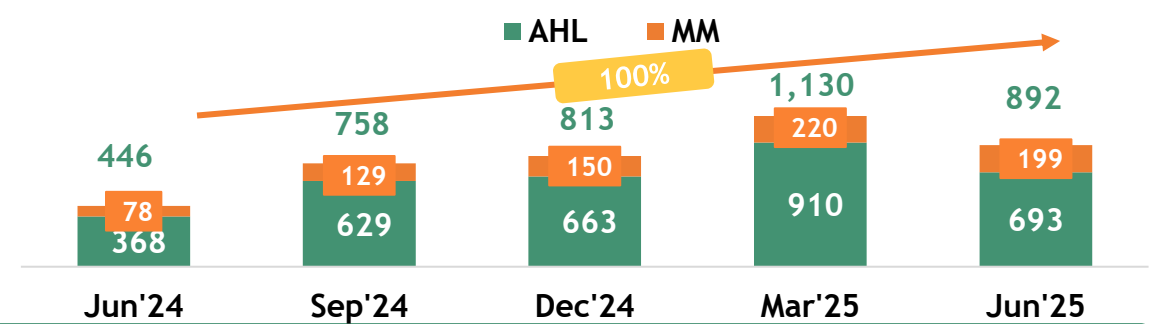
## Yield (%)



## Gross Loan Book Growth (₹ in Crore)



## Disbursement (₹ in Crore)



## Enablers of Growth


- Tailor made State Level Collateral Policy**  
To cater Tier II and Tier III market Requirements
- Centralized Credit Processing Unit**  
Centralized Credit Processing unit for Salaried Customers
- Extensive usage of Data & Analytics**  
To enhance productivity, improve cross sell & identify early warning

# DRIVERS OF SECURED BOOK GROWTH - MSME



## Dedicated lines of business offering full stack financial services to MSMEs

 **Loan Against Property (LAP):** Vintage Business with mix of Semi-formal and Formal MSMEs  
**Products:** Long Term LAP, LRD, DLOD

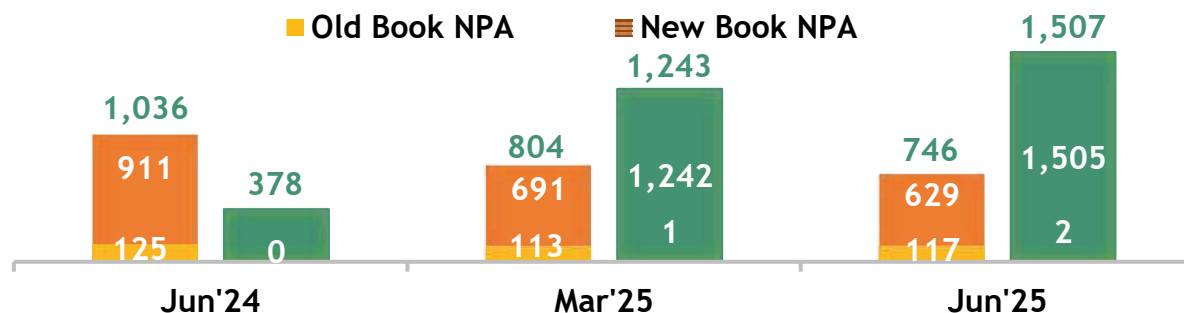
 **Working Capital (WC):** New Line Of Business for Formal MSMEs  
**Facilities:** Short Term Fund Based - OD/ CC, WCDL, Non-Fund - BG

 **Supply Chain Finance (SCF):** New Line Of Business for Formal MSMEs  
**Facilities:** Ultra-Short Term anchor-led Dealer and Vendor Financing

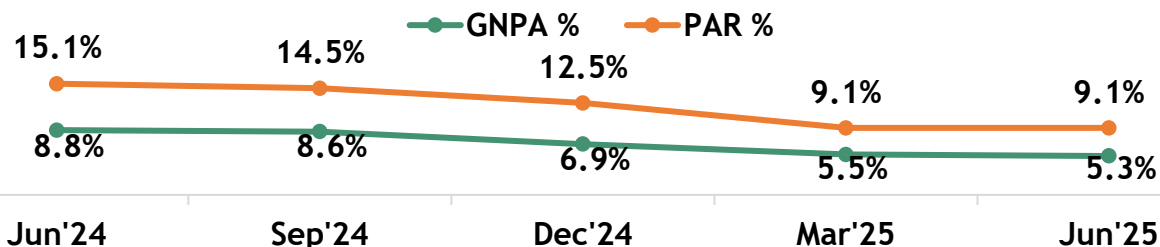
**Focus Area:** To build 360 banking relationship with MSME customers

## Asset Quality - New Book at Minimal NPA

Old Book Standard New Book Standard  
 Old Book NPA New Book NPA



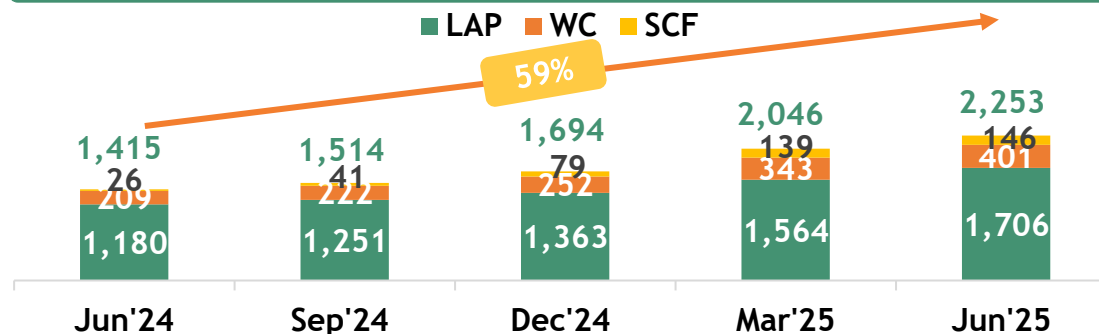
## GNPA Movement (%)



% CAGR in %

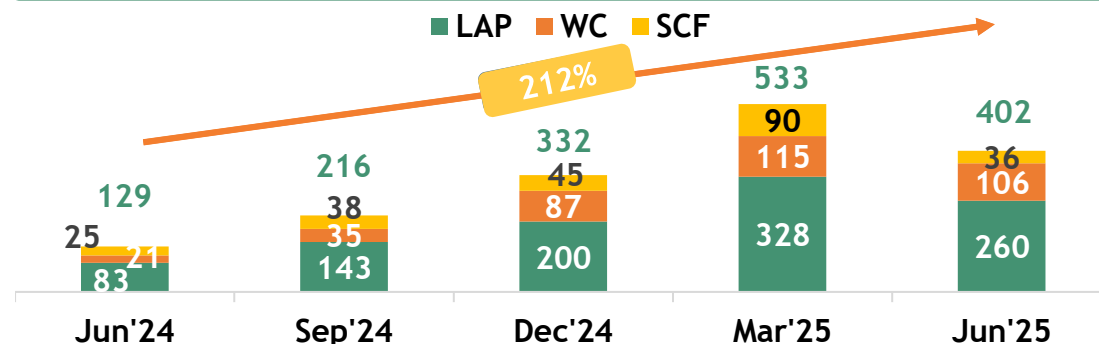
## Gross Loan Book Growth (₹ in Crore)

LAP WC SCF



## Disbursement (₹ in Crore)

LAP WC SCF



## Enablers of Growth and Stability

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

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

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



# DRIVERS OF SECURED BOOK GROWTH - NEW PRODUCTS

## Vehicle Finance



### Business Performance

- Disbursement Runrate Achieved: ₹52.5 Crore
- Yield: ~ 20%
- Asset Quality: NPA - 1.4%



### Target Segment:

- Tier II and Tier III markets
- Both Salaried & Self-Employed



### Product:

- 2W - Commuter & Mid Premium vehicles



### Geographical Presence:

- 254 Branches across 10 States with major business coming from East at 50%



### Sourcing:

- Is through tie ups with Dealer Network
- Focus on top OEMs
- NTB at 90%



### Enablers:

- Scorecard based quick decisioning
- Integrated LOS with rule engine
- Curated dealer Loyalty Program

## Gold Loan



### Business Performance

- Disbursement Runrate Achieved: ₹55.2 Crore
- Yield: ~14%
- Asset Quality: NPA 0%



### Target Segment:

- Unorganized segment with agri and allied activities & small businesses



### Products:

- Bullet repayment
- Monthly Interest Scheme
- EMI repayment



### Geographical Presence:

- 280 branches with 50% of business contributed by South



### Sourcing:

- Sales team: 75%
- Referrals: 25%
- ETB: 74% | NTB: 26%



### Enablers:

- Geographical presence in North and East regions
- Affluent segment product offerings
- Mobility Solution enabling digital customer onboarding

## Agri Banking



### Business Performance

- Disbursement Runrate Achieved: ₹35.9 Crore
- Yields: ~13%
- Asset Quality: NPA 0.7%



### Target Segment:

- Aspirational Individual Loan Customers
- Farmers with livestock and with varied income sources



### Products:

- Overdrafts for crop cultivation and consumption
- Term loan for farm investments



### Geographical presence

- 291 branches across 10 States



### Sourcing:

- Sales team: 75%
- Cross sell : 25%

Entire portfolio is secured with Agri Collateral (~60%) / Non-Agri Collateral (~40%)



### Enablers

- Branch based sourcing
- Customized approach to cater to upstream and downstream Agri Community



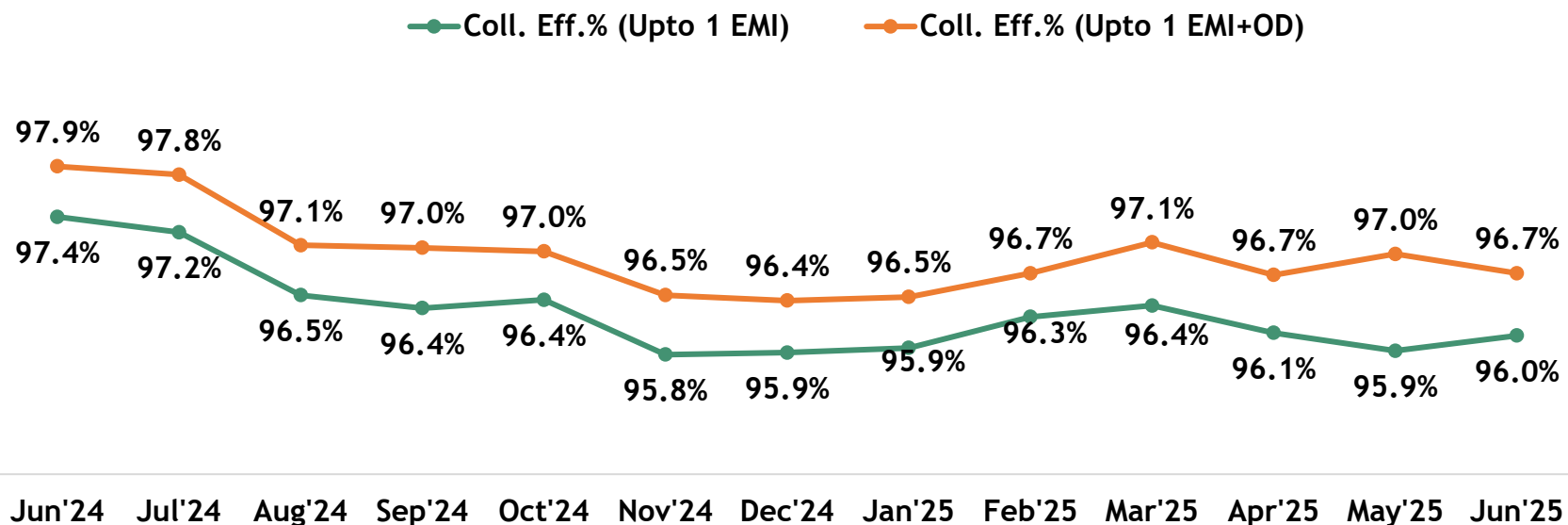
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# Asset Quality

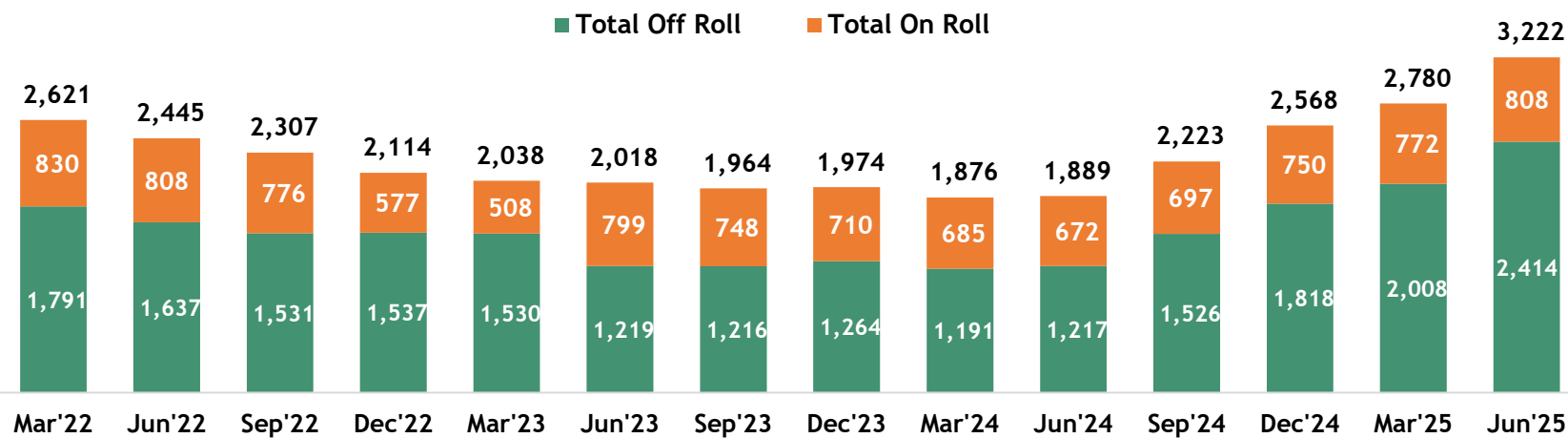
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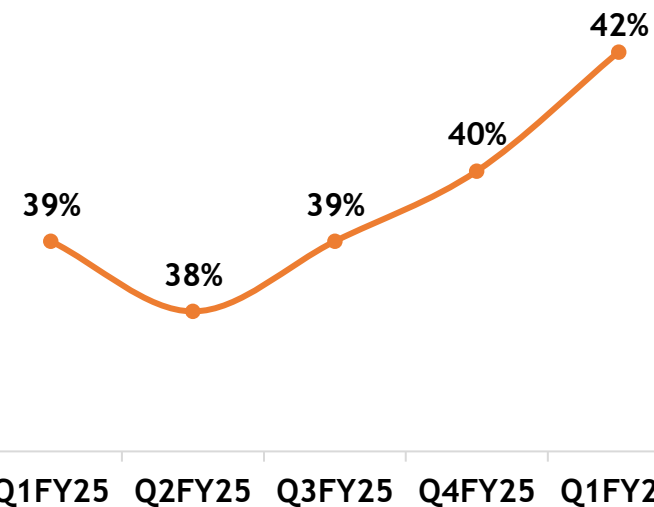
# HEALTHY COLLECTIONS DESPITE STRESS



## Well Calibrated Collections Team (Nos)



## Cashless MB collections



- Digital Repayment through BBPS, Hello Ujjivan & Standing Instructions at 38% as of Jun'25
- Cashless collection through Electronic Collection Retail Points through partners is 4% as of Jun'25
- Enhanced customer convenience to align with evolving needs by providing flexible modes of repayments not limited to centre meeting

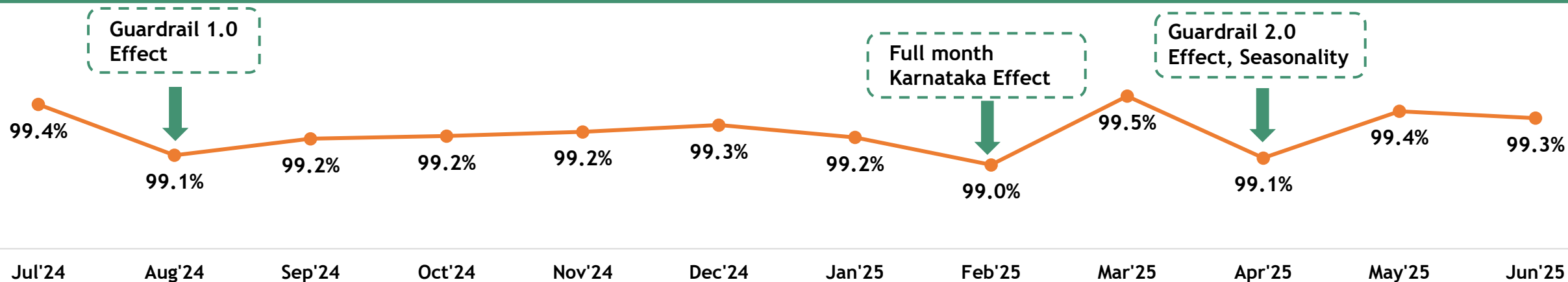


# COLLECTION EFFICIENCY

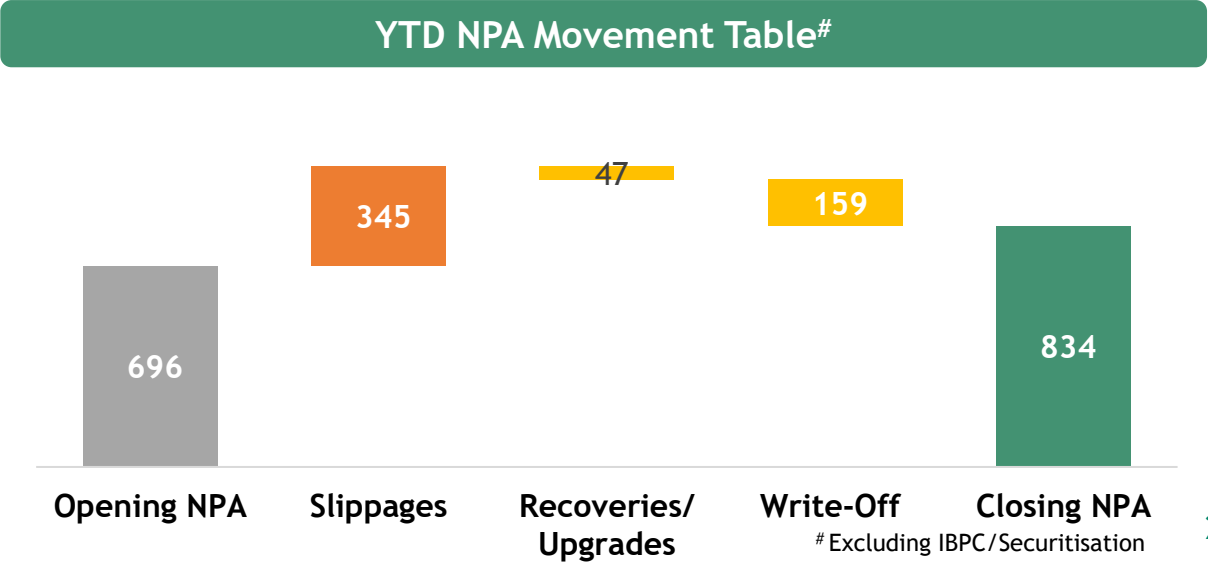
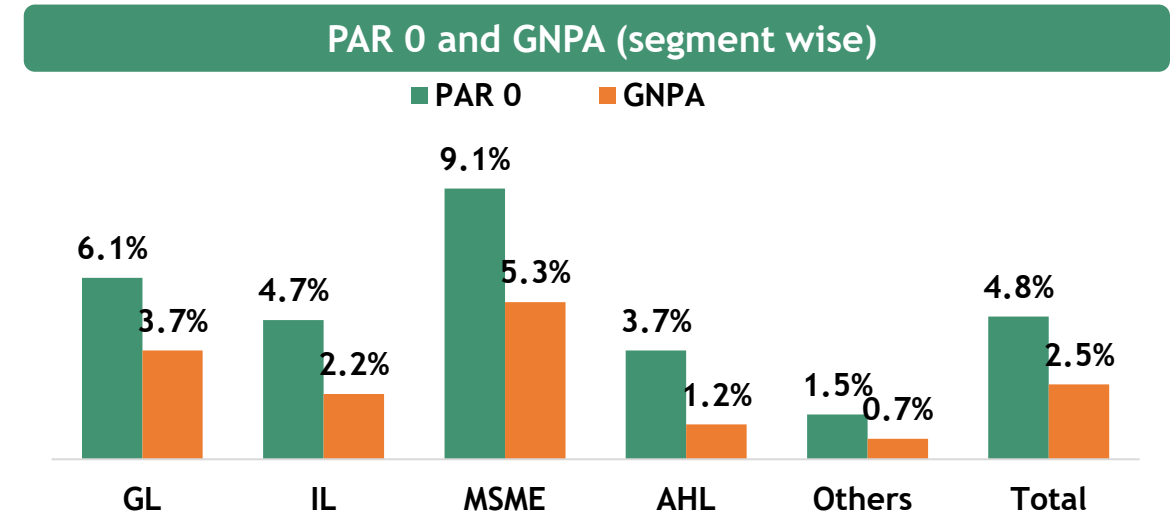
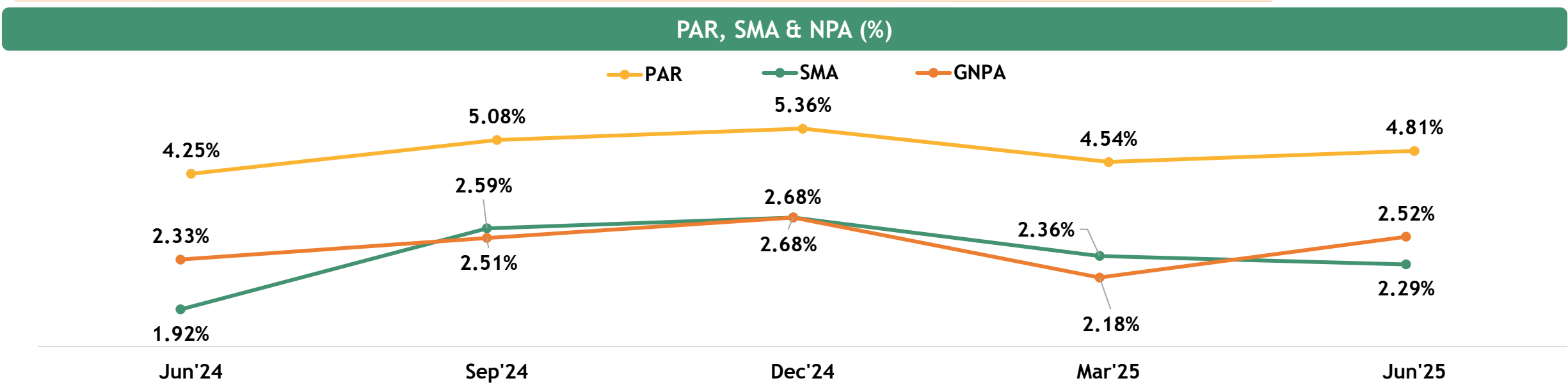
## Collection Efficiency for Top 5 Verticals Comprising 94% of Gross Loan Book

₹ Crore	Apr'25					May'25					Jun'25				
Verticals	Due	Upto 1 EMI	CE%	Upto 1 EMI + OD	CE% (Incl OD Coll)	Due	Upto 1 EMI	CE%	Upto 1 EMI + OD	CE% (Incl OD Coll)	Due	Upto 1 EMI	CE%	Upto 1 EMI + OD	CE% (Incl OD Coll)
Group Loans	1,158.2	1,103.1	95%	1,107.8	96%	1,149.8	1,094.4	95%	1,100.8	96%	1,134.4	1,079.4	95%	1,085.4	96%
Individual Loans	379.1	365.2	96%	366.6	97%	394.6	378.0	96%	379.7	96%	391.4	375.1	96%	377.1	96%
Affordable Housing	105.5	102.9	98%	106.3	101%	109.1	107.1	98%	113.2	104%	113.4	111.0	98%	115.0	101%
MSME	26.2	23.8	91%	26.3	100%	27.1	24.9	92%	30.4	112%	27.7	25.3	92%	26.8	97%
FIG Lending	229.1	229.1	100%	229.1	100%	167.8	167.8	100%	167.8	100%	258.5	258.5	100%	258.5	100%

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

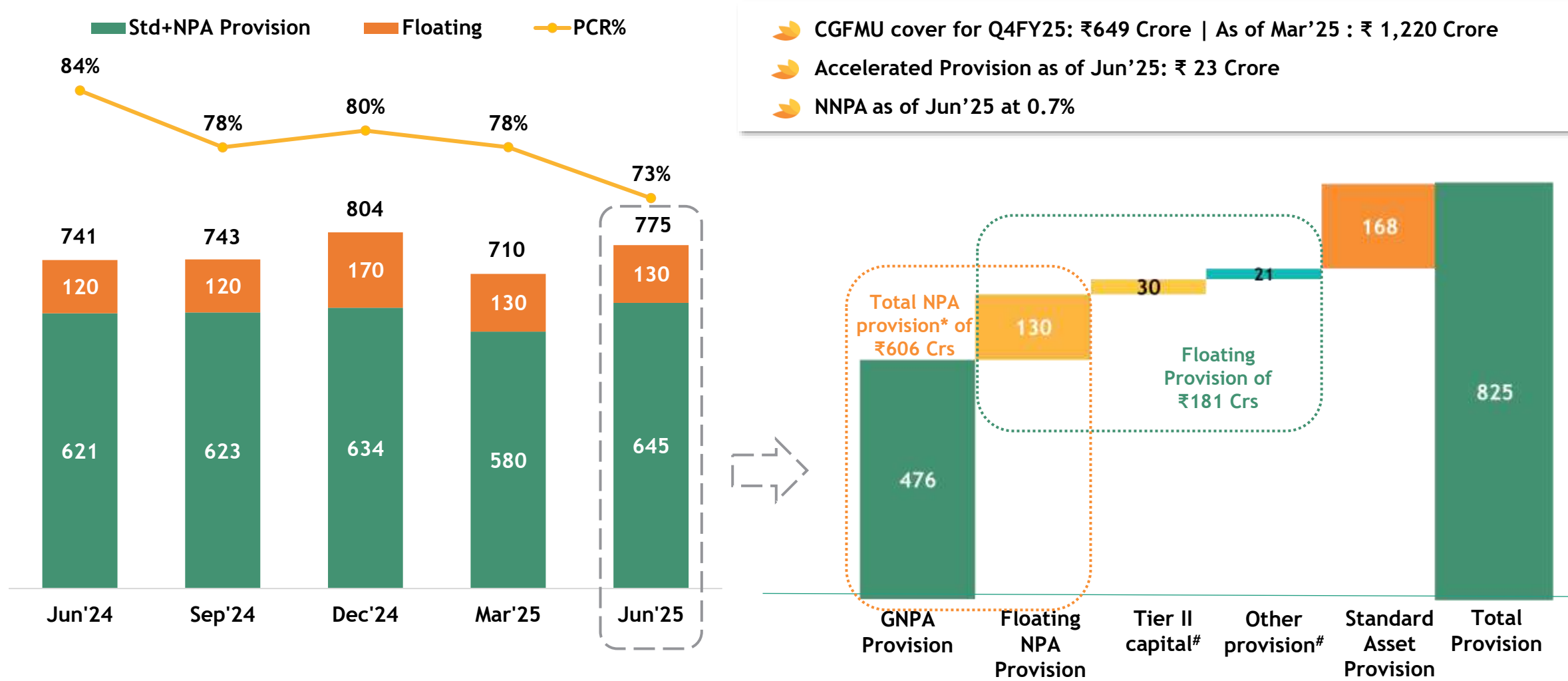


# ASSET QUALITY





# HEALTHY PROVISION COVERAGE



# Floating provision of ₹ 181 Crore continues to be on books & can be utilized as per RBI guidelines. Of this ₹ 30 Crore is earmarked toward Tier II capital, ₹130 Crore is earmarked for PCR calculation and ₹ 21 Crore is earmarked for Other Provisions

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# GROUP LOANS: LENDER WISE TREND

Lender wise OSB % trend				
Lender Overlap	Sep'24	Dec'24	Mar'25	May'25
Unique to Ujjivan	45.0%	46.3%	48.3%	49.1%
Ujjivan+1	25.6%	26.2%	27.2%	28.2%
Ujjivan+2	15.4%	15.3%	15.1%	15.3%
Ujjivan+3	8.0%	7.3%	6.2%	5.0%
Ujjivan+4 & above	6.0%	4.9%	3.2%	2.4%

Lender wise PAR % trend				
Lender Overlap	Sep'24	Dec'24	Mar'25	May'25
Unique to Ujjivan	3.7%	3.5%	2.9%	3.1%
Ujjivan+1	4.6%	5.2%	4.6%	5.0%
Ujjivan+2	6.5%	8.1%	7.5%	8.4%
Ujjivan+3	9.5%	13.5%	14.4%	18.9%
Ujjivan+4 & above	18.7%	29.2%	34.0%	41.8%

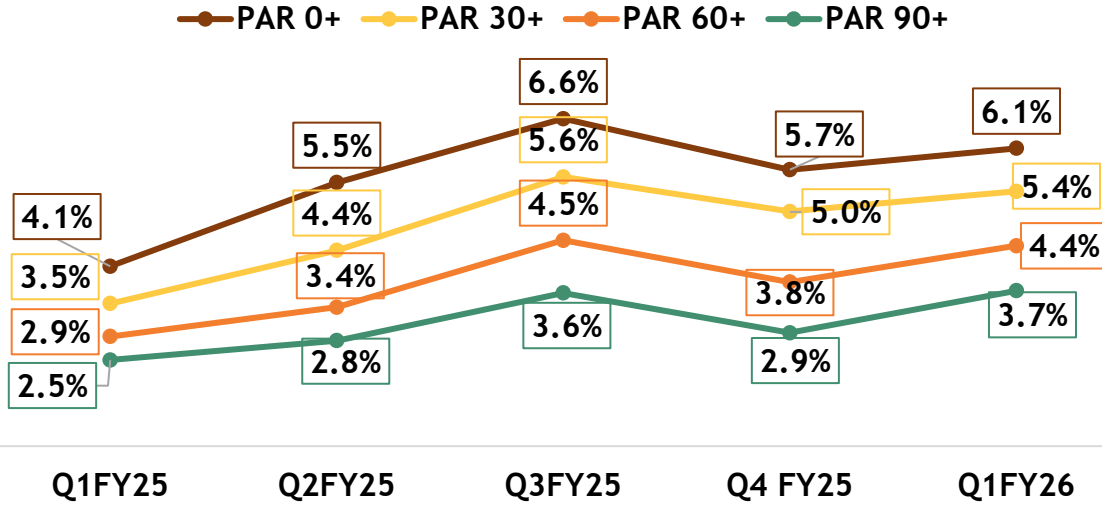
- Guardrail is applicable only on Group Loan book which is 71% of Micro Banking book (Group Loan + Individual Loan)
- More than 3 lender book has come down to 7.4% as of May'25 from 14% as of Sep'24
- Greater than ₹2 L indebtedness for <= 3 lender at 3.4% as of May'25

Lender wise Collection Efficiency %				
Lender Overlap	Sep'24	Dec'24	Mar'25	May'25
Unique to Ujjivan	97.7%	97.5%	97.9%	97.8%
Ujjivan+1	96.7%	96.0%	96.4%	96.0%
Ujjivan+2	95.0%	93.6%	93.9%	93.2%
Ujjivan+3	92.4%	89.2%	88.7%	86.0%
Ujjivan+4 & above	85.0%	77.0%	74.3%	68.9%

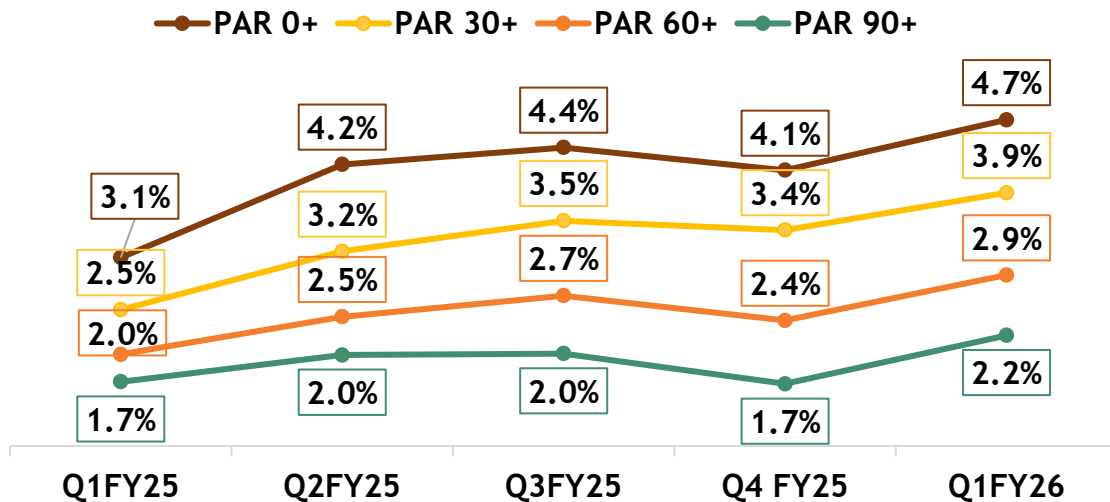
# GL AND IL - PAR TRENDS AND TOP 5 STATES



## GL PAR Trend



## IL PAR Trend



## Group Loan Portfolio - Top States

Top States	% of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	15.1%	4.7%	4.1%	2.9%
Karnataka	12.7%	9.7%	8.7%	5.9%
Tamil Nadu	12.6%	8.4%	7.5%	5.1%
Bihar	11.1%	5.3%	4.6%	3.3%
Uttar Pradesh	7.8%	4.8%	4.2%	2.8%
Others	40.7%	5.3%	4.6%	3.1%
<b>Total</b>	<b>100.0%</b>	<b>6.1%</b>	<b>5.4%</b>	<b>3.7%</b>

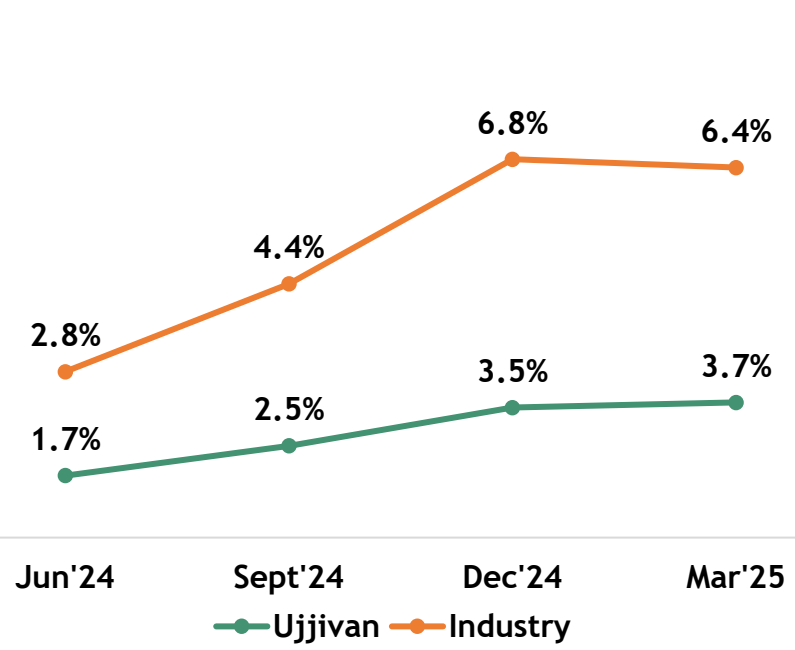
## Individual Loan Portfolio - Top States

Top States	% of Loan Book	PAR 0+	PAR 30+	PAR 90+
Maharashtra	12.3%	4.2%	3.3%	1.6%
West Bengal	12.1%	5.3%	4.5%	2.8%
Tamil Nadu	11.0%	4.0%	3.3%	2.0%
Haryana	10.8%	3.3%	2.6%	1.4%
Karnataka	9.9%	7.4%	6.3%	3.8%
Others	43.9%	4.5%	3.7%	2.2%
<b>Total</b>	<b>100.0%</b>	<b>4.7%</b>	<b>3.9%</b>	<b>2.2%</b>



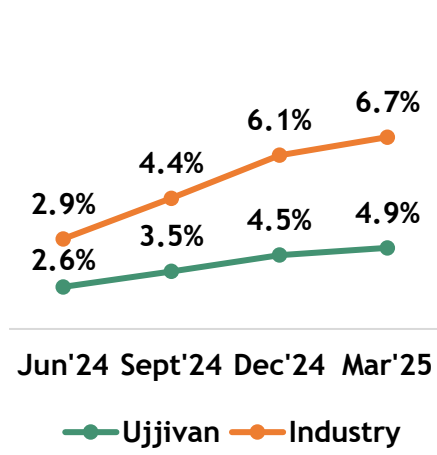
# GROUP LOAN:UJJIVAN VS INDUSTRY COMPARISON: PAR 31-180

## Group Loan

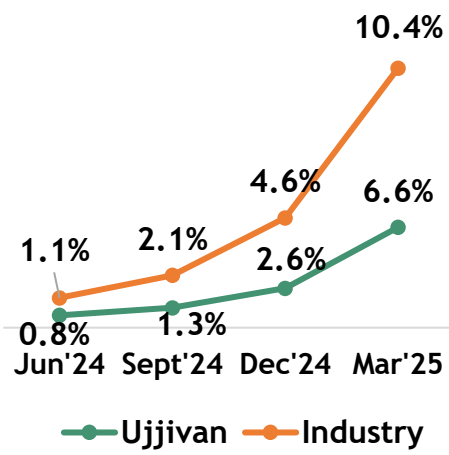


- 🔥 Ujjivan SFB PAR better than industry in top 5 states which contributes 59% in GL book
- 🔥 Other than Tamil Nadu and Karnataka PAR 31-180 is reducing both for industry and Ujjivan

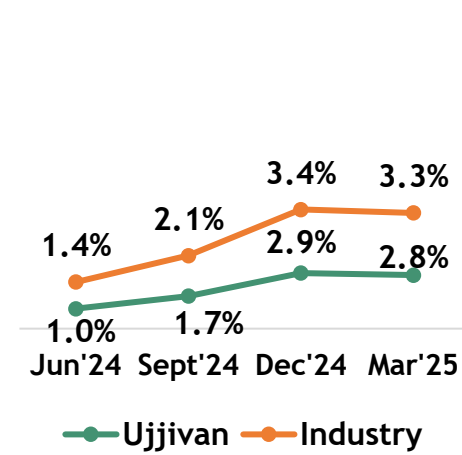
## Tamil Nadu



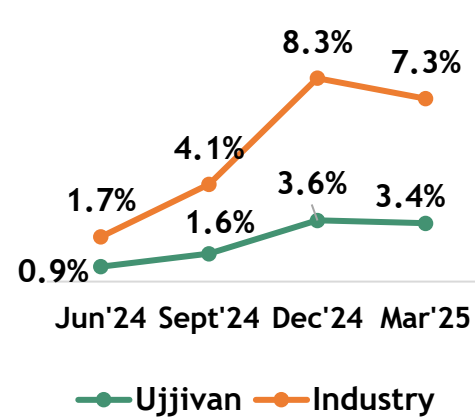
## Karnataka



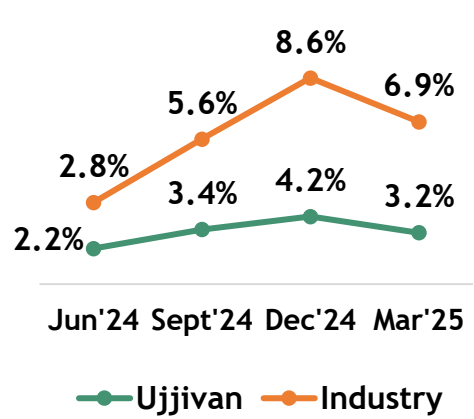
## West Bengal



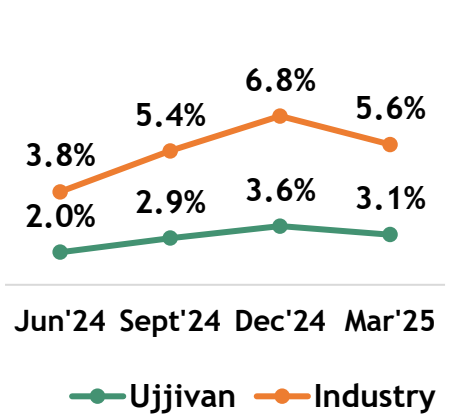
## Bihar



## Uttar Pradesh



## Others

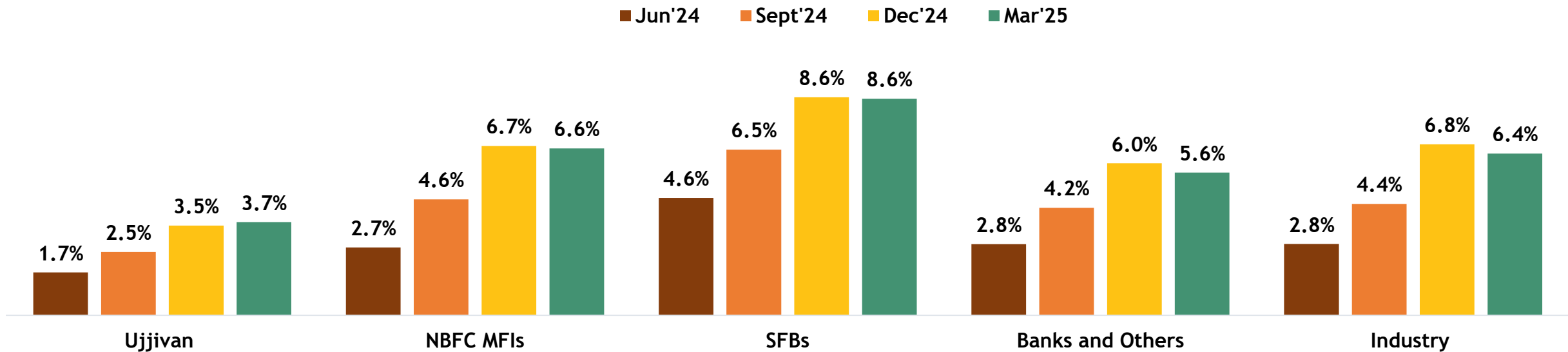


\*Source - CRIF Highmark Prismatic Report, Industry data is excluding Ujjivan data



# GROUP LOAN: UJJIVAN VS INDUSTRY PERFORMANCE

## PAR 31 to 180 Trend (%)

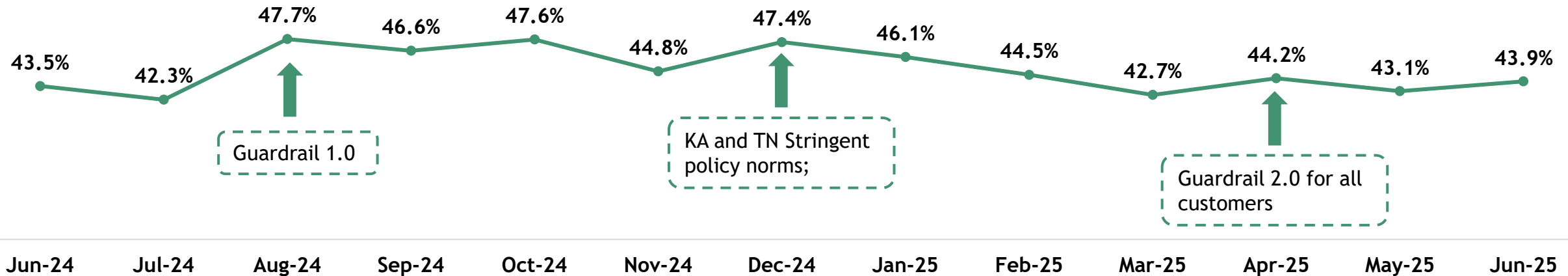


- Ujjivan's asset quality is better than Industry; Ujjivan NDA CE is above 99.3% in Jun'25
- Geographical diversification, early identification and cautious growth, necessary policy interventions are key factors for Ujjivan's better performance
- Ujjivan's 31 to 180 DPD PAR trends remains significantly lower than peers over the last 4 quarters indicating a superior asset quality performance among the industry
- Ujjivan's PAR 31 to 180 would start to improve Jun'25 onwards



# REJECTION TREND - MICRO BANKING

GL Login Rejection Trend



- Actual rejections remained in the range of 43% to 44% of applications received
- Implemented Bureau based rejection tool in the front end from Apr'25
- Front end rejections were higher by approx. 5% to 6%, these were rejected before login due to Guardrail 2.0
- Rejections : New to bank : 49% | Existing to bank: 42%
- Micro Banking Group Loan rejection rates remained high in the quarters subsequent to the implementation of guardrails in 3 phases during FY-25
- Micro Banking Individual loan rejection rates are in the range of 35% to 40% during Q1FY26



# GUIDANCE FY26



## Asset



Advances growth ~20%



Secured Book Growth ~35%



## Deposit



In line with advances  
Maintain CD ratio ~ 88%



CASA% ~ 27%



## Ratio



Cost to Income: ~ 67%



Credit Cost: 2.3% - 2.4%



RoE: 10% - 12%

RoA: 1.2% - 1.4%



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# Financial Overview

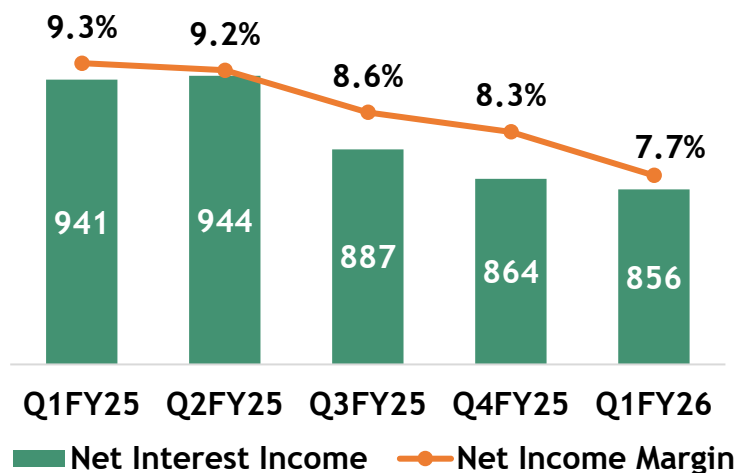
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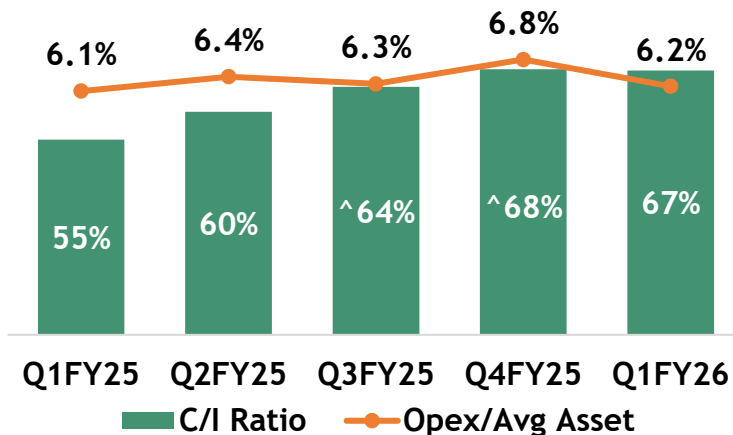


# FINANCIAL OVERVIEW

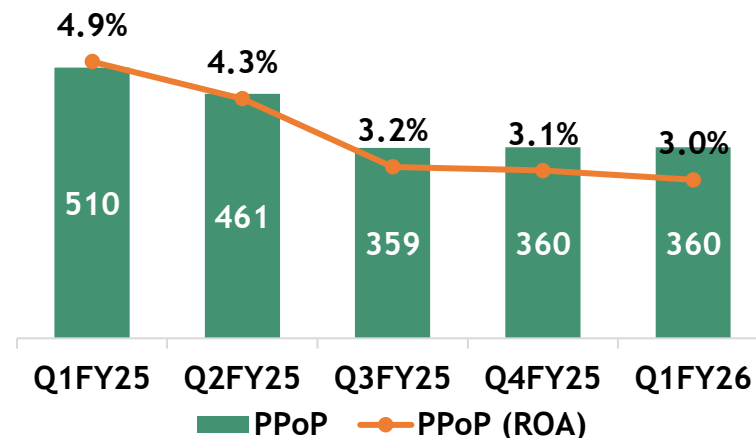
## NII (₹ in Crore) & NIM\*



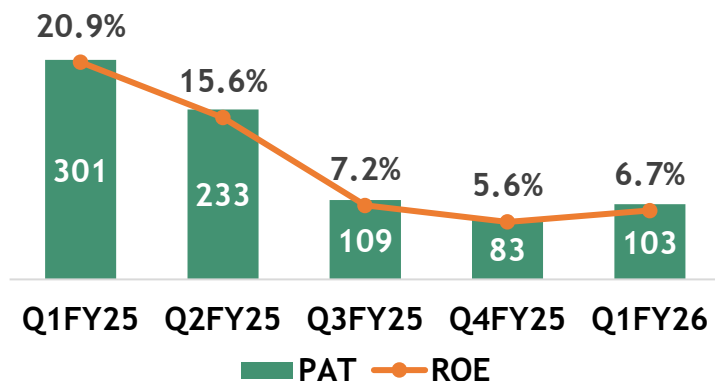
## Cost to Income Ratio & Operating Expenses/ Average Assets (%)



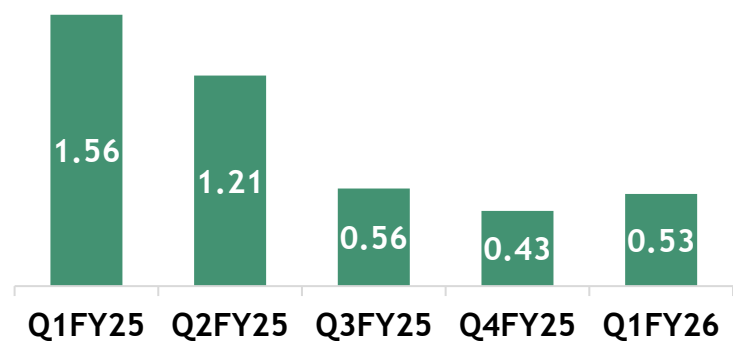
## Pre-Provision Operating Profit



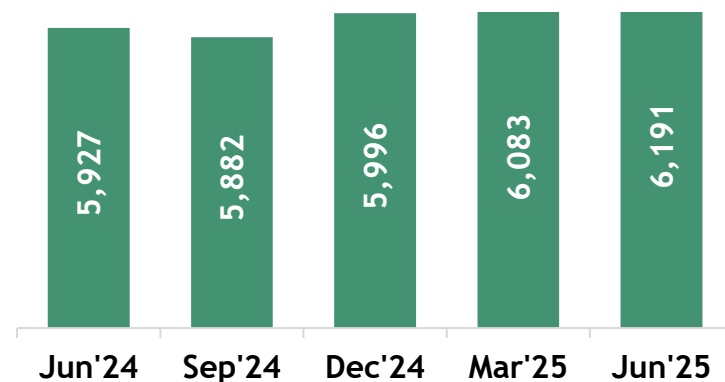
## PAT (₹ in Crore) & RoE



## EPS\* (₹)



## Net Worth (₹ in Crore) & BVPS (₹)



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

\* NIM based on total book including IBPC & Securitization





# INCOME STATEMENT

Particulars (₹ in Crore)	Q1FY26	Q1FY25	YoY Growth	Q4FY25	QoQ Growth
Interest Earned	1,619	1,577	3%	1,573	3%
Other Income	249	197	26%	270	(8)%
<b>Total Income</b>	<b>1,868</b>	<b>1,774</b>	<b>5%</b>	<b>1,843</b>	<b>1%</b>
Interest Expended	763	636	20%	709	8%
Personnel Expenses	414	348	19%	426	(3)%
Operating Expenses	331	281	18%	348	(5)%
<b>Total Cost</b>	<b>1,507</b>	<b>1,265</b>	<b>19%</b>	<b>1,483</b>	<b>2%</b>
<b>Pre Provision Operating Profit</b>	<b>360</b>	<b>510</b>	<b>(29)%</b>	<b>360</b>	<b>0%</b>
Credit cost	225	110	105%	265	(15)%
Other provisions & contingencies	0	0	0%	0	0%
Tax	32	99	(67)%	12	172%
<b>Net profit for the period</b>	<b>103</b>	<b>301</b>	<b>(66)%</b>	<b>83</b>	<b>24%</b>



# TOTAL INCOME - BREAKUP

Particulars (₹ in Crore)	Q1FY26	Q1FY25	YoY Growth	Q4FY25	QoQ Growth
Interest on loan	1,399	1,379	1%	1,360	3%
Int. on investments	218	195	11%	211	3%
Securitization Income	2	3	(23)%	3	(12)%
<b>Total Interest Earned</b>	<b>1,619</b>	<b>1,577</b>	<b>3%</b>	<b>1,573</b>	<b>3%</b>
Processing Fees	77	69	11%	93	(17)%
PSLC Income	8	20	(59)%	21	(60)%
Insurance Income	22	22	2%	40	(45)%
Bad Debt Recovery	16	27	(40)%	31	(48)%
Treasury	50	5	820%	25	99%
Misc. Income*	75	54	40%	60	25%
<b>Total Other Income</b>	<b>249</b>	<b>197</b>	<b>26%</b>	<b>270</b>	<b>(8)%</b>
<b>Total Income</b>	<b>1,868</b>	<b>1,774</b>	<b>5%</b>	<b>1,843</b>	<b>1%</b>

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



# BALANCE SHEET

Particulars (₹ in Crore)	As at Jun 30, 2025	As at Mar 31, 2025	As at Jun 30, 2024
<b>CAPITAL AND LIABILITIES</b>			
Net worth	6,191	6,083	5,927
Capital	1,935	1,935	1,933
Employees Stock Options Outstanding	93	90	77
Reserves and Surplus	4,163	4,059	3,918
Deposits	38,619	37,630	32,514
Borrowings	3,078	2,845	2,358
Other Liabilities and Provisions	1,223	1,130	1,252
<b>TOTAL</b>	<b>49,111</b>	<b>47,689</b>	<b>42,050</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	2,267	3,133	2,119
Balance with Banks and Money at Call and Short Notice	509	36	351
Investments	12,339	11,730	11,118
Advances	32,501	31,390	27,114
Fixed Assets	478	457	470
Other Assets	1,017	942	878
<b>TOTAL</b>	<b>49,111</b>	<b>47,689</b>	<b>42,050</b>



# HEALTHY CAPITAL ADEQUACY

(₹ in Crore)	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Credit Risk Weighted Assets	23,625	24,954	25,108	26,240	26,691
Tier I Capital	5,425	5,390	5,548	5,610	5,654
Tier II Capital*	446	443	453	451	423
<b>Total Capital</b>	<b>5,870</b>	<b>5,833</b>	<b>6,001</b>	<b>6,062</b>	<b>6,077</b>
<b>CRAR</b>	<b>24.85%</b>	<b>23.38%</b>	<b>23.90%</b>	<b>23.10%</b>	<b>22.77%</b>
Tier I CRAR	22.96%	21.60%	22.10%	21.38%	21.18%
Tier II CRAR	1.89%	1.78%	1.80%	1.72%	1.58%
Floating Provision considered in Tier II	30	30	30	30	30

## Floating Provision:

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



# Ujjivan - Platform for growth

For more details uploaded on our website [www.ujjivansfb.in](http://www.ujjivansfb.in)

# SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS



## Retail Mobile / Internet Banking

- Available in 9 Languages (including English)
- Easy access to multiple relationships with one app
- Multiple payments modes: NEFT, RTGS, IMPS & Internal fund transfers
- Value added features like GST & Bill Payments



## Payments

- UPI & UPI Lite service
- AePS platform available to promote Digital Inclusion
- Merchant QR Codes for small merchants/retailers
- Multiple Partner Payment Gateways available



## Business Internet Banking

- Dedicated platform for Corporate customers
- High-volume & bulk upload, Multi-Fund Transfer option
- Major Features - GST, Direct tax payments & PFMS



## RBI Innovation Hub

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



## Hello Ujjivan App

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



## Digital Acquisition (DFD/DSA/DCA)

- Ujjivan's DIY journey for customers to open SA, CA & Fixed Deposit
- Branchless opening of SA and FD account through video KYC
- Digital CA can be opened within serviceable Bank branch location

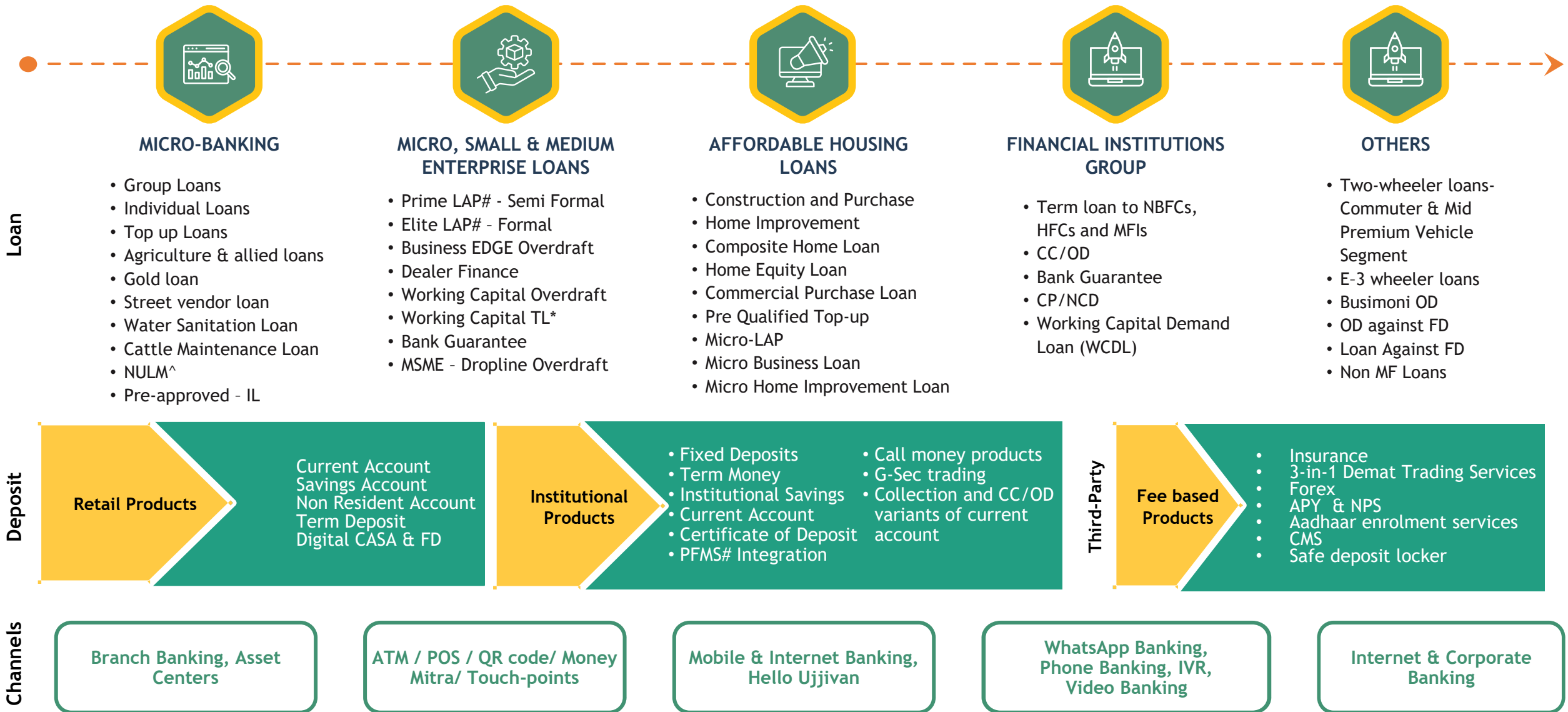


## SMS & Missed Call Banking

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



# COMPREHENSIVE SUITE OF PRODUCT AND SERVICES



# Loan against property

<sup>^</sup> National urban livelihood mission

\* Term Loan

#PFMS: Public Financial Management System



# STRONG IT INFRASTRUCTURE



## Financial Inclusion

Delivering solutions through Branches and Assisted Channels ILOS, GLOW, HHD, Digital Repayments options



## Loan Originating System (LOS)

For field engagement using Mobile Apps  
LOS for Vehicle, Gold, Agri, Housing, Working Capital Loans



## Core Banking Solutions

- Accounting supported by Oracle
- CBS: Finacle, BR.Net, Veefin
- Customer Demographic data: CRM Next



## Digital Customer Onboarding

- Rule Engine for loan decision system
- e-Signing and e-Stamping
- Integration with Account Aggregator



## Digital Channels

- IB, MB, Hello Ujjivan, BNB, DFD, DSA, DCA, Phone & Video Banking & Video KYC
- Payments - QR code, UPI, NEFT, RTGS, IMPS, AEPS
- WhatsApp Banking, Chatbot



## Robust Infrastructure

- Compute capacity of nearly of 4.4 Petabytes
- Multi layer Data Warehouse creation
- Robotic Process Automation led operational efficiency



# DATA ANALYTICS



## Year Of Breakthrough

2025

### Capitalized Existing Resources

Leveraged ML to harness business potential within ETB customers through cross sell

14 Campaigns

BI driven mobility automation to empower feet-on-street to take informed decision

46 Dashboards

Laid foundation of dedicated compliance data mart to streamline regulatory reporting

1020+ Data points

### Outcome

₹ 1.01 Bn: Additional Business

₹ 0.55 Bn: Assets 61% Secured

₹ 36 Mn Cost saved via automation



## Amplifying the Momentum

Plan



### Smart algorithms with deeper wallet share

Aiming to unlock business contribution by activating all verticals, utilizing phone banking along with AI-led digital channels



### Reimaged Credit-lending and Collection

Implementing route optimization and customer allocation strategies for collection team to boost write-off recoveries, all while leveraging the existing headcounts base. Transitioning from traditional credit underwriting to scorecard driven model with pricing optimization



### Smarter signals and safer bank

Strengthening EWS across credit risk and AML to proactively mitigate portfolio losses and detect money mule activity by triangulating internal and external data.



### Putting data to work for all

Developing smart data mart and lake to enable customizable, drill-down reports - driving the democratization of data



### Foundation for future

Building a future-ready data infrastructure along with robust data governance to fuel scalable growth and operational efficiency



# STRONG INDEPENDENT BOARD

**Banavar Anantharamaiah Prabhakar**  
*Chairman and Independent Director*



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

**Sanjeev Nautiyal**  
MD & Chief Executive Officer



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

**Sudha Suresh**  
Independent Director



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

**Rajni Mishra**  
Independent Director



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

**Ravichandran Venkataraman**  
Independent Director



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

**Rajesh Kumar Jogi**  
Independent Director



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

**Mona Kachhwaha**  
Independent Director



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

**Carol Furtado**  
Executive Director



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



# KEY MANAGEMENT

**Sanjeev Nautiyal**  
MD & Chief Executive Officer



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

**Carol Furtado**  
Executive Director



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

**Martin Pampilly S**  
Chief Operating Officer



**Education:** COO Certified - IIM Lucknow  
**Experience:** UFSL, ANZ Grindlays Bank, Bank Muscat and Centurion Bank of Punjab

**Sadananda Balakrishna Kamath**  
Chief Financial Officer



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

**Ashish Goel**  
Chief Credit Officer



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

**Brajesh Joseph Cherian**  
Chief Risk Officer



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

**Mangesh Mahale**  
Chief Technology Officer



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

**Rajaneesh Hosakoppa Rudresha**  
Chief Compliance Officer



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

**Chandralekha Chaudhuri**  
Head- Human Resource



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



# BUSINESS LEADERS

**Rajeev Padmanabh Pawar**  
Head of Treasury



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

**Hitendra Nath Jha**  
Head Retail Liabilities and TASC



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

**Umesh Arora**  
Head of Emerging Business



**Education:** Post Graduate IIM Kozhikode  
**Experience:** Axis Bank, IDBI Bank, Standard Chartered

**Vibhas Chandra**  
Business Head of Micro Banking



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

**Parag Kumar Srivastava**  
Head of Financial Institutions Group



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

**Prem Kumar G**  
Business Head - Vehicle Finance



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

**Pradeep B**  
Business Head of Housing Loan & MM



**Education:** Master of Social Work  
**Experience:** UFSL

**Ashim Sarkar**  
Business Head - MSME



**Education:** IIT Kharagpur & IIM Ahmedabad  
**Experience:** Kotak Mahindra Bank

**Murali Chari**  
Business Head - Agriculture Banking



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

# CAPITAL EFFICIENT GROWTH MODEL - POISED FOR SUSTAINABLE ROA/ROE DELIVERY

	Balance Sheet (Deposits & Advances)	Net Interest Margins (%)	Asset Quality & Credit Costs	Cost to Income (%)	Return Profile (%)
Our Journey Till Now	<ul style="list-style-type: none"><li>Balance Sheet size at ₹49,111 Cr as of Q1FY26</li><li>Advances at ₹33,287 Cr with secured share 46%</li><li>Retail deposits (CASA+Retail TD) comprise 72% of total deposits</li></ul>	<ul style="list-style-type: none"><li>NIM around 7.7% for Q1FY26, led by stable yield profile</li><li>Yield moderation observed as secured loans gain share</li></ul>	<ul style="list-style-type: none"><li>GNPA around 2.5% in Q1FY26</li><li>Credit cost at 0.7% on Avg. Gross advances for Q1FY26</li><li>Provision coverage ratio at 73%</li></ul>	<ul style="list-style-type: none"><li>Cost to Income around 67%, Cost to Avg Assets at 6.2%</li><li>Branch network with 752 touchpoints</li></ul>	<p>For Q1FY26</p> <ul style="list-style-type: none"><li>ROA at 0.8%, ROE at 6.7%</li><li>Tier-1 at 21.2%</li></ul>
Outlook 3-5 Years	<ul style="list-style-type: none"><li>Aim to grow 20% to 25% CAGR with FY30 Advances around ₹1 L Cr, with secured share around 60% to 65%</li><li>Deepening liability franchise with focus on CASA keeping CASA% around 35%</li></ul>	<ul style="list-style-type: none"><li>NIMs expected to stabilize in the range of 6% to 7%</li><li>Scale up in new products of MM, Gold and Vehicle to support margin expansion</li><li>CASA growth and deposit repricing expected in the coming years</li></ul>	<ul style="list-style-type: none"><li>Credit cost expected to trend lower as secured book expands</li><li>Steady-state credit cost range of 1.0% to 1.5% of Avg. Gross Advances</li><li>Enhanced underwriting and data analytics to maintain asset quality</li></ul>	<ul style="list-style-type: none"><li>Operating leverage to improve with scale</li><li>Target Cost to Income of around 55% and Cost to Assets below 5.0%</li><li>Incremental Branch count by around 400</li></ul>	<ul style="list-style-type: none"><li>Maintain ROA around 1.8%-2.0%, ROE around 16%-18%</li><li>Sufficient capital buffer with CRAR around 17% to 20%</li><li>Drive stable and sustainable profitability</li></ul>



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# Annexures

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# AWARDS & ACCOLADES



**Great Place to Work**  
Rank 26<sup>th</sup>



**Digital Payments Awards 23-24**  
2<sup>nd</sup> for outstanding performance  
in digital payments



**IBA CISO Summit & Citation**  
Cyber Security Compliance  
Champion



**Atal Pension Yojna**  
Exemplary award for Par Excellence,  
Power of Persist, APY Big Believer



**Ambition Box Employee Choice**  
**Award 2025**  
Top Rated Large Banking Company



**ASSOCHAM Branding & Marketing**  
**Concave cum Excellence Awards**  
Best use of Experimental Marketing, Retail  
Marketing Campaign of the year, Omnichannel  
Marketing Campaign of the year



**E4m RetailEX Awards**  
Best CSR & Social Welfare Campaign,



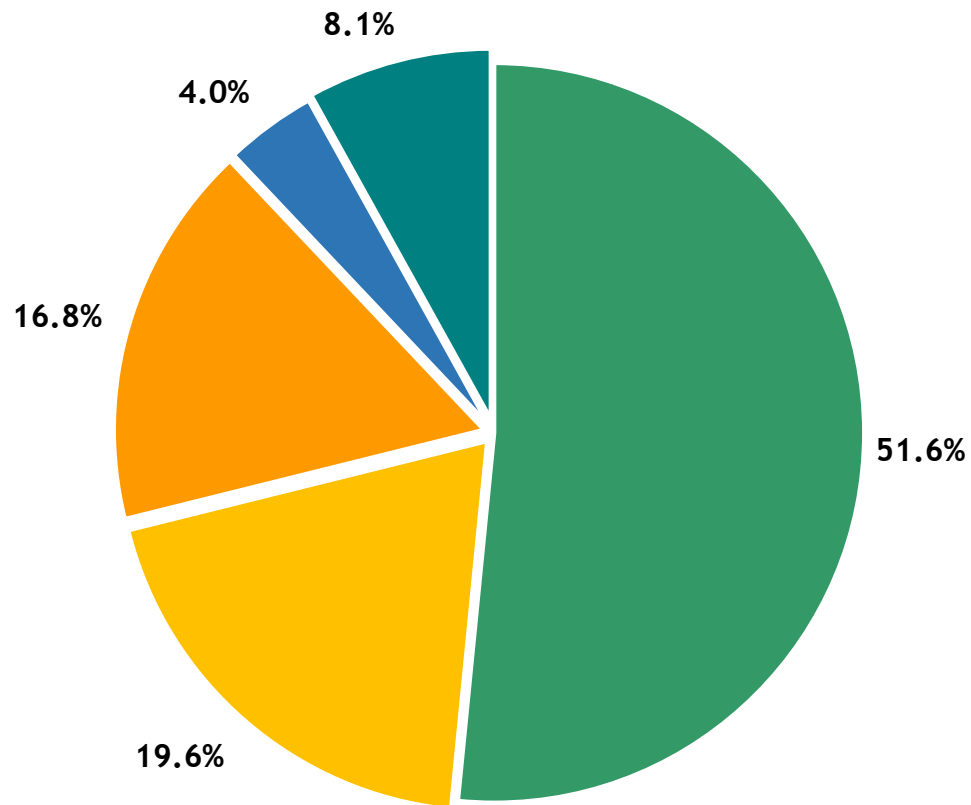
**E4m RetailEX Awards**  
Best use of Marketing Drive Brand  
Engagement



# SHAREHOLDING PATTERN AS ON JUN'25



- Retail & Others
- Foreign Institutional Investors (FPI & FDI)
- Domestic Institutional Investors (MF, Insurance, AIF & QIBs)
- NRIs and NRNs
- Bodies Corporates



## Top 10 Investors

International Financial Corporation

Sundaram Mutual Fund

Duro One Investments Limited

Franklin India Mutual Fund

Vanguard Asset Management Limited

JM Financial Mutual Fund

Bowhead India Fund

Motilal Oswal Financial Services

Canara Robeco Mutual Fund

Flowering tree



# CORPORATE SOCIAL RESPONSIBILITY



Renovation of an orphanage, Midnapur - CKP



Renovation of classrooms, Uttarahalli - CKP



Project Swachh Neighbourhood



Volunteering engagement

- 2 Chote Kadam projects inaugurated
- 212 branches engaged in Project Swachh Neighbourhood
- 1.3+ lakhs of beneficiaries impacted
- 5100+ kg of waste collected
- 5000+ employees participated in volunteering
- 4,000+ saplings planted
- CSR data management platform launched for employees use to share the proposals, register for volunteering activities, etc

# FINANCIAL LITERACY PROGRAM (FLP)



## Diksha+ Pro for Micro-Loan Customers

- ✓ **27,735** customers enrolled in Diksha FL program
- ✓ **24%** customers accessed different banking products
- ✓ **15%** customers repaid their loans digitally

## Diksha+ Pro for Individual-Loan Customers

- ✓ **5,620** customers enrolled in IL Diksha program
- ✓ **23%** customers accessed different banking products
- ✓ **32%** customers repaid their loans digitally

**8,402** customers and non-customers attended the camps across **176** rural branches

**1,544** customers trained across **8** branches in Assam through 'Pragati' Financial literacy program which is designed for Nano-Entrepreneurs

**22** MSME customers trained from **West and South**

**971** new to bank (non-Ujjivan) customers trained through FLP Beyond Ujjivan initiative. The beneficiaries were students, daily wage workers, frontline govt employees.



FLP beyond Ujjivan



Ujjivan Entrepreneur Development Program



# ENVIRONMENT, SOCIAL & GOVERNANCE (ESG)



Business Responsibility & Sustainability Report (BRSR) disclosed for FY 24-25 with Maiden Scope 3 emission disclosure

Mock Reasonable Data Assurance conducted by EY - Gaps being addressed

Sanchaya - Shall be extended to branches towards 5% savings (Electricity & paper) across PAN India

Formal ESG rating by Q2 FY26

Energy Audits across HO & South RO offices to check the avenues for energy savings by Q2FY26

Data Management system for ESG Data by Q4FY26

Model Green Branch by Q4FY26

Exploring Green Financing options under Housing, Vehicle Finance, MSME & Agricultural Banking by Q3FY26



***BRSR FY 2024-25  
Disclosed Business  
Responsibility &  
Sustainability Report  
along with the Bank's  
Annual report for FY'25***

## Highlights from BRSR

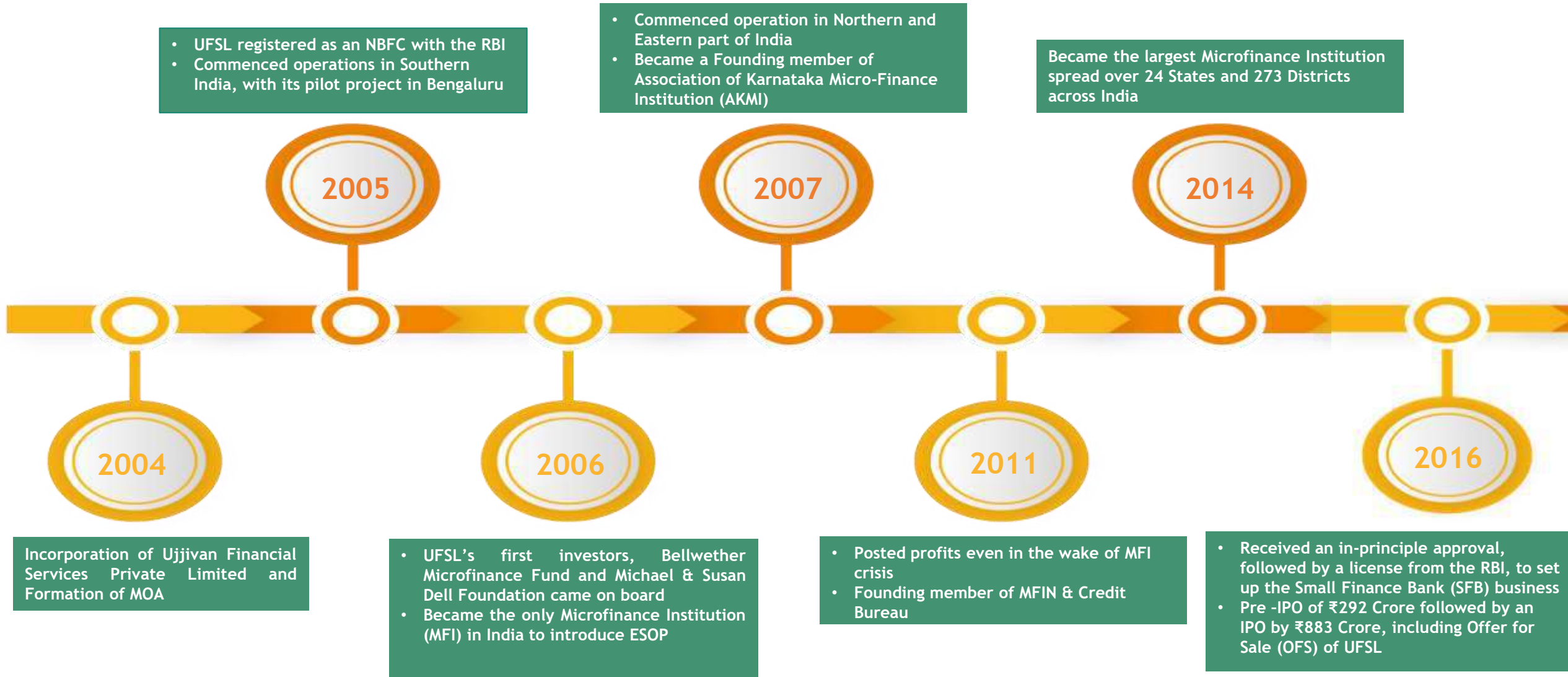
- Reduction in Emission intensity per Rupee Turnover from 2.3(FY '24) to 1.93(FY '25) - Scope 1 & 2
- 14,192 KWh of Green Energy used through rooftop Solar Panels
- 16% CSR projects at economically weaker geographies
- 12,15,494+ lives impacted through CSR program &
- 1,69,704 beneficiaries impacted through Financial Literacy programs
- 55.5% Gender Diversity at Board
- Alignment to 14/17 UNSDGs
- Disclosure of Scope 3 Emissions for the first time



# Roadmap Of Ujjivan

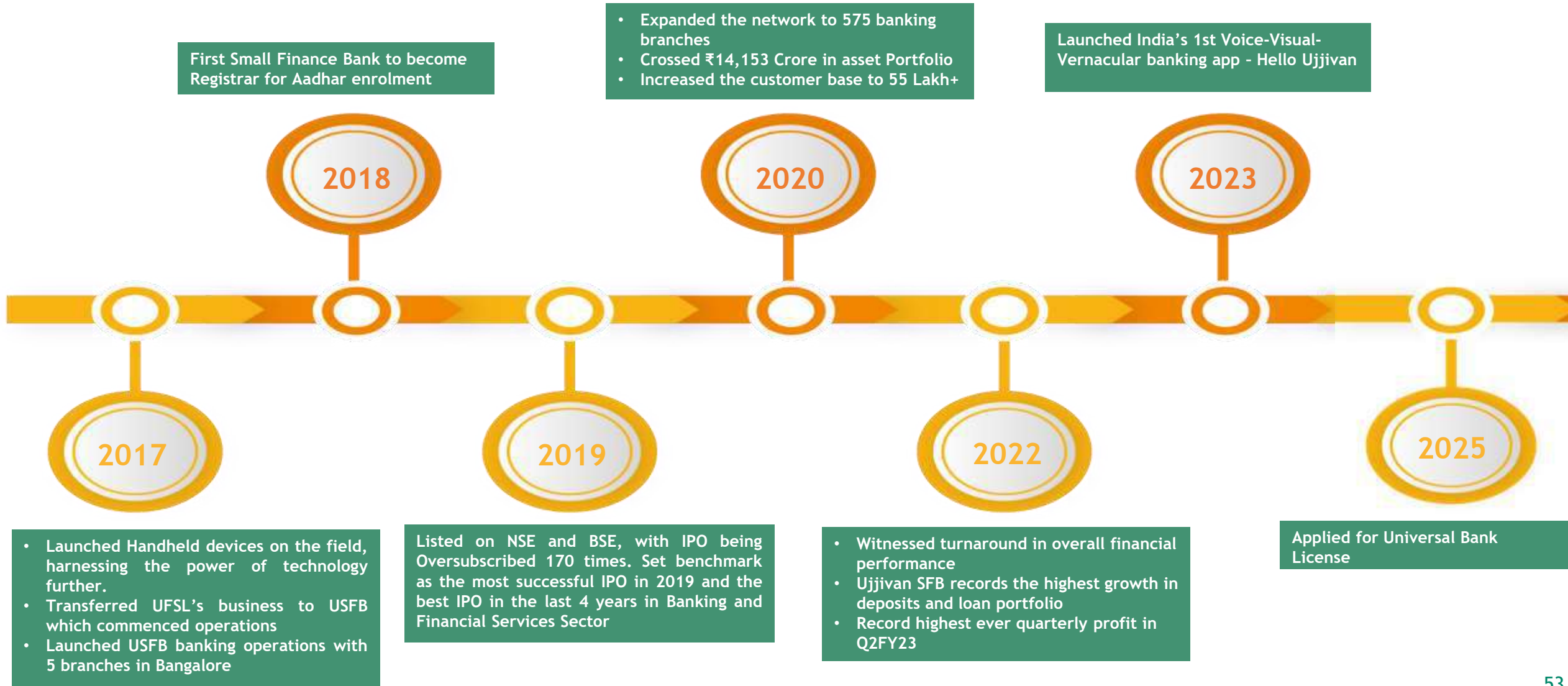


# UJJIVAN'S JOURNEY





# UJJIVAN'S JOURNEY



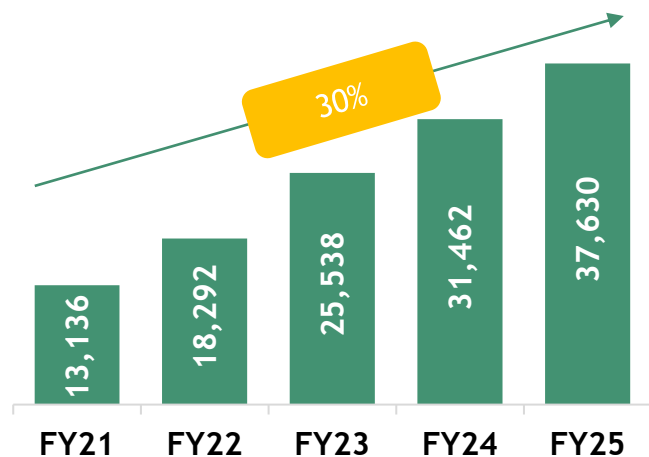


## 5 YEAR ANNUAL TREND

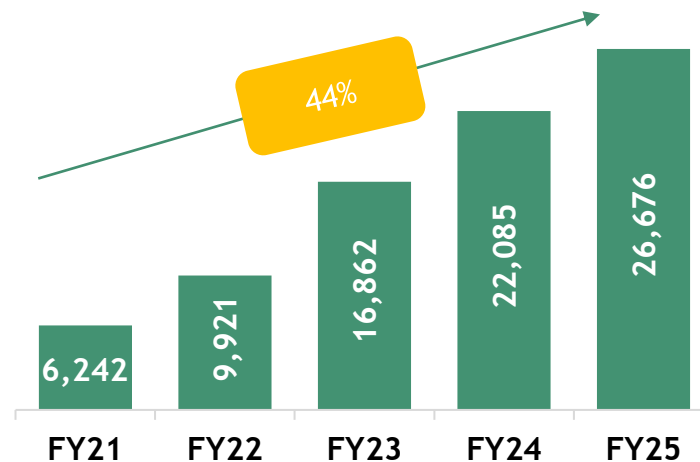


# PERFORMANCE TRACK RECORD (1/4)

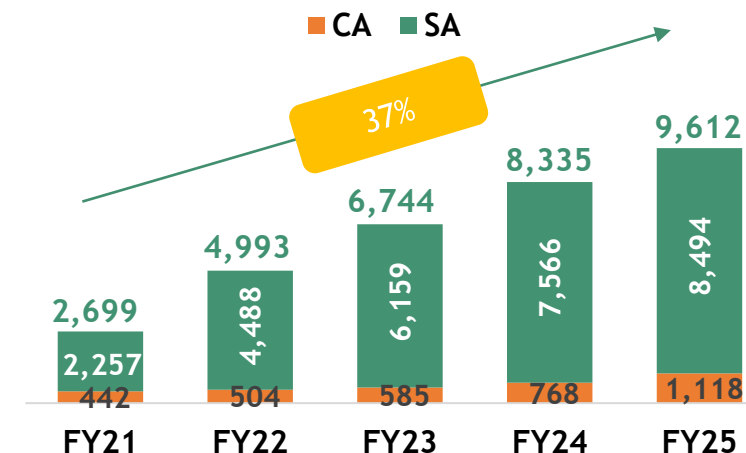
## Total Deposits (₹ in Crore)



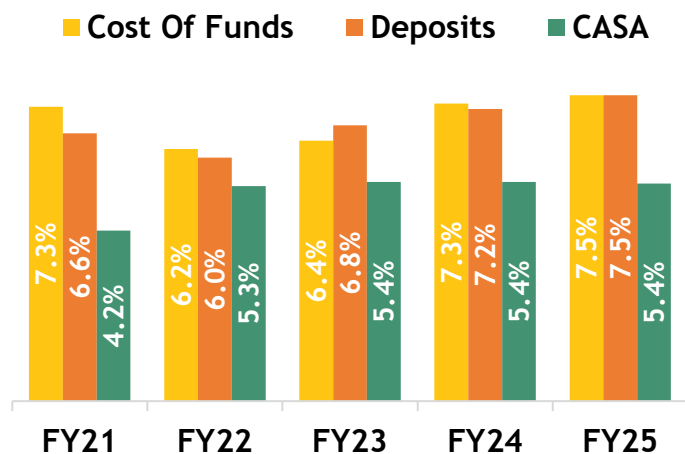
## Retail Deposits (₹ in Crore)



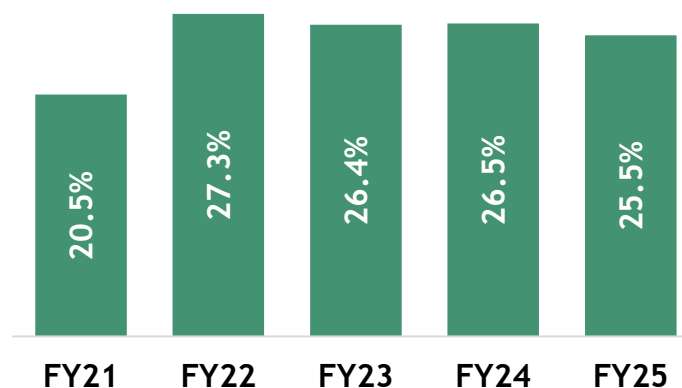
## CASA Breakup (₹ in Crore)



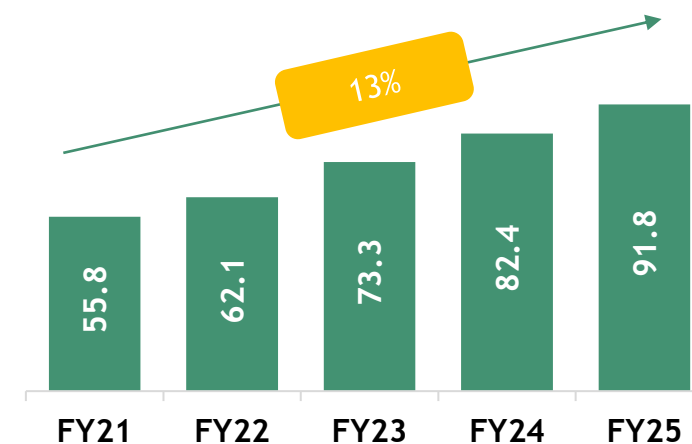
## Cost of Funds (%)



## CASA (%)



## Deposit Customers\* (Nos in Lakh)



% CAGR in %

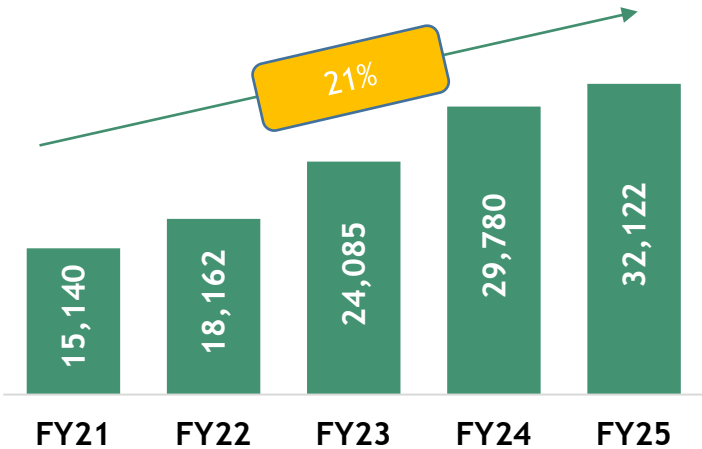
\* Includes: 'Only Deposits Accounts' and 'both Asset and Deposit accounts'



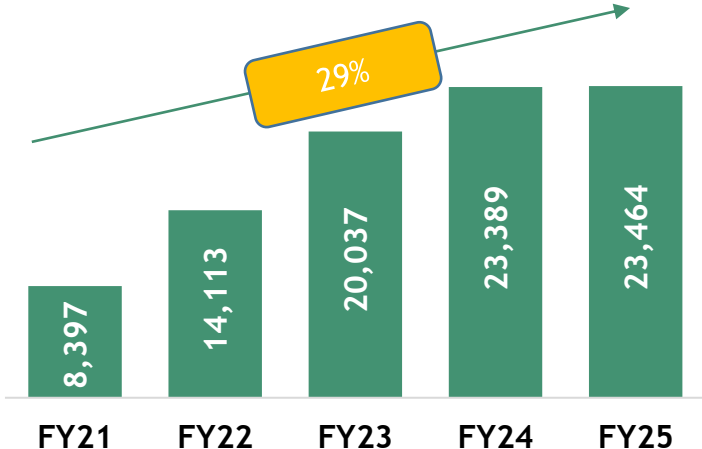


# PERFORMANCE TRACK RECORD (2/4)

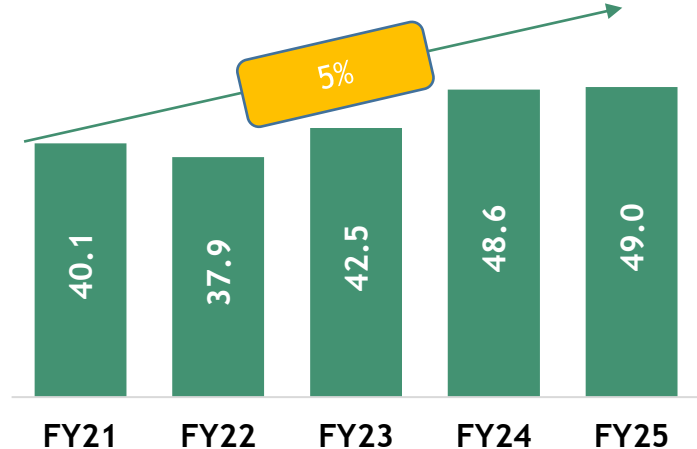
Gross Loan Book (₹ in Crore)



Disbursement (₹ in Crore)



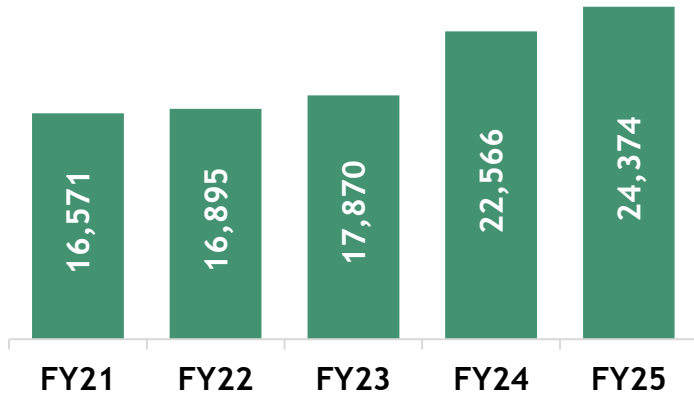
Asset Customer\* (Nos in Lakh)



Branch Network (Nos)



Employees (Nos)

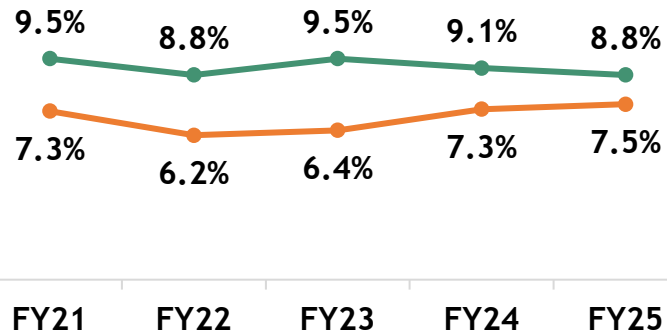




# PERFORMANCE TRACK RECORD (3/4)

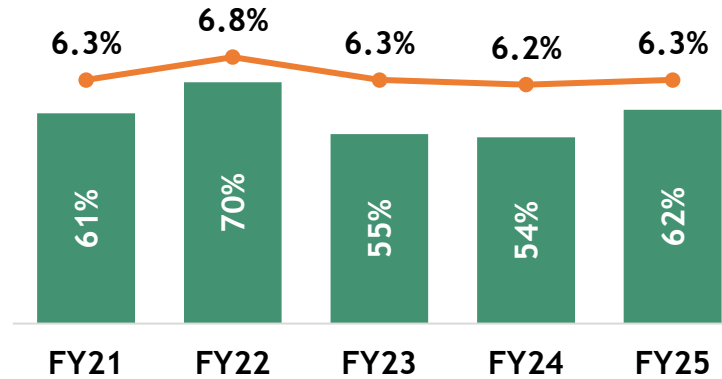
## Margin Analysis (%)

Cost of Fund NIM



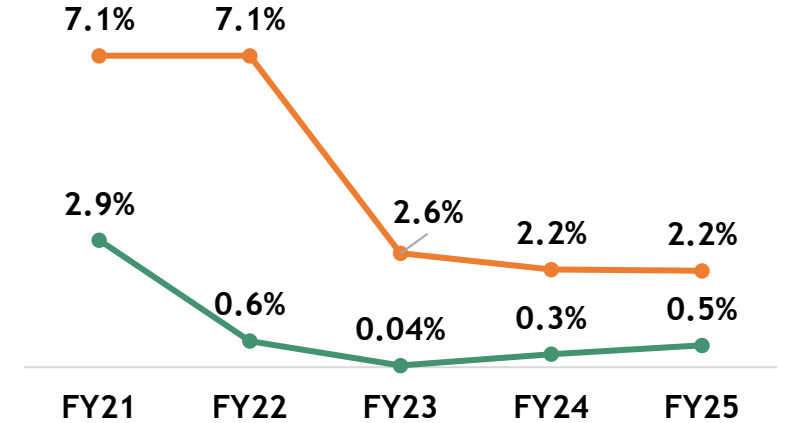
## Operating Efficiency (%)

Cost/Income Ratio Opex/Average Asset



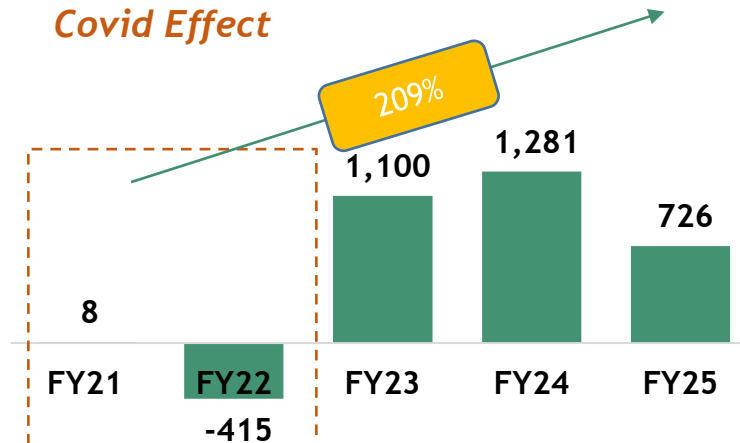
## Asset Quality (%)

GNPA NNPA



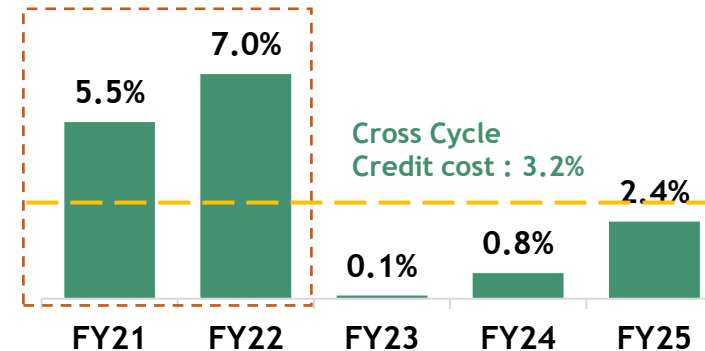
## PAT (₹ in Crore)

Covid Effect



## Credit Cost / Average GLP (%)

Covid Effect

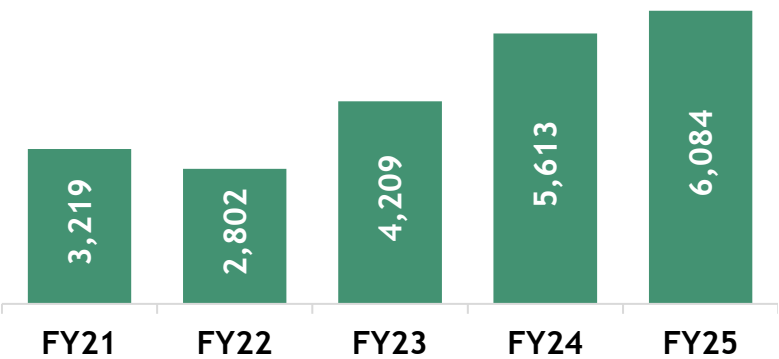


Cross Cycle  
Credit cost : 3.2%



# PERFORMANCE TRACK RECORD (4/4)

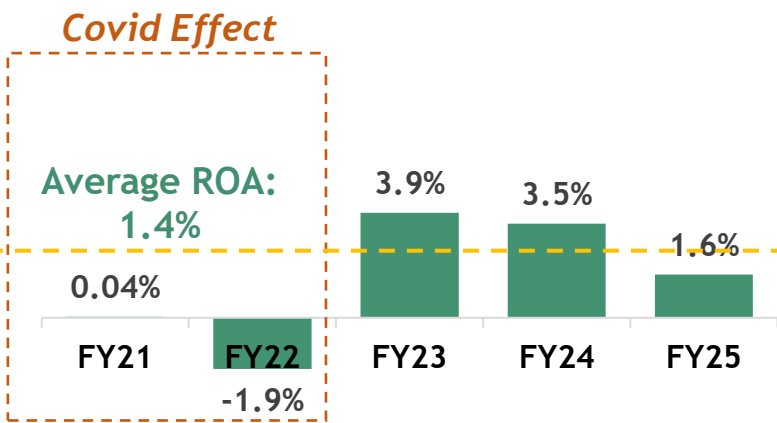
Net Worth (₹ in Crore)



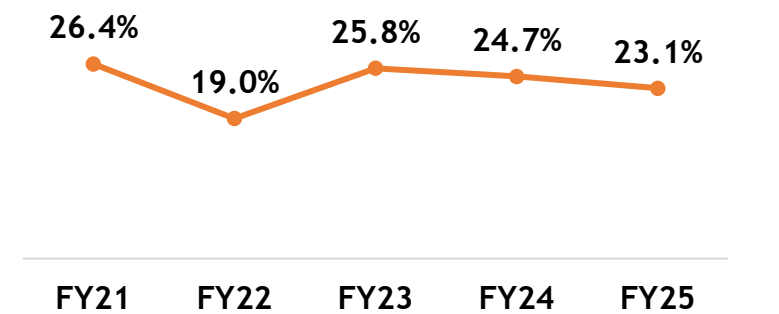
BVPS (in ₹)



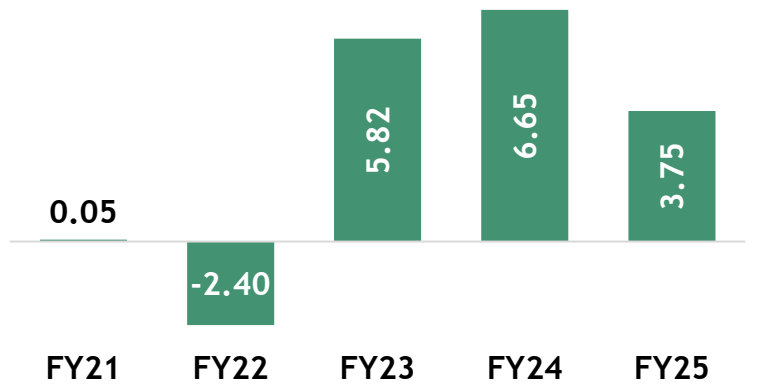
Cross Cycle ROA (%)



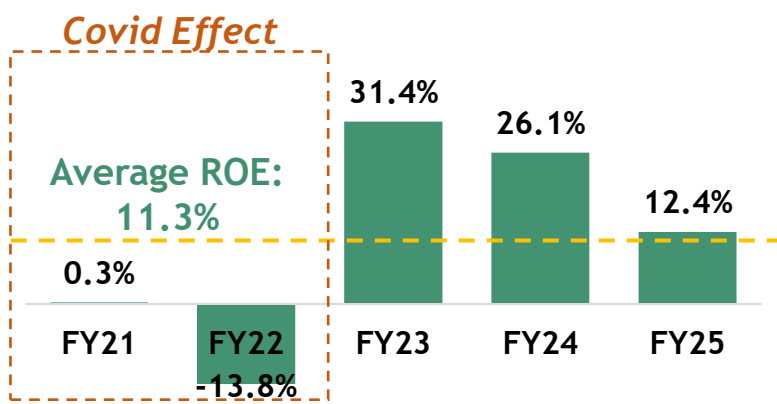
CRAR (%)



EPS (in ₹)



Cross Cycle ROE (%)





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# THANK YOU

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**For Investor Queries:**  
[investorrelations@ujjivan.com](mailto:investorrelations@ujjivan.com)