

USFB/CS/SE/2025-26/42

July 04, 2025

To,

**National Stock Exchange of India Limited**

Listing Department

Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra(E)

Mumbai – 400 051

**Symbol: UJJIVANSFB**
**BSE Limited**

Listing Compliance

P.J. Tower,

Dalal Street, Fort, Mumbai – 400 001

**Scrip Code: 542904**

Dear Sir/Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

**Key Business Highlights for the Quarter ended June 30, 2025:**
**Deposits:**

Particulars	Jun 30, 2025	Jun 30, 2024	Y-o-Y	Mar 31, 2025	Q-o-Q
<b>Total Deposits (₹ in crore)</b>	<b>38,612</b>	<b>32,514</b>	<b>18.8%</b>	<b>37,630</b>	<b>2.6%</b>
CASA (₹ in crore)	9,378	8,334	12.5%	9,619	-2.5%
CASA Ratio (%)	24.3%	25.6%		25.6%	
Credit-Deposit Ratio (%)	85.7%	85.2%		84.9%	

**Gross Loan Book:**

Particulars (₹ in crore)	Jun 30, 2025	Jun 30, 2024	Y-o-Y	Mar 31, 2025	Q-o-Q
<b>Gross Loan Book*</b>	<b>33,287</b>	<b>30,069</b>	<b>10.7%</b>	<b>32,122</b>	<b>3.6%</b>
Micro Group Loan	12,961	15,768	-17.8%	13,090	-1.0%
Individual Loan	5,343	4,967	7.6%	5,182	3.1%
Affordable Housing <sup>#</sup>	7,962	5,199	53.1%	7,308	8.9%
MSME	2,254	1,415	59.3%	2,047	10.1%
FIG	2,798	1,800	55.4%	2,785	0.5%
Others <sup>^</sup>	1,969	920	114.0%	1,710	15.1%

<b>Total Secured Book</b>	<b>15,144</b>	<b>9,417</b>	<b>60.8%</b>	<b>13,988</b>	<b>8.3%</b>
<b>Secured Book (%)</b>	<b>45.5%</b>	<b>31.3%</b>		<b>43.5%</b>	

**Disbursements:**

Particulars (₹ in crore)	Q1 FY 26	Q1 FY 25	Y-o-Y	Q4 FY 25	Q-o-Q
<b>Overall Disbursement</b>	<b>6,543</b>	<b>5,286</b>	<b>23.8%</b>	<b>7,440</b>	<b>-12.1%</b>
Micro Group Loan	2,844	2,952	-3.7%	2,787	2.0%
Individual Loan	1,091	942	15.8%	1,185	-7.9%
Affordable Housing <sup>#</sup>	892	445	100.4%	1,130	-21.1%
MSME	403	130	210.0%	533	-24.4%
FIG	609	400	52.3%	1,064	-42.8%
Others <sup>^</sup>	704	417	68.8%	741	-5.0%

Note - \*Includes IBPC/ Securitization of ₹ 184 crore as on Jun '25 | ₹ 189 crore as on Mar '25 | ₹ 2,369 crore as on Jun '24; <sup>#</sup>Includes M-LAP;

<sup>^</sup>Includes Vehicle Loans, Gold Loan, Staff Loan, OD-FD & others

 18002082121

 www.ujjivansfb.in

 customercare@ujjivan.com

**Collections & Asset Quality:**

Particulars	Jun 30, 2025	Mar 31, 2025	Jun 30, 2024
PAR	4.8%	4.5%	4.2%
GNPA	2.5%	2.2%	2.3%

Note: ARC (in NPA pool): Q1FY26 / Q4FY25 / Q1FY25: Nil / ₹ 295 Cr / Nil; Write-off done in Q1FY26 / Q4FY25 / Q1FY25 are ₹152 Cr / ₹122 Cr / ₹59 Cr

Particulars	Jun'25	May'25	Apr'25
Collection Efficiency (including foreclosure/ advance etc.)	106.6%	107.1%	106.4%
Collection Efficiency	96.5%	96.3%	96.4%

Micro Banking Bucket X Collection Efficiency	99.34%	99.39%	99.05%
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The information with reference to Q1FY26 is provisional and subject to an audit / limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

This intimation shall be available on the Bank's website at [www.ujjivansfb.in](http://www.ujjivansfb.in)

Thanking You,  
Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**  
**Company Secretary & Head of Regulatory Framework**