

# Profit and Loss Account

for the year ended March 31, 2023

(₹ in 000's)

Particulars	Schedule	For the year ended March 31, 2023	For the year ended March 31, 2022
<b>I. INCOME</b>			
Interest Earned	13	41,649,947	28,127,991
Other Income	14	5,891,909	3,598,865
<b>Total</b>		<b>47,541,856</b>	<b>31,726,856</b>
<b>II. EXPENDITURE</b>			
Interest Expended	15	14,670,926	10,392,070
Operating Expenses	16	18,020,597	14,963,806
Provisions and Contingencies		3,851,116	10,516,884
<b>Total</b>		<b>36,542,639</b>	<b>35,872,760</b>
<b>III. PROFIT</b>			
Net profit/ (loss) for the year		10,999,217	(4,145,904)
Profit/(loss) brought forward		(723,518)	3,436,242
<b>Total</b>		<b>10,275,699</b>	<b>(709,662)</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to			
a) Statutory Reserves		2,749,804	-
b) Investment Reserve Account		3,404	-
c) Capital Reserve		-	13,856
d) Preference Dividend (Refer Schedule 18 (38))		220,000	-
e) Interim equity dividend		1,465,944	-
f) Investment Fluctuation Reserve		467,852	-
g) Transfer to Special Reserve U/S 36 (1)(viii) Income tax Act 1961		300,000	-
h) Balance Carried over to Balance Sheet		5,068,695	(723,518)
<b>Total</b>		<b>10,275,699</b>	<b>(709,662)</b>
<b>V. Earnings per Equity Share (Face value of ₹10 per share)</b>			
Basic (₹) (Refer Schedule 18 (25))		5.82	(2.40)
Diluted (₹) (Refer Schedule 18 (25))		5.81	(2.40)
Significant Accounting Policies	17		
Notes forming part of the financial statements	18		

The schedules referred to above form an integral part of the Profit and Loss Account.

The Profit and Loss Account has been prepared in conformity with Form B of the Third Schedule to the Banking Regulation Act, 1949.

As per our report of even date

**For B K Ramadhyani & Co LLP**  
Chartered Accountants  
FRN: 002878S/ S200021

**Mukund M Chitale & Co.**  
Chartered Accountants  
FRN:106655W

**For and on behalf of Board of Directors of**  
Ujjivan Small Finance Bank Limited

**Vasuki H S**  
Partner  
MN: 212013

**Nilesh RS Joshi**  
Partner  
MN: 114749

**Ittira Davis**  
DIN: 06442816  
Managing Director & CEO

**B A Prabhakar**  
DIN: 02101808  
Independent Director

**Sudha Suresh**  
DIN: 06480567  
Independent Director

Bengaluru  
May 11, 2023

**M.D.Ramesh Murthy**  
Chief Financial Officer

**Sanjeev Barnwal**  
Company Secretary