

## BALANCE SHEET

as on March 31, 2025

(₹ in 000's)

Particulars	Schedule	As on March 31, 2025	As on March 31, 2024
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	19,350,036	19,314,285
Employees Stock Options Outstanding	18(27)	896,386	723,238
Reserves and Surplus	2	40,587,647	36,097,398
Deposits	3	376,304,842	314,621,598
Borrowings	4	28,453,630	21,708,153
Other Liabilities and Provisions	5	11,298,974	11,757,490
<b>TOTAL</b>		<b>476,891,515</b>	<b>404,222,162</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	31,333,703	25,183,148
Balances with Banks and Money at Call and Short Notice	7	364,250	184,768
Investments	8	117,299,902	97,660,182
Advances	9	313,900,040	268,829,191
Fixed Assets	10	4,569,131	4,266,643
Other Assets	11	9,424,489	8,098,230
<b>TOTAL</b>		<b>476,891,515</b>	<b>404,222,162</b>
Contingent Liabilities	12	730,868	1,449,074
Bills for collection		-	-
Significant Accounting Policies	17		
Notes forming part of the financial statements	18		

The schedules referred to above form an integral part of the Balance sheet

As per our report of even date

**For Deloitte Haskins & Sells**

Chartered Accountants

FRN: 117365W

**For Abarna & Ananthan**

Chartered Accountants

FRN:000003S

**For and on behalf of Board of Directors of**

Ujjivan Small Finance Bank Limited

**G. K. Subramaniam**

Partner

Membership No. 109839

**Mohan Rao G**

Partner

Membership No. 203737

**Sanjeev Nautiyal**

DIN: 08075972

Managing Director &amp; CEO

**B A Prabhakar**

DIN: 02101808

Independent Director

**Sudha Suresh**

DIN: 06480567

Independent Director

Bengaluru

April 30, 2025

**S Balakrishna Kamath**

Chief Financial Officer

**Sanjeev Barnwal**

Company Secretary