

PROFIT AND LOSS ACCOUNT

for the year ended March 31, 2025

(₹ in 000's)			
Particulars	Schedule	For the year ended March 31, 2025	For the year ended March 31, 2024
I. INCOME			
Interest Earned	13	63,543,896	56,771,541
Other Income	14	8,461,974	7,867,519
Total		72,005,870	64,639,060
II. EXPENDITURE			
Interest Expended	15	27,181,225	22,677,039
Operating Expenses	16	27,932,379	22,790,991
Provisions and Contingencies	18(14)(e)	9,631,235	6,356,123
Total		64,744,839	51,824,153
III. PROFIT			
Net profit for the year		7,261,031	12,814,907
Profit brought forward		18,184,000	5,068,695
Total		25,445,031	17,883,602
IV. APPROPRIATIONS			
I) Additions - Pursuant to scheme of amalgamation (refer note 18(30))		-	4,401,272
II) Transfer to			
a) Statutory Reserves		1,815,258	3,203,727
b) Capital Reserve		120,961	-
c) Equity dividend		2,900,752	683,410
d) Investment Fluctuation Reserve		71,006	43,737
e) Transfer to Special Reserve U/S 36 (1)(viii) Income tax Act 1961		210,000	170,000
Balance Carried over to Balance Sheet		20,327,054	18,184,000
Total		25,445,031	22,284,874
V. Earnings per Equity Share (Face value of ₹ 10 per share)			
Basic (₹)		3.75	6.65
Diluted (₹)		3.71	6.54
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.

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 & 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