

USFB/CS/SE/2021-22/31

Date: August 10, 2021

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: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to the aforesaid Regulation, we hereby inform you that post Earning/Quarterly Call held on August 07, 2021 for the quarter ended June 30, 2021, the Bank has received few queries from analysts/investors on breakup of Q1FY22 credit cost, provisions on book, restructured book, and GNPA.

Therefore, we submit the following information:

1. Breakup of provision on book

Particulars (₹ in crore)	March, 2021	June, 2021
Standard asset provision	137	123
Floating provision	-	250
NPA Provision (excluding floating provision)	646	776
Covid provision	172	-
Total Provision	955	1,149

2. Breakup of Q1-FY22 credit cost

Particulars	Amount (₹ in Crore)
Standard asset provision	(14)
Floating provision	250
NPA Provision (excluding floating provision)	410
Covid provision	(172)
Total Provision	474

3. Breakup of restructured book as of June, 2021

Verticals	Outstanding Balance (₹ in crore)
MicroBanking	710
Affordable Housing	24
MSE	34
Total	769

4. Vertical wise GNPA

Verticals	GNPA %
MicroBanking	11.6%
Affordable Housing	4.5%
MSE	11.6%
Total	9.8%

This intimation shall be available on the Bank's website at www.ujjivansfb.in.

We request you to take note of the above.

Thanking you,

Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Chanchal Kumar
Company Secretary and Compliance Officer