

BALANCE SHEET

as on March 31, 2026

		(₹ in 000's)	
Particulars	Schedule	As on March 31, 2026	As on March 31, 2025
CAPITAL AND LIABILITIES			
Capital	1	1,94,27,144	1,93,50,036
Employees Stock Options Outstanding	18(27)	9,73,764	8,96,386
Reserves and Surplus	2	4,77,55,858	4,05,87,647
Deposits	3	45,66,83,348	37,63,04,842
Borrowings	4	3,73,60,113	2,84,53,630
Other liabilities and provisions	5	1,32,11,824	1,12,98,974
TOTAL		57,54,12,051	47,68,91,515
ASSETS			
Cash and balances with Reserve Bank of India	6	3,10,96,720	3,13,33,703
Balances with banks and money at call and short notice	7	33,40,029	3,64,250
Investments	8	12,72,42,483	11,72,99,902
Advances	9	39,76,05,463	31,39,00,040
Fixed Assets	10	49,30,688	45,69,131
Other Assets	11	1,11,96,668	94,24,489
TOTAL		57,54,12,051	47,68,91,515
Contingent liabilities	12	1,48,62,271	7,30,868
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:0000035

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

G.K.Subramaniam
Partner
Membership No. 109839

R. Natarajan
Partner
Membership No. 035898

Sanjeev Nautiyal
DIN: 08075972
Managing Director & CEO

B A Prabhakar
DIN: 02101808
Independent Director

Sudha Suresh
DIN: 06480567
Independent Director

Bengaluru
May 08, 2026

S Balakrishna Kamath
Chief Financial Officer

Sanjeev Barnwal
Company Secretary