BANKING FOR THE ASPIRING INDIANS

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ujjivan

UJJIVAN SMALL FINANCE BANK

Build a Better Life

At Ujjivan, we grow together with our customers at the centre of everything we do. Our journey is built on the belief that everyone should have access to simple and reliable banking, no matter where they come from. On February 1, 2017, we began our operations as a Small Finance Bank with the aim of making banking more inclusive and accessible. We are always evolving, finding better ways to serve people as we support their dreams. With trust, care, and a strong sense of purpose, we aim to make banking more personal, and meaningful for every customer.

Our journey began in 2005 with Ujjivan Financial Services Ltd., focussed on uplifting the economically active individuals. In 2016, we received Reserve Bank of India's approval to become a Small Finance Bank, dedicated to empowering the financially unserved and under-served population.

* T&C apply

Over the years, our strengthened digital interfaces across regions and languages have empowered our customers to seek timely and easy access to finance; enabling us to deepen our customer connect across diverse locations.

Today as and 9 year young bank, we offer a comprehensive range of banking products & services, including savings and current accounts, fixed and recurring deposits, insurance and various types of loans, from microfinance to housing, agriculture and allied activities, vehicle financing and support to MSMEs. We also collaborate with other institutions to provide them with necessary financial support. As part of our digital solutions, we offer services such as mobile and Internet banking, WhatsApp banking, Chatbot banking, vernacular, visual, voice-based app (Hello Ujjivan), video KYC, UPI-based remittances, IMPS, NEFT, RTGS, and seamless bill payment facilities.

Customer safety is of paramount importance to us. In the interconnected world, organisations prioritise a secure digital environment by minimising potential vulnerability. We maintain an attack surface score of 800-900, one of the best in BFSI sector, by adopting automated tools for attack surface scanning and management. This ensures that our customers can trust and safely bank with us online, anytime, anywhere.

During May 2024, Ujjivan Financial Services Ltd. was amalgamated into Ujjivan Small Finance Bank. We equally remain invested in creating a sustainable social impact through community development and financial literacy initiatives, through our outreach programmes and partners.

With the dedication of 27,041 Ujjivanites and the trust of over 1 Cr.+ customers, investors, and stakeholders, we remain committed to our mission of financial and digital inclusion for all, paving the way for a sustainable future.

KEY INDICATORS

KEY STATISTICS	AS ON DECEMBER 31, 2025	AS ON MARCH 31, 2026	AS ON JUNE 30, 2026
No. of Customer (Lakh)	99.6	101.5	102.2
No. of employees	26,533	26,555	27,041
Gross Loan Book (₹Cr.)*	37,057	40,655	42,903
Total Deposits (₹Cr.)	42,223	45,668	48,129
Profit After Tax (₹Cr.)	186 (Q3FY26)	282 (Q4FY26)	317 (Q1FY27)
Net Worth (₹Cr.)	6,519	6,816	7,144
Total Capital (₹Cr.)	1,938	1,943	1,945
Total Banking Branches	777	776	814

* Including IBPC/ Securitisation

KEY RATIOS	QUARTER ENDED		
	AS ON DECEMBER 31, 2025	AS ON MARCH 31, 2026	AS ON JUNE 30, 2026
GNPA *	2.4%	2.3%	2.2%
NNPA *	0.6%	0.4%	0.3%
ROA ^	1.5%	2.1%	2.2%
ROE ^	11.5%	17.2%	18.2%
CAR #	21.6%	21.1%	20.4%
CD RATIO*	88%	89%	89%

*Including IBPC/ Securitisation #Including ₹30 Crs of floating provision
^The above mentioned ROA and ROE figures are annualised for the quarter

CREDIT RATINGS (AS OF VALUE AGENCY RATING JUNE 30, 2026)	VALUE	AGENCY RATING
Short term borrowing (Certificate of Deposit)	₹ 375 Cr.	CRISIL A1+
Long term borrowing	₹ 500 Cr.	CARE AA- (Stable)
Subordinated Non–Convertible Debentures	₹ 500 Cr.	CARE AA- (Stable)
Fixed Deposit	₹ 10,000 Cr.	CARE AA- (Stable)

AWARDS & RECOGNITION

- Great Place to work Award 2025-26 - 8th Rank.
- Business Today Best Banks Award 2025 -26
  India's Best Small Finance Bank
  (2nd consecutive year).
- E4M RetailEX Awards 2025-26
  – Best CSR & Social Welfare Campaign.
- Finnoviti 2025 Trophy for innovation
  in WhatsApp Banking.

- Government of India digital Payment's Award -2025-26.
- IBA CISO Summit & Citation – Cyber Security Compliance Champion.
- Atal Pension Yojana (APY) Awards – Power of Persist & APY Big Believer.
- ASSOCHAM HR Trailblazer Award – Employee Engagement Excellence.
- ASSOCHAM Branding & Marketing Excellence Awards – Best Experimental Marketing, Retail Marketing Campaign of the Year, and Omnichannel Marketing Campaign of the Year.

These are selection of some awards that celebrate our journey

BUSINESS VERTICALS

- MICRO BANKING*
- BRANCH BANKING*
- TASC*
- VEHICLE FINANCE*
- AFFORDABLE HOUSING*
- GOLD LOAN*
- MICRO MORTGAGE*
- AGRICULTURE BANKING*
- THIRD PARTY PRODUCTS (TPP)*
- FINANCIAL INSTITUTIONS AND GOVERNMENT BANKING GROUP*
- MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)*

* T&C apply

KEY MILESTONE ACHIEVEMENTS (Q1 FY26-27)

- **₹ 42,903 Cr.** Gross Loan Book*
- **1 Cr.+** Customer base
- **27,041** Employee strength
- **₹ 48,129 Cr. Total Deposits**
- **₹ 317 Cr.** Profit After Tax Q1FY27

*Including IBPC/ Securitisation

OUR JOURNEY SO FAR

2004
Ujjivan Financial Services Private Ltd. (UFSL) incorporated. The MoA and AoA of the company was put in place and the initial board was formed.

2005
Ujjivan Financial Services Limited (UFSL) started operations as a Non-Banking Financial Company (NBFC) in Bengaluru.

2011
UFSL posted profits even in the wake of MFI crisis.

2013
UFSL was granted NBFC–MFI status by RBI.

2014
UFSL became the largest Microfinance Institution spread over 24 states and 273 districts across India.

2016
UFSL receives SFB licence from the Reserve Bank of India, Pre-IPO of 292 Cr. followed by IPO of ₹883 Cr., including Offer for Sale (OFS) of UFSL.

2017
Ujjivan Small Finance Bank (Ujjivan SFB) commenced its banking operations on February 01, 2017. Handheld devices launched in the field, thus further harnessing the power of technology.

UFSL transferred its business undertaking to Ujjivan SFB on January 31, 2017.

2019
Ujjivan Small Finance Bank IPO oversubscribed by 170 times
Most successful IPO in 2019.
Best BFSI IPO in the last 4 years.

2020
Expanded the network to 575 banking branches.
Customer base grew over 54 lakh.

2022
Ujjivan SFB records the highest growth in deposits and loan portfolio.

2023
Launched India's 1st Voice-Visual-Vernacular banking app - Hello Ujjivan*

2024
Ujjivan Financial Services Ltd. has been amalgamated into Ujjivan Small Finance Bank.

2025
Balanced Asset book portfolio with significant improvement in Secured asset book.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

Over the last 3 years, Ujjivan SFB has been making significant strides in the ESG space. The bank has extended its sustainability efforts beyond small-scale actions to drive substantial, systemic change and has demonstrated significant results testified by 'Outstanding' & 'Strong' by ICRA ESG Ratings Ltd & CRISIL respectively.

Scan the QR to Know More

CORPORATE SOCIAL RESPONSIBILITY

With an inherent social intent, our CSR efforts focus on community development projects which include providing clean water, building public toilets, renovating hospitals, government schools, vocational training for the differently-abled, Provision of ambulances & medical equipment, Environmental sustainability and disaster relief. Our corporate culture aligns CSR values with our business goals, making social work an integral part of our identity.

Our CSR Partners

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FINANCIAL LITERACY & INCLUSION

- **Diksha+ Pro (Micro Loan Customers)** To equip women from low-income families with knowledge and tools to make informed financial decisions.
- **IL Diksha (Individual Loan Customers)** To educate individual loan customers on digital banking, financial management, and fraud prevention.
- **Ujjivan Entrepreneur Development Program (MSME Customers)** To educate MSME customers on financing options, information on central registrations, and various government welfare and financing schemes.
- **Ujjivan eVikas (Senior Citizens Customers)** To educate senior citizens on digital banking platforms, fraud prevention, and safe usage.
- **Financial Literacy Camps (Rural Customer)** To educate rural customers on RBI's Financial Awareness Massages (FAME).

Scan the QR to Know More

Disclaimer: A license authorising the bank to carry on small finance business has been obtained from the Reserve Bank of India in terms of Section 22(1) of the Banking Regulation Act, 1949. It must be distinctly understood, however, that in issuing the licence, the Reserve Bank of India does not undertake any responsibility for the financial soundness of the bank or for the correctness of any of the statements made or opinion expressed in this connection.

Ujjivan Small Finance Bank Ltd. is authorised by IRDA under License No. CA0169 to act as a Corporate Agent under tie-up arrangements with Life, General & Health Insurers. For more details on risk factors, terms and conditions please visit our website and read the sales brochure carefully before concluding a sale.

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