



BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING (BRSR) FY 2025-26

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1. Corporate Identity Number (CIN) of the Listed Entity	L65110KA2016PLC142162
2. Name of the Listed Entity	Ujjivan Small Finance Bank Limited
3. Year of incorporation	2016
4. Registered office address	Grape Garden, No. 27, 3 rd "A" Cross, 18 th Main, 6 th Block, Koramangala, Bengaluru-560095, Karnataka
5. Corporate address	Grape Garden, No. 27, 3 rd "A" Cross, 18 th Main, 6 th Block, Koramangala, Bengaluru-560095, Karnataka
6. E-mail	investorrelations@ujjivan.com
7. Telephone	8040712121
8. Website	www.ujjivansfb.bank.in
9. Financial year for which reporting is being done	FY 2025-26
10. Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited (NSE)
	BSE Limited (BSE)
11. Paid-up Capital	INR 19,42,71,44,140
12. Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Sanjeev Barnwal Email – corporatesecretarial@ujjivan.com Phone: 8040712121
13. Reporting boundary Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone basis
14. Name of assurance provider	Not Applicable
15. Type of assurance obtained	Not Applicable

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of main activity	Description of business activity	% of turnover of the entity (FY26)
1	Banking	Banking activities by Central, Commercial and Saving banks	100

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total turnover contributed
1	Banking Activity by commercial Banks	65191	100

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	0	827 [776 (Banking Outlets) + 51 (Other Offices*)]	827 [776 (Banking Outlets) + 51 (Other Offices*)]
International	Nil	Nil	Nil

* Other offices Include Corporate Office, Regional Offices, Central Processing Centers (CPCs), Area Offices, Phone Banking Units, Retail Asset Centers and Training Centre.

19. Markets served by the entity:
a. Number of locations

Locations	Number
National (No. of States/UTs)	26 (PAN India)
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Nil

c. A brief on types of customers

The bank caters to a diverse customer base, placing strong emphasis on financial inclusion. It actively serves underserved and unbanked segments such as Senior citizens, Minors, Proprietors/ MSME customers/Corporate entities/ Government entities, visually impaired / Differently abled customers, and unserved/underserved customers.

IV. Employees
20. Details as at the end of Financial Year:
a. Employees and Workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	26555	21330	80%	5225	20%
2.	Other than Permanent (E)	4265	3777	89%	488	11%
3.	Total employees (D + E)	30820	25107	81%	5713	19%
WORKERS						
4.	Permanent (F)		Not Applicable			
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

b. Differently abled Employees and Workers

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	17	11	65%	6	35%
2.	Other than Permanent (E)	0	0	0%	0	0%
3.	Total differently abled employees (D + E)	17	11	65%	6	35%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Not Applicable				
5.	Other than permanent (G)					
6.	Total differently abled workers (F + G)					

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	9	4	44%
Key Management Personnel	4	1	25%

**22. Turnover rate for permanent employees and workers**

	FY 2025-26*			FY 2024-25			FY 2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	30.40	32.74	30.87	31.16	31.12	23.16	27.41	25.86	27.12

*The turnover data for FY 2025-26 and FY 2024-25 include both voluntary and involuntary separations

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. (a) Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed Entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Nil				

VI. CSR Details**24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) - Yes**

(ii) Turnover (in ₹) – 80,38,97,15,000.00

(iii) Net worth (in ₹) – 68,15,67,66,066.31

VII. Transparency and Disclosures Compliances**25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance redressal mechanism in place (Yes/No)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Investors (other than shareholders)	Yes	0	0	Holders of Unlisted Non Convertible Debentures	0	0	Holders of Unlisted Non Convertible Debentures
Communities	Yes	0	0	NA	0	0	NA
Shareholders [#]	Yes	1	0		19	0	
Employees and workers	Yes	23	3	Complaints reported under Sexual Harassment of Women at Workplace	16	4	Complaints reported under Sexual Harassment of Women at Workplace
Customers	Yes	12,554	289	Complaints related to phishing, vishing, smishing by fraudsters, delivery of essential services and mis-selling	15,553	174	Complaints related to phishing, Vishing, Smishing by Fraudsters, Delivery of essential Services and mis-selling
Value Chain Partners	Yes	0	0	NA	0	0	NA

[#] The number of investor grievances is as per the quarterly investor grievance report submitted to the Stock Exchanges pursuant to regulation 13 of the SEBI (LODR) Regulations, 2015.

26. Overview of the entity's material responsible business conduct issues –

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S.No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Responsible Finance	Opportunity	Focusing on financial inclusion by serving underserved segments promotes inclusive growth. Integrating responsible and sustainable lending practices, including green finance and need based products, enables a positive social impact while expanding business reach. This approach strengthens stakeholder trust, enhances portfolio resilience, and supports long-term sustainable value creation.	-	Positive
2	Decarbonization Strategy	Opportunity	Improving energy efficiency and reducing carbon emissions in the Bank's operations supports sustainable practices. By promoting green finance and integrating climate considerations into lending and operations, the Bank can capitalize on emerging low-carbon business opportunities. This strengthens regulatory alignment, enhances resilience, and supports long-term sustainable growth and stakeholder value creation.	-	Positive
3	Human Capital Development	Opportunity	Employee skill development drives employee productivity, engagement, and capability building, which are critical to delivering quality financial services. Strong focus on training, skill development, and inclusive workplace practices enable building a high-performing & future-ready workforce. This further strengthens employee retention, enhances service delivery, and leads to competent teams.	-	Positive
4	Employee wellbeing	Opportunity	Enhancing employee health, workplace safety, and engagement is critical for productivity and service quality. Programs on workplace safety, health initiatives, insurance coverage, and wellness support a motivated and resilient workforce. This drives employee retention, reduces absenteeism, and contributes to improved organizational performance and employee trust.	-	Positive
5	Cyber Security & Data Privacy	Risk	Exposure to data breaches, loss, and cyber-attacks may result in unauthorized access to sensitive information, causing financial, legal, and reputational impacts besides loss of customer trust.	Established robust policies, procedures, and governance frameworks to manage cyber risks, with oversight from the IT Strategy Committee, and has achieved ISO 27001:2022 certification -successfully passing its recent ISO surveillance audit demonstrating strong information security practices.	Negative



S.No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
6	Consumer Financial Protection	Risk	Exposed to issues arising from unethical lending or mis-selling of financial products potentially leads to regulatory penalties, legal issues, and erosion of customer trust.	Conducting risk assessments at the portfolio/credit level, ensuring transparency in lending practices, and promoting financial literacy among customers	Negative
7	Corporate Citizenship & Philanthropy	Opportunity	Commitment to community development and social responsibility can enhance a company's reputation as a responsible business, leading to inclusive growth, strengthen stakeholder relationships and contribute to smooth business operations.	-	Positive
8	Customer relationship management	Opportunity	Strong customer engagement and trust are fundamental to sustainable banking growth. Focusing on customer-centric services, effective grievance redressal, and financial literacy initiatives enhances customer satisfaction and retention. This in turn, helps expand the customer base, strengthen relationships, and drive long-term business value creation.	-	Positive
9	Access to Finance	Opportunity	Directly addressing the financial needs of underserved segments enables the bank to develop tailored products and services that meet the specific requirements of these customers, thereby building trust and fostering long-term relationships. Additionally, enhancing access to finance supports economic development within communities, aligning the bank's objectives with social impact and sustainable growth.	-	Positive
10	Governance and Ethics	Opportunity	Strong governance practices enhance transparency, accountability, and stakeholder trust. The Bank's robust policies, ethical standards, and oversight mechanisms support compliant and responsible business conduct. This strengthens the Bank's reputation, minimizes risks, and attracts investment.		Positive
		Risk	Challenges related to organizational structure, culture, and performance are influenced by governance, with risks including ethical, legal, regulatory, disclosure, and reputational challenges.	Establishment of robust three-tier committee structure, Diverse Board with strong independent director representation, and comprehensive governance & ethics policies. Oversight further strengthened through the Bank's three lines of defence framework ensures effective risk management & regulatory compliance	Negative

S.No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
11	Compliance	Risk	Non-compliance with regulations, standards, or policies, including privacy breaches, may result in legal, financial, and reputational consequences.	Oversight by the Risk & Audit Committees at the Board & Management levels to identify and address the compliance gaps supported by periodic internal audits, reporting mechanisms, promote a strong culture of ethics and compliance.	Negative
12	Digital Transformation	Opportunity	Digitalization in business operations reduces lead times, expands customer reach, improves accuracy & operational efficiency. This enables broader customer access, enhances customer satisfaction, and drives greater business value.	-	Positive
13	Transparency & disclosures	Opportunity	Promoting open and transparent communication helps build trust, influence positive behavior, and support sustainable value creation.	-	Positive
		Risk	Inadequate or misleading disclosures can adversely affect organizational performance, reputation, and governance.	Adopting transparent governance policies and procedures, robust maker/checker mechanism for data accuracy for comprehensive reporting and disclosures aligned with global frameworks such as GRI and TCFD.	Negative
14	Stakeholder engagement	Opportunity	Proactive engagement with stakeholders fosters deeper understanding of their expectations and strengthens relationships. This approach promotes transparency, builds trust, and facilitates informed decision-making, resulting in responsible business.	-	Positive
15	Risk & Crisis Management	Risk	Effective identification & management of risks would enable the organization to achieve its strategic objectives seamlessly.	Implementation of comprehensive Enterprise Risk Management (ERM) framework that integrates environmental and social risks into credit assessment processes, supported by well-defined protocols and governance mechanisms across the identified risks	Negative



SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
c. Web Link of the Policies, if available	The below web links provides all the relevant policies: Sustainability Policies Banking Policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) mapped to each principle.	ISO 27001:2022 - Certification on Information Security Management System mapped to Principle no. 9. Ujjivan SFB is focused on achieving its goals and targets as defined under ESG Strategy 2030. The sustainability framework includes following goals: 1. Sustainable Operations 20% reduction in Electricity consumption 10% of total office area (Ujjivan SFB offices) to achieve Green Building certification 2. Empowering Communities - Disclose the social value through Social Return on Investment study 3. Human Capital 34 hours per employee training - Continue to achieve and sustain a minimum of 20% gender diversity. - Zero Accidents - Ujjivan SFB office locations 4. Effective Governance - Robust Governance Structure, beyond compliance - Zero Data Security Breaches - Zero fines/penalties - Achieve transformative stage in the risk maturity ladder 5. Customer Centricity - Top quartile in Customer Satisfaction Survey Score 6. Responsible Finance - Exploring the green finance opportunities specific to MSME sector and Electric Vehicle (EV) financing - Expanding reach & impact 7. Aspects Cutting Across 100% digital invoices from suppliers with spend of ₹1 crore or higher - Bringing 1 Crore customers into digital banking space and achieve digital transactions (volume) of 100 Crores								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.									

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Sustainable Operations: - Sanchaya Program implemented during FY 24-25 across all regional and corporate offices, has achieved a reduction of 5% in Electricity consumption in FY'25-26, compared to FY'24-25. - Replacement of bulbs with LED ones, Energy efficient Air conditioning units (replacement against failure) & consistent awareness among the employees across facilities resulted in overall energy consumption reduction. - Installed solar panels of capacity 10KW at Shyampura, Jaipur and is in operation from Nov'25 which generated 4767 KWh of electricity in FY'25-26. Around 28% was consumed for the operations and remaining 72% sent to grid. - The other solar panels operating in Krishnapura, Adanur, Shygale and Sudarsan More have generated around 27,648 KWh of electricity in FY'25-26 and these are used as backup for Diesel generators during power cuts. Environment Protection - More than 20,000 saplings planted through the CSR initiatives Waste Management - Initiated monitoring and reporting of battery waste generated from UPS rooms and the residual oil collected from the Diesel generators which are routed for authorised recycling; By this, our overall waste recycling increased from 16.36% in FY'24-25 to 74.78 % in FY'25-26. - Streamlined Waste Management processes at all the Regional & Corporate offices and guidelines have been formulated. All wastes generated from our banking operations at these offices are handed over to the municipality for recycling through which the Sanitary waste (biomedical waste) are sent for Incineration and the wet waste (food waste) generated from cafeteria/ dining hall for composting. Community Empowerment: 5% of CSR spent were in Aspirational districts - Over 24.88 Lakhs of people benefited from CSR projects - Over 18,000 employees participated in volunteering programmes, which represents about 150% increase from that of FY 24-25 - Besides completion of the Kanekallu lake rejuvenation project, the Bank has entered into an agreement for rejuvenating a lake at Tiruppur. Human Capital: - Achieved 48.2 Average training hours per employee - Through the Global Learning platforms like LinkedIn, Harvard Business school etc. about 1176 learners completed over 10,680 courses - Human Rights and code of conduct training modules formulated and rolled out for all the employees in Jan 2025 and 99% of the employees have completed the same - Human rights due diligence was conducted on 100% of the human resource contract vendors as part of the quarterly vendor assessment. - Oath taking sessions, 'Helmet Heroes' Road show and webinars on prevention of road accidents were conducted for all employees. 44% gender diversity in Board with 4 women directors out of total 9 directors								



Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	Governance & Risk Management: - Successfully completed the annual surveillance audit and received the confirmation of continuation of ISO 27001:2022 certification for second year - Engaged with 304 investors & average 17 sell-side analysts during the FY 2025-26 Customer Centricity: - The current Service Index of the Bank stands at 92, the decrease by 1 point from that of last year is attributed to the recalibration of the KPIs 570 End-to-end processes & 14 Straight-through processes were offered through Phone & Video Banking Transparency & Digital Transformation: - Complete digitalisation of the Bank’s Invoicing process, together with the other digitalisation initiatives across the business units have led to reduction in paper procurement intensity (Quantity of paper procured per Crore turnover) over 23.5% compared to FY’ 22-23. - Achieved reach of 48.88 lakhs+ of unique customers into the digital space (through Internet Banking/ Mobile banking / Unified Payments Interface) - Achieved 61.12 crores+ digital transactions (outward debit) in terms of volume								
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	Dear Stakeholders, We are pleased to share our Business Responsibility and Sustainability Report (BRSR) for FY 2025-26, marking a key milestone in our ongoing ESG journey. As global climate and social challenges intensify globally, we are more committed than ever to protecting the environment and creating a sustainable future for the generations to come. We recognize the vital role financial sector plays in this effort and are dedicated to channelling capital towards environmental preservation and inclusive growth. Our environmental efforts are advancing through resource optimization, increased use of renewable energy, and effective energy management, positively impacting the ecosystems in which we operate. Additionally, various digitalization initiatives across our business processes have led to a 23.5% reduction in paper procurement intensity (quantity of paper procured per crore of turnover) compared to FY 22-23. Ujjivan SFB launched the WATSAN (Water and Sanitation) Loan in 2023 to support micro banking customers for constructing/renovating water and sanitation facilities. Over 1.2 lakhs WATSAN loans have been disbursed thus far, benefiting 500,000+ customers mainly women in rural, urban, and semi-urban areas. Independent assessments show that their average income increased by about ₹11,379/month. Employee skill development, workplace safety, and social responsibility continue to be our core priorities. This year, we promoted road safety awareness through employee-driven initiatives across the country, including a PAN-India Road Safety Quiz that involved over 7,000 employees. Through our investment in diverse skill development programs, we have achieved an average of 48.2 training hours per employee. Community improvement programs have been implemented across various areas, including Infrastructure Development (such as Chote Kadam and other initiatives), Livelihood Development, Disaster Relief, Education and Sports, Healthcare, and Environmental conservation, impacting over 24.88 lakh beneficiaries positively.								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	Our achievements reflect a collective effort driven by a vision to balance strong performance with meaningful impact. By deepening our ESG integration, we are committed to turning our foundational work into lasting positive outcomes for our communities and the environment. I extend my heartfelt thanks to all our stakeholders for their invaluable support. We look forward to your continued partnership as we strive toward new milestones in our shared commitment to sustainable and inclusive growth.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy/policies	Board of Directors: Mr. Sanjeev Nautiyal, MD, and CEO								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes, to create synergy between the Bank's ESG and CSR initiatives, the Board-level CSR & Sustainability Committee has been additionally entrusted with the oversight of ESG functions, effective April 1, 2024. The Committee provides strategic oversight and direction, ensuring alignment of ESG initiatives with the Bank's core values and long-term vision. Furthermore, the Risk Management Committee is responsible for overseeing climate-related risks and monitoring disclosures in line with TCFD recommendations.								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	NA	Y	Y	Annually								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Compliance with statutory requirements is carried out annually by the bank. All the statutory Policies requiring Board/ Board Committee approval are placed for review at least annually																	

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
Yes, The Bank undergoes various audits such as the System Audit, ISO Audit Statutory Audit, Secretarial Audit etc. In such audits the policies are inter alia reviewed by the external auditor. 1. Statutory Auditors - Deloitte Haskins & Sells And Abarna and Ananthan Chartered Accountants 2. Secretarial Auditor – Mr. K Jayachandran, Practicing Company Secretary 3. System/ IS Audit – Annual surveillance audit completed for ISO 27001:2022 on for Information Security Management System								

**12. If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated:**

Questions	P1	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)								
The entity does not have the financial or/human and technical resources available for the task (Yes/No)								
It is planned to be done in the next financial year (Yes/No)								
Any other reason (please specify)								

Not Applicable

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

Principle 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators**1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:**

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	Percentages of persons in respective category covered by the awareness programmes
Board of Directors (BoD)	5	• Cyber security trends workshop for 6 Board Of Directors • IDRBT- Certification Programmes in IT & Cyber Security for Board Members – 1 Non-executive Member • Virtual Program on Governance and Assurance for Directors of Banks, Financial Institutions and NBFCs – 1 Board Member • Cohesive Aligned Leadership Team • IIM-Bangalore's Development Programme for Management, Board of Directors and KMPs	100%
Key Managerial Personnel (KMPs)	12	• Gen AI workshop: boost creativity & productivity • Product process orientation - Support & Control functions - agriculture banking (FY 2025-26) • Workshop on mid and large corporate lending - FIG (FY 2025-26) • Workshop on legal - derivatives & FX • Demand management module in CRM • Conference of Chief Compliance Officers: expectations and challenges • Cohesive Aligned Leadership Team • Program on cyber-attacks, response management and digital forensics, June 24th 2025 • Effective sales strategies • Cyber security trends workshop	100%

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	Percentages of persons in respective category covered by the awareness programmes
Employees other than BoD and KMPs	337 Unique programs (Including E-Learning)	• CIO/CTO/CISO Forum • One-day Online workshop for Bankers on “Smart Banking with AI - A Deep Dive for Bankers” • AAJEEVAN Training • Agri Banking Induction • Alert Banker – Branch Banking and Micro Banking • Basics of Banking • Branch Banking Bootcamp – Products • Branch Banking Induction • Branch Operations Manager Refresher Training • Business Net & Mobile Banking • CA Operations Process • Campus to Corporate – Phone Banking • CERMO + NXT Application Training • Cohesive Aligned Leadership Team • Collection MB and Collection Retail– Train the Trainer • Collections Induction – MB, Retail • Common Induction & Simulation-based Technical Induction • Effective BRD Writing Skills Training • Financial Inclusion Officer Induction • Gold Loan, Housing loan and IL Induction • Gold Loan Virtual Training for Branch Banking • Knowledge Sharing Session (TTT) – Audit, Legal, Risk, Service Quality, Vigilance, Group Loan (Product), Group Loan Credit, Individual Loan Credit, FIO Product, Third Party Products and Vehicle Finance • Product Process Orientation – Support & Control Functions Agri Banking, Gold Loan, Housing, MSME and Vehicle Finance • Staff Accountability • Supervisory Skill Prarambh Training • Technical Induction – PRAGYAN • Vehicle Finance Induction • WISE MID – Senior Batch • Certification program on Fundamentals of ESG and sustainability • CII certification program on Energy efficiency and Environmental sustainability	97.1%
*Other than Permanent Employees		• Housekeeping code of conduct • Chemical safety • Emergency preparedness • Waste management and disposal • POSH • Sanitation and disinfection protocol	-
Workers	Not Applicable	Not Applicable	Not Applicable

*Trainings were provided to our service providers like housekeeping and security personnel through their employers and we are in the process of streamlining the 'monitoring and reporting' of the participation details.



2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	Name of the regulatory/ Enforcement agencies/judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
a. Monetary					
Penalty/ Fine	Principle 5	Chief Judicial Magistrate (CJM), Faridabad, Haryana	5,000	Proceedings related to certain compliance observation under Equal Remuneration Act, 1976. Matter compounded upon payment of penalty.	No
	Principle 5	CJM, Bhadohi, Uttar Pradesh	5,000	Proceedings relating to inspection at Bank's Gopiganj branch, which resulted in certain labour law compliance observations pertaining to employee records, registers and wage related requirements. Matter compounded upon payment of penalty.	No
	Principle 1	CJM, Bhadohi, Uttar Pradesh	18,000	Proceedings relating to inspection at Bank's Gopiganj branch, which resulted in certain compliance observations under the U.P. Shops and Commercial Establishment Act, 1962 pertaining to statutory records, registers and regulatory intimation requirements. Matter compounded upon payment of penalty.	No
	Principle 5	CJM, Bhadohi, Uttar Pradesh	17,000	Proceedings relating to inspection at Bank's Gopiganj branch, which resulted in certain compliance observations under Payment of Gratuity Act, 1972. Matter compounded upon payment of penalty.	No
	Principle 5	CJM, Muzaffarnagar, Uttar Pradesh	2,000	Proceedings relating to inspection at Bank's Rampur branch, which resulted in certain compliance observation under Payment of Wages Act, 1936. Matter compounded upon payment of penalty.	No
	Principle 5	CJM, Muzaffarnagar, Uttar Pradesh	3,000	Proceedings relating to inspection at Bank's Rampur branch, which resulted in certain compliance observation under Payment of Wages Act, 1936. Matter compounded upon payment of penalty.	No
	Principle 5	CJM, Muzaffarnagar, Uttar Pradesh	3,000	Proceedings relating to inspection at Bank's Rampur branch, which resulted in certain compliance observation under Payment of Wages Act, 1936. Matter compounded upon payment of penalty.	No
	Principle 1	Commercial Tax Office, Karnataka	27,500	A notice from the Commercial Tax Office, Karnataka regarding outstanding Professional Tax dues arising from additional places of business was resolved through payment of a penalty of ₹27,500 in February 2026	No
	Principle 1	Assistant Commissioner of State Tax, Indore Division 3, Indore Zone.	70,000	Dispute pertaining to Adjustment in Turnover under table 50 of GSTR 9C, And ITC availment.	Yes

Monetary					
	NGRBC Principle	Name of the regulatory/ Enforcement agencies/judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
	Principle 1	Assistant Commissioner Suramangalam, Salem II Tamilnadu	50,000	The penalty was levied on the issue of Tax discharge on certain income from state other than Tamil Nadu. AO considered our submission and did not proceed to tax this income again but penalty was levied which was paid by the Bank considering the materiality.	No
Settlement				Nil	
Compounding fee				Nil	
b. Non-Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ Judicial institutions		Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment Punishment				Nil	

Settlement- Case disclosed in FY 2022-23 BRSR – Current status:

The Bank received a Section 7A EPFO (Employees' Provident Fund Organization) notice dated March 16, 2021 alleging non-payment of provident fund dues for the period February 2017 to March 2019, including alleged non-contribution on certain components treated as part of 'basic wage'. The Bank submitted records asserting compliance with EPF provisions. However, the Regional Provident Fund Commissioner passed an order directing payment of ₹22.70 crores.

Aggrieved by the said order, the Bank preferred an appeal before the CGIT and obtained an interim order of stay from the Hon'ble High Court of Karnataka against the deposit requirement. Subsequently when the CGIT directed deposit of 20% of the claim amount, the Bank again approached the Hon'ble High Court, which granted a stay on the said direction as well. The matter is currently pending before CGIT and listed for hearing on July 10, 2026. The present disclosure is being provided for continuity and completeness of reporting.

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Nil	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes, Ujjivan Small Finance Bank has established an Anti-Bribery and Anti-Corruption (ABAC) Policy that is closely aligned with the Bank's Code of Conduct, internal policies, and applicable legal and regulatory requirements, including prevailing anti-bribery and anti-corruption laws in India. This policy reflects the Bank's strong commitment to maintaining the highest standards of ethics and integrity across all its operations. It reinforces the Bank's dedication to conducting business in a transparent, fair, and accountable manner, consistent with best practices in corporate governance, and plays a key role in safeguarding and strengthening its reputation across all stakeholder interactions.

Web link of policy: [Anti-Bribery-And-Anticorruption-Policy-USFB.pdf](#)



5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption.

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	0	0

6. Details of complaints with regard to conflict of interest:

	FY 2025-26 Current Financial Year		FY 2024-25 Previous Financial Year	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	Nil	0	Nil
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	Nil	0	Nil

7. Provide details of any corrective action taken or underway on issues related to fines / penalties /action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

There were no reported incidents of corruption or conflicts of interest during the reporting year. The Bank has a well-defined operating procedure in place that outlines actions to be taken in case of any violation of the Ujjivan Values. Any breach of the Disciplinary Standard Operating Procedure or the Code of Conduct is treated as "misconduct."

In determining the appropriate disciplinary action, the Disciplinary Committee considers the severity of the misconduct, the employee's past record, and any mitigating or aggravating factors. All disciplinary decisions are formally communicated in writing to the concerned employee, in accordance with the policy, and may be classified as either minor or major penalties.

Minor penalties may include actions such as withholding variable pay for a specified period with cumulative effect. Major penalties may involve termination of employment, demotion or reduction to a lower grade or position, or withholding of promotion, also with cumulative effect. Additionally, employees who receive a written warning letter are not eligible for variable pay for one quarter.

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Number of days accounts payables	*4.8	0.92

* Increase in number of days is due to high-value invoices (~₹32.89 crore) raised during end of March 2026.

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along with loans and advances & investments, with related parties, in the following format

Parameter	Metrics	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	-	-
	b. Number of trading houses where purchases are made from	-	-
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	-	-
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	-	-
	b. Number of dealers / distributors to whom sales are made	-	-
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributor	-	-
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	*0.75%	0.56%
	b. Sales (Sales to related parties / Total Sales)	-	-
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	-	-
	d. Investments (Investments in related parties / Total Investments made)	-	-

*As part of the Related Party Transactions (RPT), an amount of INR 9.45 Crore was transacted towards CSR project implementation and INR 0.69 Crore as professional fees for consultation on the financial literacy program for M/s.Parinaam Foundation with prior Omnibus approval from the Audit Committee of Board.

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
2 (ESG session in CSR Summit & Vendor partner cohort)	- Importance of integrating sustainable practices - Overview of the United Nations Sustainable Development Goals (UN SDGs) - Bank's expectations from its partners – ESG as shared objective - ESG Awareness & imperative to integrate ESG risks in project planning & Execution - Preparation for the value chain partner disclosures	*0.92%

* As Phase 1, we have launched the ESG awareness program for selected partners and shall gradually extend it to other partners in a phased manner.

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

Yes, the Bank has established robust mechanisms to prevent conflicts of interest involving members of the Board. A comprehensive Code of Conduct defines the core values and principles that guide employee behavior in their interactions with stakeholders, including customers, regulators, government authorities, media, and others associated with the Bank.

In addition, the Bank has implemented a Related Party Transactions (RPT) Policy, providing a structured framework for the identification, evaluation, and management of such transactions. This ensures that all related party dealings are conducted in a transparent, fair, and compliant manner in accordance with applicable regulations.

The Nomination and Remuneration Committee (NRC), along with the Board, plays an active role in identifying and mitigating potential conflicts of interest involving Directors. This oversight is carried out both at the time of appointment and through periodic annual evaluations.

The policy can be found at: [Anti-Bribery-And-Anticorruption-Policy-USFB.pdf](#)

Principle 2: Businesses should provide goods and services in a manner that is sustainable and safe
Essential Indicators

- Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year	Details of improvements in environmental and social impacts
R&D	Not applicable	Not applicable	Not applicable
Capex	Not applicable	Not applicable	Not applicable

- Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

Yes. All procurement activities are conducted in strict adherence to the Bank's procurement policy and are supported by robust due diligence processes. Ujjivan SFB has established a comprehensive Vendor Code of Conduct, in line with all applicable laws and regulations and incorporating ESG considerations into the vendor onboarding process. It also aims to systematically monitor vendors' commitment to environmental, social, and governance practices. Ujjivan SFB has been striving to promote sustainable procurement practices by prioritizing energy-efficient equipment and infrastructure design for its facilities across the country, wherever feasible.

- If yes, what percentage of inputs were sourced sustainably?**

The organization follows a centralized procurement process and has established a Vendor Code of Conduct (CoC) that necessitates compliance with environmental, labour, and ethical standards.

In FY 2025-26, among the vendors with an annual business value exceeding 1 crore, 46% of the Bank's total procurement was sourced from vendors following sustainable practices. Their alignment to the sustainability practices were ascertained based on information available on the vendors' official websites. The Bank conducts rigorous risk assessments, SLA-driven performance evaluations, and periodic audits on all the vendors before onboarding to ensure alignment with the Bank's objectives.

- Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**

Not applicable

- Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

Not applicable

Leadership Indicators

- Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

NIC Code	Name of Product/ Service	% Of total Turnover Contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No)	If yes, provide the web link
Not Applicable						

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
Not Applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Not Applicable		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tons) reused, recycled, and safely disposed of.

	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging) (A)						
E-waste						
Hazardous waste						
Other waste						
Total						
Not Applicable						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not Applicable	

Principle 3: Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a. Details of measures for the well-being of employees.

Category	Total (A)	% of employees covered by									
		Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities*	
		No. (B)	% (B/ A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/ A)	No. (F)	% (F/ A)
Permanent employees											
Male	21330	21330	100%	21330	100%	0	0%	21330	100%	942	4%
Female	5225	5225	100%	5225	100%	5225	100%	0	0%	433	8%
Total	26555	26555	100%	26555	100%	5225	20%	21330	80%	1375	5%
Other than Permanent employees											
Male	3777	3175	84%	3019	80%	0	0%	3062	81%	0	0
Female	488	397	81%	357	73%	380	78%	0	0%	0	0
Total	4265	3572	84%	3376	79%	380	9%	3062	72%	0	0

*Presently the day care facility is available only in Bangalore and all employees are eligible to use this facility.

**b. Details of measures for the well-being of workers:**

Category	% of workers covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	% (D/A)	No. (E)	% (E/A)	No. (F)	% (F/A)
Permanent workers											
Male											
Female	Not Applicable										
Total											
Other than Permanent workers											
Male											
Female	Not Applicable										
Total											

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Cost incurred on wellbeing measures as a % of total revenue of the company.	1.36% (INR 109.64 Crore Spent)	1.21% (INR 86.99 Crore Spent)

2. Details of retirement benefits.

Benefits	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers Covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	Not Applicable	Y	100%	Not Applicable	Y
Gratuity	100%	Not Applicable	N.A	100%	Not Applicable	N.A
ESI	0%	Not Applicable	N.A	NA	Not Applicable	N.A
Other – Leave Encashment	100%	Not Applicable	N.A	100%	Not Applicable	N.A

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, Ujjivan Small Finance Bank is committed to fostering an inclusive workplace and is actively working to ensure that its premises (offices and branches, wherever feasible) are accessible to its differently abled employees. The Bank continues to enhance its infrastructure in alignment with the provisions of the Rights of Persons with Disabilities Act, 2016.

As part of these efforts, accessibility has been improved through the installation of ramps across 127 branches, 4 regional offices, as well as the Corporate Office, Central Processing Centre (CPC), Learning & Development Centre, and the Phone Banking Unit.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, Ujjivan SFB is an equal opportunity employer, committed to ensuring fairness and equity across all aspects of employment, including recruitment, job assignments, compensation, promotions, disciplinary actions, and access to benefits and training.

The Bank has established a comprehensive Human Rights and Diversity, Equity & Inclusion (DEI) Policy, which reinforces its commitment to fostering an inclusive and respectful workplace. The policy upholds the principles of equal opportunity, non-discrimination, and protection of individual dignity, ensuring that the rights of all employees are respected and safeguarded.

The policy can be accessed here: <https://www.ujjivansfb.bank.in/assets/Human-Rights-and-Diversity-Equity-Inclusion-Policy-25-26.pdf>

Aligned with these principles, the Bank's Recruitment & Selection Policy outlines clear guidelines to promote equitable hiring practices and support inclusive career advancement, further strengthening its commitment to an inclusive organizational culture.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention Rate	Return to work rate	Retention Rate
Male	95%	83%	Not Applicable	
Female	94%	72%		
Total	95%	80%		

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.

	Yes/No	(If Yes, then give details of the mechanism in brief)
Permanent Workers	NA	Not Applicable
Other than Permanent Workers	NA	
Permanent Employees	Yes	The Whistle Blower Policy has been established as part of the Bank's commitment to strong corporate governance and transparency. It enables employees, directors, customers, stakeholders, and NGOs to report concerns or grievances that have not been resolved, or not satisfactorily addressed, through standard channels. Employees may raise issues related to corruption, misuse of authority, criminal offences, suspected or actual fraud, non-compliance with regulations, or any actions leading to financial loss, operational risk, or reputational damage affecting the interests of depositors and the public. The policy is designed to uphold the highest standards of ethical, moral, and legal conduct in business operations. It promotes integrity, professionalism, efficiency, and transparency, while establishing systems and procedures to prevent and address corruption. It also ensures protection for employees and directors against retaliation or victimization when disclosures are made in good faith, in line with the Bank's strict Non-Retaliation Policy. The Bank addresses all violations, breaches, or instances of non-compliance with diligence and seriousness, taking corrective actions and strengthening processes as part of its governance framework. A structured mechanism is in place to allow stakeholders to report concerns regarding unethical or unlawful practices, with oversight from bodies such as the Audit Committee and Disciplinary Committees. Whistleblowers can submit protected disclosures through multiple channels, including sealed envelopes, email, or SMS addressed to the Head of HR, the MD & CEO, or the Chairperson of the Audit Committee. Anonymous or pseudonymous complaints may also be considered on merit. The identity of the whistleblower is kept strictly confidential, unless disclosure is required by law or consented to by the individual.
Other than Permanent Employees	Yes	Employees can reach via helpdesk/ Tollfree or common mail ID with their parent company

**7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:**

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees	Not Applicable			Not Applicable		
Male						
Female						
Total Permanent Workers						
Male						
Female						

8. Details of training given to employees and workers:

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No.	%	No.	%		No.	%	No.	%
		(B)	(B/A)	(C)	(C/A)		(E)	(E/D)	(F)	(F/D)
Permanent Employees										
Male	21330	8189	38.39%	20726	97.17%	19478	8470	43.48%	18937	97%
Female	5225	1941	37.15%	5060	96.84%	4896	2239	46%	4742	97%
Total	26555	10130	38.15%	25786	97.10%	24374	10709	44%	23679	97%
Permanent Worker										
Male	Not Applicable									
Female										
Total										

9. Details of performance and career development reviews of employees and worker:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. (B)*	% (B/A)	Total (C)	No. (D)	% (D/C)
Permanent Employees						
Male	21330	19711	92%	19478	18173	93%
Female	5225	4785	92%	4896	4501	92%
Total	26555	24496	92%	24374	22674	93%
Permanent Workers						
Male	Not Applicable					
Female						
Total						

*The Indicates the total no of employees whose Performance Management System has been completed and data presented here is as per the bell curve process which is the previous step to the completion stage.

10. Health and safety management system:**a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, what is the coverage of such a system?**

Yes. USFB has established a comprehensive Occupational Health and Safety (OHS) Policy designed to cultivate a strong safety culture across the organization. Committed to ensuring a safe and healthy work environment, the Bank proactively implements measures to prevent workplace incidents and protect the well-being of all the employees.

To enhance emergency preparedness, the Bank conducts programs such as fire drills and basic incident reporting awareness sessions. Additionally, the Bank supports employee health and well-being through regular road safety

awareness programs and health sessions, while the medical check-ups for employees and their families are organised once in two years.

As part of its wellness initiatives, the Bank organizes women's self-defence training and hosts dental and vision camps, demonstrating its dedication to a safe, inclusive, and supportive workplace. Moreover, educational sessions on general wellness and women's health issues are regularly conducted to keep the employees informed.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

Recognising the inherent road-accident risks involved in the field jobs that require extensive travel, Ujjivan SFB proactively conducts awareness sessions and communication campaigns to promote safe riding and driving practices fostering a strong culture of safety across the organisation. These initiatives aim to ensure that employees are well aware of the road safety measures and adopt defensive driving practices.

The Bank adopts a data-driven approach by analysing insurance claim trends to design and deliver targeted safety awareness programmes. This enables Ujjivan SFB to address the road-accident related risks effectively and anticipate potential hazards.

Additionally, the Bank has implemented an incident management system to systematically capture, monitor, and address work place related complaints & related incidents, ensuring timely corrective actions and continuous improvement in workplace safety practices.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks.

Ujjivan SFB's Occupational Health & Safety (OHS) Policy outlines a structured process for reporting incidents involving employees. In the event of an incident, the employee is required to promptly notify their supervisor and the regional HR representative and seek necessary support. The supervisor and HR representative are responsible for coordinating with the Bank's Admin team or other relevant functions within the Bank to ensure that the employee receives timely assistance and support.

Additionally, all incidents are reported to the Operational Risk Department for analysis, documentation, and record-keeping purposes.

d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services?

Yes, the Bank extends access to non-occupational medical and healthcare services to its employees. To further promote overall safety and well-being, it conducts quarterly road safety awareness sessions and shares informational flyers on road safety practices periodically.

In addition, the Bank organizes sessions focused on general health and women's health to enhance awareness among employees. It also facilitates comprehensive health check-ups for employees and their family members once every two years. Furthermore, initiatives such as women's self-defence sessions with dental and vision care camps, are also arranged to support the holistic well-being of employees.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	2.35	2
	Workers	Not applicable	Not applicable
*Total recordable work-related injuries	Employees	153	120
	Workers	Not applicable	Not applicable
No. of fatalities	Employees	1	4
	Workers	Not applicable	Not applicable
**High consequence work-related injury or ill-health (excluding fatalities)	Employees	80	51
	Workers	Not applicable	Not applicable

*The total recordable work-related injuries mentioned above are related to road safety incidents happened during field work who didn't return to work within 48 hours as per Factories Act.

**Represents number of incidents that required hospitalization.

The incidents reported above primarily originate from insurance claim data, with the majority involving two-wheelers incidents on the road.

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.



Ujjivan Small Finance Bank conducts half yearly fire drills at regional and corporate offices to enhance employee preparedness and ensure workplace safety. All offices are equipped with essential safety infrastructure, including fire extinguishers, designated emergency exits (at regional and corporate offices), first aid kits, access to clean drinking water and adequate ventilation. The Bank is committed to maintaining a comfortable and hygienic work environment, supported by quality office infrastructure with regular housekeeping services.

As part of its accessibility initiatives, ramps have been installed across 127 branches, four regional offices, the Corporate Office, Learning & Development Centre, and the Central Processing Centre (CPC), ensuring ease of access for differently-abled individuals.

To further support employee health and well-being, the Bank conducts regular road safety awareness programmes, health awareness sessions, and periodic medical check-ups for employees and their families. It also organizes women's self-defence training sessions, along with dental and vision camps, reinforcing its commitment to a safe, inclusive, and supportive workplace.

Complementing these physical safety measures, the Bank has introduced several employee-centric initiatives aimed at enhancing overall well-being and creating a supportive work environment. These include the implementation of a Work From Home (WFH) policy to promote work-life balance, the launch of the Advantage Club programme to strengthen rewards and recognition, and regular meetings to improve engagement and address employee concerns. Additionally, structured training programmes such as first-time supervisor training and the Campus-to-Corporate initiative to support employee development, smooth onboarding, and long-term retention. The Bank's Wellness Index further underscores the effectiveness of these initiatives, with consistently high satisfaction scores ranging from 89% to 96% across key dimensions of employee well-being, reflecting a strong, safe, and supportive workplace culture.

13. Number of complaints on the following made by employees and workers

	FY 2025-26 Current Financial Year*			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	NA	0	0	NA
Health & Safety	0	0	NA	0	0	NA

*A dedicated webform in "The Darwin Box" - an online platform was rolled out as pilot run in November'2025 for the corporate and regional office employees to report workplace related complaints. The received complaints were thoroughly analysed, and no complaints related to workplace conditions and workplace safety were reported.

14. Assessments for the year

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices Working Conditions	Ujjivan SFB conducted a Self-assessment at the corporate & Regional offices to evaluate its alignment to the BRSR core parameters, which included a physical site audit of the offices on the working conditions, health and safety practices and ESG data monitoring and reporting. The findings were reviewed for compliance with all relevant stakeholders.

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

To promote employee safety and well-being, Ujjivan SFB has implemented a range of proactive measures. The Bank conducts road safety awareness programmes to educate employees on accident prevention and safe practices. Based on internal assessments, ergonomic improvements have been undertaken, including the replacement of chairs with ergonomic issues and inefficient air-conditioning systems across offices to enhance comfort and workplace conditions. Additionally, health sessions are organized to support employees' overall well-being. The Bank also conducts half-yearly fire drills to ensure preparedness and reinforce adherence to safety protocols. Further strengthening its resilience, the Bank has established a comprehensive Business Continuity and Disaster Management Plan. This framework outlines measures to effectively respond to emergencies, ensuring operational continuity and minimizing potential disruptions.

Leadership Indicators

- 1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

Yes, the bank provides benefits of life insurance to its employees with coverage ranging from 15 Lakhs to 1 Crore.

- 2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

The Bank engages vendors to provide third-party personnel as contract staff for various incidental and ancillary services, including security, housekeeping, collections, and specialized roles in IT and other functions. The engagement of such off-roll staff is governed by formal contractual agreements between the Bank and its vendors, supported by a structured due diligence process for vendor onboarding and staff deployment.

These agreements clearly outline vendor responsibilities, particularly with respect to the timely payment of statutory dues such as GST, applicable taxes, and labour-related obligations for contract staff. While the Bank fulfils its contractual payment obligations to vendors, it is the responsibility of the vendors to ensure timely disbursement of employee salaries, benefits, and compliance with all statutory and regulatory requirements. As part of the due diligence process for the Human Rights aspects, specific checks are conducted on the 'manpower' support vendors and the vendors are required to submit self-declarations confirming payment of the statutory dues on quarterly basis.

Additionally, Ujjivan SFB has implemented a comprehensive supplier assessment framework as a strategic initiative to strengthen risk management and enhance quality assurance across its operations.

- 3. Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Employees	81	55	80	51
Workers	NA	NA	NA	NA

As part of rehabilitation services for high-consequence injuries i.e. 81 cases reported in FY 25-26, several benefits were provided based on the specific case, need, or request. These included job security through extended leave and assurance of 'no-job-termination' in line with policy, accident benefits such as health insurance and personal accident insurance varying from Health, Temporary Total Disability (TTD) benefit, Out-Patient Department (OPD), Permanent Total Disability (PTD), death etc. and additional support through the Ujjivan welfare trust. In case of fatality, compensation benefits were provided according to grade, ranging from ₹15 lakh to ₹1 crore.

- 4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)**

No, Ujjivan SFB provides transition assistance programs only for internal employees and new joiners.

- 5. Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety conditions	No assessment carried out
Working conditions	

- 6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.**

Nil

**Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders.****Essential Indicators****1. Describe the processes for identifying key stakeholder groups of the entity.**

At Ujjivan Small Finance Bank, key stakeholder groups are identified through a structured internal process that involves inputs from department heads, analysis of feedback, alignment with strategic priorities, and compliance considerations. Stakeholders are categorized based on their level of influence, interest, and impact on the Bank's operations and people practices, in line with the Bank's values and mission. This mapping is continuously refined through regular reviews and audits, employee feedback surveys, customer satisfaction insights, and external market research.

The Bank engages with its stakeholders through both formal and informal communication channels. Additionally, the Stakeholders Relationship Committee meets annually to deliberate on key aspects of stakeholder engagement and strengthen alignment with stakeholder expectations.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Email, SMS, WhatsApp, Townhall and Notice Board	1. Email: Daily/ Weekly/ as and when required 2. SMS and WhatsApp: Daily/Weekly 3. Notice Board: Quarterly 4. Quarterly Townhall	Sharing updates on ongoing activities, policy developments, key achievements, and sustainability initiatives of the Bank, along with facilitating engagement, feedback, learning and development, employee welfare, HR policies, and grievance redressal mechanisms etc.
Investors	No	Emails, Calls, Community Meetings/Conferences, Bank's Website. Post the declaration of quarterly results, a conference call is held wherein the senior leadership team participates and the call is open to investors and analysts. The transcript of the call is made available on the Bank's website	Monthly, Quarterly and on need basis.	Financial results, key developments, shareholder returns and dividends. Gaining insights into investor perspectives in line with current market expectations and the Bank's performance.
Customers	No	Email, SMS, Advertisements, website	Weekly	Engaging customers through new schemes, loan offerings, transactions, and financial literacy programs to enhance awareness and inclusion.
Suppliers	No	Email, SMS	Quarterly	Collaborating with suppliers on building an efficient and sustainable supply chain, including supplier assessments and phased ESG awareness sessions.
Communities	Yes	Newspaper, Community Meetings, Social Media	Need basis	Development community-focused projects and new schemes based on need-based assessments to support social welfare

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

While there is no direct interaction between stakeholders and the Board on economic, environmental, and social matters, the Board operates through dedicated committees including the Stakeholders Relationship Committee, Customer Service Committee, Nomination and Remuneration Committee, CSR & Sustainability committee etc. These committees regularly review reports that include stakeholder feedback, concerns, and complaints from key groups such as investors, customers, and employees.

Furthermore, as a microfinance-focused institution serving predominantly unserved and underserved communities, the Bank remains highly responsive to social priorities and initiatives. Investors' queries related to the ESG or Climate Risk related aspects, if any, are addressed either virtually or in-person, as preferred by the investor.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes, stakeholder consultation is actively leveraged to support the identification and management of environmental and social priorities. Ujjivan SFB conducted materiality assessment with all its stakeholder groups including investors in FY'23 & incorporated feedback into developing its ESG framework. Further, ESG performance updates are regularly shared with investors through quarterly presentations uploaded on stock exchange platforms, further strengthening accountability and engagement. The Bank began disclosing its sustainability performance through an annual Sustainability Report starting from FY 2022-23, demonstrating its commitment to sustainable operations and stakeholder transparency.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.

The Bank engages with various vulnerable and marginalized sections of society through its products, services, and community initiatives. It offers a range of tailored financial solutions such as microfinance, digital payments, agriculture banking, MSME loans, and affordable housing finance designed to meet the needs of economically weaker segments across rural, urban, and semi-urban regions of India.

At the community level, insights and concerns raised by customers are captured by field staff and translated into relevant solutions. These may include targeted offerings like WATSAN (Water & Sanitation) loans or the implementation of need-based infrastructure development projects under the Bank's CSR initiatives, ensuring meaningful and responsive community engagement.

Principle 5: Businesses should respect and promote human rights

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	26555	26254	98.87%	24374	24182	99%
*Other than permanent	4265	-	-	3704	-	-
Total	30820	26254	85.18%	28078	24182	86%



Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Workers						
Male						
Female						NA
Total						

*The service provider who provides manpower for housekeeping and security services conducts various training programs, including Behavioral, Occupational Health and Safety (OHS), and Prevention of Sexual Harassment (POSH) training. We are currently streamlining the process to ensure precise and efficient reporting on participation details.

2. Details of minimum wages paid to employees and workers, in the following format

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	Equal to minimum wage		More than minimum wage		Total (D)	Equal to minimum wage		More than minimum wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Permanent Employee										
Male	21330	67	0.31%	21263	99.69%	19478	74	0.38%	19404	99.62%
Female	5225	26	0.5%	5199	99.5%	4896	50	1%	4846	99%
Total	26555	93	0.35%	26462	99.65%	24374	124	1%	24250	99%
Other than Permanent Employees										
Male	3777	2725	72.15%	1052	27.86%	3308	1190	35.97%	2118	64%
Female	488	366	75%	122	25%	396	175	44.19%	221	55.8%
Total	4265	3091	72.5%	1174	27.53%	3704	1365	36.85%	2339	63.15%
Permanent Worker										
Male										
Female	Not Applicable									
Total										
Other than permanent Worker										
Male	Not Applicable									
Female										
Total										

3. Details of remuneration/salary/wages, in the following format*:

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	4* (Excludes MD & CEO)	35,87,500 [#]	4** (Excludes ED)	28,75,000 ^{##}
Key Managerial Personnel	3	1,78,27,356	1	1,59,37,500
Employees other than BoD and KMP	21,327	4,00,000	5224	3,70,590
Workers	NA	NA	NA	NA

*Includes Mr. Aniruddha Paul who was appointed as an Independent Director on the Bank's Board w.e.f. January 22, 2026

**Includes Ms. Anita Ramachandran who ceased to be the Director on the Bank's Board w.e.f. June 30, 2025

[#]Sitting Fees paid to Non-Executive Directors (Male)

^{##}Sitting Fees paid to Non-Executive Directors (Female)

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Gross wages paid to females as % of total wages	16.17%	16.28%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, Ujjivan Small Finance Bank has established a structured governance framework to oversee the effective management of human rights within the organisation. To ensure robust monitoring and accountability, the Bank has instituted multiple committees at the Regional, Central, and Appellate levels, each responsible for overseeing the implementation of human rights-related protocols and disciplinary processes.

These committees function on defined timelines, with Regional Committees meeting once or twice a week, while the Central Committee convenes on a monthly basis to review actions taken and evaluate the support required. In addition, these committees play a key role in assessing existing processes and communication mechanisms, and in identifying and incorporating enhancements to further strengthen the Bank's human rights management system.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Ujjivan SFB has established a robust grievance redressal mechanism to effectively receive, review, and address complaints or queries raised by its stakeholders. Employees can raise their concerns through multiple channels, including the HR Helpdesk, Whistleblower Policy, Central Disciplinary Committee (for appeals against decisions of the Regional Disciplinary Committee), and the Appellate Committee (for appeals against decisions of the Central Disciplinary Committee). These committees are responsible for reviewing and resolving grievances in a timely and structured manner, and the concerned complainants are duly informed of the outcomes, including any corrective and preventive actions taken, ensuring transparency and accountability throughout the resolution process.

6. Number of Complaints on the following made by employees and workers:

	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending Resolution at the end of year	Remarks	Filed during the year	Pending Resolution at the end of year	Remarks
Sexual Harassment	23	3	NA	16	4	NA
Discrimination at workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour/ Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other human rights related issues	0	0	NA	0	0	NA

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	23	16
Complaints on POSH as a % of female employees / workers	0.4%	0.3%
Complaints on POSH upheld	23	16

**8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

Ujjivan SFB believes in creating equal opportunities and ensuring fair treatment in the workplace, with zero tolerance for any form of discrimination or harassment. The Whistleblower Policy and POSH Policy guarantee full confidentiality and provide comprehensive protection for complainants against any unfair practices such as retaliation, threats, intimidation, or misuse of authority that could hinder the complainant's ability to perform their duties or make further protected disclosures. The identity of the complainant, if disclosed, will be strictly kept confidential and will only be revealed if mandated by a court order.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

Yes, Supplier Code of Conduct is referred into the purchase agreements, and suppliers are required to comply with its provisions. This code addresses various human rights aspects, including freedom of association, non-discrimination, fair wages, a harassment-free workplace, and safe working conditions. Suppliers must also adhere to all applicable labor laws and regulations, covering areas such as working hours, child labor, forced labor, and workplace health and safety. Supplier code of conduct available in this link [Supplier-code-of-conduct.pdf](#)

10. Assessments of the year

	*% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced/involuntary labour	100%
Sexual harassment	100%
Discrimination at workplace	100%
Wages	100%

**It's an internal compliance with respect to Human Rights Policy of Ujjivan SFB*

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

There were no significant risks or concerns identified from the assessments conducted at Ujjivan SFB premises. Nevertheless, the Bank strictly enforces the prohibition of child labour, ensures fair wage practices, and maintains compliance with all applicable statutory and regulatory requirements. Compliance with these aspects, including child labour prevention and wage practices, is validated by Concurrent Auditors in coordination with Payroll and Compliance vendors.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.

Basis the grievances reported, the Bank has strengthened its POSH grievance resolution mechanism. Earlier, corporate POSH complaints were managed by the South Regional Inquiry Committee (IC). In order to ensure more timely and effective resolution, a dedicated Inquiry Committee has now been established for corporate cases. The composition of regional ICs across Ujjivan has also been revised to incorporate periodic rotation, further enhancing governance and oversight.

2. Details of the scope and coverage of any Human rights due diligence conducted

There is no formal Human Rights Due Diligence conducted across our business operations. However, the Bank ensures adherence to all applicable human rights laws through its policies, such as the Human Rights Policy, Whistleblower Policy, POSH Policy, etc.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes, The Bank has equipped its facilities wherever feasible with access ramps for the differently-abled visitors, in line with the requirements of the Rights of Persons with Disabilities Act, 2016. As of the reporting year, 127 branches, 4 regional offices, as well as the Corporate Office, Learning & Development Centre, Central Processing Centre (CPC), and the Phone Banking Unit of Ujjivan Small Finance Bank are installed with ramps.

For locations where ramps are not yet available, alternative arrangements such as doorstep banking services are provided to ensure seamless access for customers.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	As part of its ongoing commitment to human rights, starting from FY 2024-25 Ujjivan SFB has incorporated human rights due diligence into its quarterly vendor assessments for the vendors whose manpower are deployed at Ujjivan premises. Vendors are required to submit a self-declaration on the assessment criteria, with documentary evidence.
Discrimination at workplace	
Child labour	
Forced/involuntary labour	
Wages	The vendor compliance assessment focuses on regulatory adherence, human rights policies, and practices concerning labour laws, child labour, forced labour, fair wages, Prevention of Sexual Harassment (POSH), and workplace safety. The due diligence process also ensures that vendors have a grievance redressal mechanism in place to address issues related to human rights and workplace safety. In FY'25-26, human rights assessment was done for all manpower service providers and have completed 100% assessment of 39 vendors, representing 20.39% of the total procurement value of USFB. Ujjivan SFB shall extend this human rights assessment process to other vendors in a phased manner.
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Nil

Principle 6: Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	In Giga Joules	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
From renewable sources		
Total electricity consumption (A)	116.69 GJ	51.09 GJ
Total fuel consumption (B)	0	0
Energy consumption through other sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	116.69GJ	51.09 GJ
From non-renewable sources		
Total electricity consumption (D)	*62,064.79 GJ	65,712.33 GJ
Total fuel consumption (E)**	8381.51 GJ	8063.25 GJ
Energy consumption through other sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	70,446.3 GJ	73,775.58 GJ
Total energy consumed (A+B+C+D+E+F)	70,562.99 GJ	73,826.67 GJ
Energy intensity per crore rupee of turnover (Total energy consumed / Revenue from operations) (GJ/Cr. ₹)	8.78	10.25
Energy intensity per crore rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) (GJ/million USD)	17.85	20.59
Energy intensity in terms of physical output (GJ/MT)	Not Applicable	Not Applicable
Energy intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	Not Applicable

*Out of the total purchased grid electricity consumption data disclosed, around 9.2% is calculated based on spent method in line with "Industry Standards Note on Business Responsibility and Sustainability Report (BRSR) Core" guideline.

**We have initiated monitoring and reporting of LPG consumption which are used in our cafeteria from FY 2025-26 onwards and hence there is an increase in energy consumption.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

NA



3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	Not Applicable
(ii) Groundwater		
(iii) Third party water (Municipal water supplies)		
(iv) Seawater / desalinated water		
(v) Others (Rainwater storage)		
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)		
Total volume of water consumption* (in kiloliters)	167,782	155,682
Water intensity per crore rupee of turnover (Total water consumption / Revenue from operations) (KL/Cr. INR)	20.87	21.62
Water intensity per crore rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) (KL/million USD)	42.45	43.41
Water intensity in terms of physical output (KL/MT)	Not applicable	Not applicable
Water intensity (optional) – the relevant metric may be selected by the entity	Not applicable	Not applicable

* Consumption quantity is calculated based on the cost spent towards purchase of drinking water. For the domestic secondary purposes, the NBC norms (i.e 20 litres per employee per day) is considered.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No

4. Provide the following details related to water discharged:

Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Water discharge by destination and level of treatment (in kilo liters)		
(i) To Surface water	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment (Water sent for treatment to Central Effluent Treatment Plant) *		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – Tertiary treatment		
Total water discharged (in kilo liters)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

ZLD not applicable for Banking operations as the Bank's the fresh water is used only for drinking and domestic secondary purposes and the wastewater generated from domestic secondary purposes are discharged into the public sewer.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format *:

Parameter	Please specify unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
NOx	All Ujjivan SFB offices are rented premises and DG sets (used during power cuts) are owned by the landlords. DG's of capacity 5 kVA and 25 kVA are used across offices. These DG's are approved by ARAI for air pollution norms.		
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tons of CO ₂ equivalent	601.8	600.52
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tons of CO ₂ equivalent	12,240.56	13,270.24
Total Scope 1 and Scope 2 emissions	Metric tons of CO ₂ equivalent	12,842.35	13,870.76
Total Scope 1 and Scope 2 emission intensity per crore rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tons of CO ₂ equivalent/turnover in crores	1.60	1.93
Total Scope 1 and Scope 2 emission intensity per crore rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tons of CO ₂ equivalent / million USD	3.25	3.87
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Metric tons of CO ₂ equivalent/Metric ton of production	Not Applicable	Not Applicable
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		Not Applicable	Not Applicable

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.

Yes, the Bank has implemented initiatives aimed at reducing Greenhouse Gas (GHG) emissions. The Bank launched an energy saving initiative 'Sanchaya' in FY 2024-25 across its facilities and has been progressive in reducing electricity consumption. Furthermore, Ujjivan SFB has solar panels installed by the landlords in fewer premises with a capacity of 10KW at Shyampura, 5 KW at Adanur and Shyagale branches, and 11 kW at the Sudarshan More branch. The generated electricity is used as backup during power cut instead of using diesel generators. In the Shyampura branch after self-use, the excess electricity is exported to the grid. The Bank has also developed Green Building guidelines, which shall serve as a foundation for its renovation activities & developing model green branches which starts from design, construction and use phase. The bank also prioritises purchasing or procuring energy efficient equipment across the operations.

Additionally, Ujjivan Small Finance Bank has been measuring & monitoring its Scope 1 and Scope 2 emissions since FY'23 in accordance with the Greenhouse Gas (GHG) Protocol. The Bank is further expanding its disclosures under scope 3, with Affordable Housing portfolio added in this reporting year.



9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Waste generated (in metric tons)		
Plastic waste (A)	0	0
E-waste (B)	12.47	10.13
Bio-medical waste (C)	0.14	0
Construction and demolition waste (D)	0	0
Battery waste (E)	37.19	0
Radioactive waste (F)	0	0
Other Hazardous waste. Haz. Waste from process + Haz. Waste from pollution control equipment's, + Filter bed sand+ Filter bags etc. (G)	0.128	0
Other Non-hazardous waste generated (H). MS Scrap + Aluminum scrap (Break-up by composition i.e., by materials relevant to the sector)	59.9	51.8
Total (A+B + C + D + E + F + G + H)	*109.83	61.93
Waste intensity per crore rupee of turnover (Total waste generated (MT) / Revenue from operations in Crores INR)	0.0137	0.0086
Waste intensity per crore rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP in million USD)	0.028	0.017
Waste intensity in terms of physical output – (Metric tons of waste/ Metric ton of production)	Not Applicable	Not Applicable
Waste intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	Not Applicable
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tons)		
Category of waste		
(i) Recycled	82.13	10.13
(ii) Re-used	-	-
(iii) Other recovery operations	-	-
Total	82.13	10.13
For each category of waste generated, total waste disposed by nature of disposal method (in metric tons)		
Category of waste		
(i) Incineration	0.14	-
(ii) Landfilling	-	-
(iii) Other disposal operations	27.56	51.8
Total	27.70	51.8

**Initiated monitoring and reporting of waste oil generated from Diesel generator and waste batteries generated from UPS rooms in FY'25-26 and hence there is an increase in the generation quantity. Only the DG in corporate office which is directly under Bank's control has been considered for waste oil disposal quantity.*

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The Bank's operations generates paper waste, electronic waste, waste oil generated from Diesel generator at the corporate office, used batteries from UPS, canteen waste (wet and dry) and sanitary waste. Paper waste is securely disposed off through authorized vendors, while e-waste is handled by certified recyclers in compliance with applicable environmental regulations. This year Ujjivan SFB started monitoring the disposal of the of the used batteries from the UPS and disposal of the residual diesel from the DG which are under the Bank's control. These wastes are separately collected and sent to authorized recyclers for recycling. In addition, dry and wet are segregated at source (ex: waste generated from canteen) & handed over to the municipality for responsible disposal.

Furthermore, Ujjivan SFB has introduced a structured Cigarette Waste Management program from last year at its Head Office, under which collected cigarette waste is recycled into artistic by-products through an authorised dealer. This initiative supports creative reuse while also generating livelihood opportunities for workers involved in the process.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
No business operations in and around ecologically sensitive areas			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes, the entity is compliant with the applicable environmental laws/regulations/guidelines in India.

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilo liters):

For each facility / plant located in areas of water stress, provide the following information: Not Applicable

- (i) Name of the area: **Not Applicable**
(ii) Nature of operations: **Not Applicable**
(iii) Water withdrawal, consumption, and discharge in the following format: **Not Applicable**

Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Water withdrawal by source (in kilolitres)	Not Applicable	Not Applicable
(i) Surface water		
(ii) Groundwater		
(iii) Third party water (fresh water from CMWSSB)		
Third party water (secondary sewage from CMWSSB)		
Third party water (Tertiary treatment sewage from CMWSSB)		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)	Not Applicable	Not Applicable
Total volume of water consumption (in kilolitres)		
Water intensity per rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		



Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
(i) Into Surface water	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Scope 3 emissions* (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	62,520.60	17,907.95
Total Scope 3 emissions per crore rupee of turnover	MT CO ₂ / Revenue from operations in Crores INR	7.78	2.5
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity		-	-

**In this reporting year, Ujjivan SFB is monitoring Category 1 (Purchased goods and services), Category 2 (Capital goods), Category 3 (Fuel & Energy related activity), Category 5 (Waste generated in operations), Category 6 (Business travel - air travel only) & Category 15 (Investments – Motor Vehicle Loan and Affordable Housing Loan) under Scope 3 emissions as per GHG Protocol and PCAF standard for deriving the financed emissions*

Reference data considered for Vehicle mileage (KM/Litre) and Building electricity consumption (KWh/Sq.ft) for financed emission calculations.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. - No

3. With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

The bank operations are not present in any ecologically sensitive areas.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

S. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Energy efficiency program to reduce power consumption	Implementation of 'Sanchaya' - an energy conservation Program from Oct'24 across regional & corporate offices to inculcate the energy saving practices among employees. The initiative was extended to all branches in FY'26	Achieved savings of 5% in Energy consumption in FY 2025-26 in comparison to FY 2024-25 across Regional and Corporate Offices.
2.	Sustainable infrastructure	Installed Light fixtures equipped with occupancy sensors, adoption of Variable Refrigerant Volume (VRV) AC systems in new and renovated facilities.	Achieved a reduction trend in the overall electricity consumption as well as in per Sq. ft building area consumption.
3.	Digitalization	Digitalization of business process (Internal process and at product level)	23.5% reduction in paper procurement compared to FY 2022-23 on intensity basis.
4	Water Conservation Initiative	Installed aerators in water faucets across all Head Office (HO) and Regional Office (RO) locations to regulate water flow while maintaining adequate pressure.	Water flow from these taps reduced by approximately 50%, without affecting operational requirements.
5		Installed sensor-based taps at selected locations.	Significant reduction in fresh water consumption and promotion of responsible water usage practices.
6	Renewable Electricity	Shyampura branch equipped with a 10 KW solar panel, operational since November 2025. The excess electricity produced is exported to grid. The solar panels at other 4 branches continue to operate as an alternate power source for DGs during power-cuts.	Out of the total renewable electricity generated, 73% is exported to the grid.
7	Waste Recycling Initiative (International E-Waste Day)	Engaged with employees to collect e-waste generated from their residence as a part of personal e-waste collection drive at Head Office and Regional Offices.	Collected 20 Kgs of E-waste across our employees and promoted responsible disposal of hazardous waste in a scientific manner.
8	Energy Management Initiative	Energy audits were conducted across Bangalore offices (excluding branches) to assess energy consumption patterns and identify opportunities for improving energy efficiency.	Identification of energy-saving opportunities, improved energy management practices, and reinforcement of the organization's commitment to environmental sustainability, social responsibility, and continuous improvement.

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Yes, the Bank has established a comprehensive Business Continuity and Disaster Management framework. The Business Continuity Management (BCM) Policy outlines the Bank's preparedness to effectively respond to and manage disaster situations. It defines the framework required to ensure timely response, resumption, recovery, restoration, and continuity of operations during business disruptions, while maintaining regulatory compliance.

This framework is applicable across all business processes, departments, infrastructure, and facilities, including the Head Office, regional offices, and branches. The policy encompasses key elements such as the BCMS organisational structure, components of the BCM framework, procedural aspects of the Business Continuity Plan (BCP), as well as human resource, infrastructure, technology, and access control considerations.

To strengthen governance, the Bank has established a structured oversight mechanism, a BCM Committee, ensuring effective implementation and monitoring of business continuity practices.



6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

There is no significant direct impacts to the environment from the value chain partners.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

No value chain partners were assessed for environmental impacts during the reporting period. However, the Bank procures goods and services from formal vendors. It has a Code of Conduct in place that outlines the core principles and values guiding employee behavior in their interactions with stakeholders, including government and regulatory authorities, media, and other associated parties.

The Bank is in the process of integrating ESG assessment parameters into its vendor due diligence framework, further strengthening its approach to sustainable procurement.

8. How many Green Credits have been generated or procured:

a. By the listed entity - Nil

b. By the top ten (in terms of purchases and sales, respectively) value chain partners – Data not Available

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. Number of affiliations with and industry chambers/ associations.

The bank is a member of 23 trade and industry chambers/associations.

b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such a body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	AKMI – Association of Karnataka Micro Finance institution.	State
2	IBA – Indian Banks' Association	National
3	ASFBI – Association of Small Finance Banks of India	National
4	FIMMDA – Fixed Income Money Market & Derivatives Association of India	National
5	MFIN - Micro Finance Institutions Network	National
6	ALPHA- Microfinance consultants private limited.	National
7	Sa-dhan (Association of Community Development Finance Institutions)	State
8	DLCC- District Level Consultative Committee	State
9	SLBC- State Level Banker's Committee	State
10	DSCI- Data Security Council of India	National

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

None

Leadership Indicators

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in the public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
Nil					

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web Link
Not Applicable as there were no projects undertaken that required an SIA in the current financial year.					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
Not Applicable						

3. Describe the mechanisms to receive and redress grievances of the community.

A dedicated email ID is available on the CSR webpage of Ujjivan SFB, allowing community members to easily register their complaints. Please find the link below

[Corporate Social Responsibility \(CSR\) Activities | Ujjivan SFB](#)

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Parameter	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Directly sourced from MSMEs/ small producers	58.6%	12.85%
Directly from within India	100%	100%

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost:

Location	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Rural	6.47%	7.17%
Semi-urban	14.94%	18.12%
Urban	27.02%	50.83%
Metropolitan	51.57%	23.87%



Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not Applicable	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

Sl. No	Project Detail	State	Aspirational District	Amount Spent (In ₹)
1	Cheshire Disability Trust	Jharkhand	Hazaribagh	₹ 8,79,328
2		Jharkhand	Ranchi	₹ 9,55,672
3		Rajasthan	Jaisalmer	₹ 75,53,130
4		Karnataka	Raichur	₹ 3,656
5		Andhra Pradesh	VISAKHAPATNAM	₹ 4,430
6		Tamil Nadu	Virudhunagar	₹ 6,254
7		Uttar Pradesh	Chandauli	₹ 8,890
8		Madhya Pradesh	Barwani	₹ 7,555
9		Gujarat	Dahod	₹ 6,000
10		Bihar	Muzaffarpur	₹ 6,580
11		Rajasthan	Baran	₹ 5,730
12		Uttarakhand	Haridwar	₹ 8,900
13		Jharkhand	Bokaro	₹ 8,000
14		Jharkhand	Ranchi	₹ 8,000
15		Karnataka	Raichur	₹ 5,535
16		Gujarat	Narmada	₹ 5,990
17		Madhya Pradesh	Khandwa	₹ 8,900
18		Bihar	Purnia	₹ 7,696
19		Bihar	Begusarai	₹ 8,000
20		Jharkhand	Giridih	₹ 7,332
21		Bihar	Araria	₹ 7,600
22		Bihar	Muzaffarpur	₹ 8,000
23		Bihar	Gaya	₹ 8,000
24	Project Swachh Neighbourhood	Jharkhand	Ranchi	₹ 6,880
25		Jharkhand	Ranchi	₹ 5,155
26		Odisha	Dhenkanal	₹ 6,010
27		Tamil Nadu	Virudhunagar	₹ 6,726
28		Bihar	Sitamarhi	₹ 7,770
29		Bihar	Purnia	₹ 8,000
30		Jharkhand	Garhwa	₹ 7,510
31		Bihar	Nawada	₹ 7,560
32		Bihar	Muzaffarpur	₹ 4,290
33		Uttarakhand	Udham Singh Nagar	₹ 8,430
34		Tamil Nadu	Virudhunagar	₹ 7,997
35		Tamil Nadu	Virudhunagar	₹ 7,050
36		Bihar	Araria	₹ 8,000
37		Bihar	Araria	₹ 4,490
38		Jharkhand	Palamu	₹ 8,000
39		Jharkhand	Giridih	₹ 7,010
40		Bihar	Banka	₹ 7,835
41		Bihar	Begusarai	₹ 7,990
42		Haryana	Fatehabad	₹ 5,553
43		Jharkhand	Giridih	₹ 5,695
44		Bihar	Aurangabad	₹ 7,019
45		Bihar	Aurangabad	₹ 4,695
46		Chhattisgarh	Rajnandgaon	₹ 8,900
47		Uttarakhand	Haridwar	₹ 8,899
48		Jharkhand	Hazaribagh	₹ 8,000
49		Bihar	Begusarai	₹ 6,920
50		Bihar	Muzaffarpur	₹ 8,000

Sl. No	Project Detail	State	Aspirational District	Amount Spent (In ₹)
51	Chote Kadam - Renovation of educational institution - Construction of toilets	Bihar	Araria	₹ 8,66,306
52	Chote Kadam - Healthcare renovation - Construction of toilets & renovation of a OPD ward	Bihar	Muzaffarpur	₹ 16,65,682
53	Chote Kadam - Healthcare renovation - Construction of toilet & exterior painting of a PHC	Bihar	Nawada	₹ 7,94,128
54	Chote Kadam - Renovation of educational institution	Bihar	Gaya	₹ 8,76,953
Total				₹ 1,39,22,631

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) - No
- (b) From which marginalized /vulnerable groups do you procure? - Not applicable
- (c) What percentage of total procurement (by value) does it constitute? - Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Not Applicable				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
Not Applicable		

6. Details of beneficiaries of CSR Projects:

Description of Corporate Social Responsibility (CSR) Project	Total No. of Beneficiaries of CSR Projects	%age of Beneficiaries of CSR Projects from Vulnerable and Marginalized groups
Infrastructure Development Programmes (Chote Kadam & Others) –	13,16,524	100%
Initiatives include renovation of educational institutions, healthcare Centres, Anganwadis, restrooms, community playgrounds, renovation of PHCs, construction of library room, installation of solar streetlights etc. across PAN India.		
Livelihood Enhancement –	480	100%
- This programme serves diverse communities like PwDs, Underprivileged youth, Women etc. - Programmes in association with Cheshire Disability trust catered to training the PwDs on communication skills, basic computer literacy etc., coupled with placement in retail, banking, ITeS sectors and the like with an avg. monthly income of ₹ 8,000/- - Additionally, 30 battery operated vehicles were provided to Orthopedically challenged individuals coupled with training & their placement with Zomato as delivery partners has enabled them to earn about ₹ 10-15K(avg.) per month - Skill development to the underprivileged youths were executed in partnership with Magic Bus India Foundation and Y4D Foundations.		



Description of Corporate Social Responsibility (CSR) Project	Total No. of Beneficiaries of CSR Projects	%age of Beneficiaries of CSR Projects from Vulnerable and Marginalized groups
Disaster Relief –	12,360	100%
- The Bank has stood with the victims of Punjab, Solapur and Himachal Pradesh during the flood times - The projects executed under Disaster Relief during FY 2025-26 include distribution of groceries and other essentials to the public		
Education and sports –	12,408	100%
- Scholarship support to the students of disadvantaged background in Tamil Nadu - Scholarship support to the transgenders across the country - Tech truck to empower the school children in Ujjain - Supporting the education centre for human trafficked girls in Seoraphuli - Supporting the different Anganwadi and schools in various parts of the country		
Healthcare –	4,55,894	100%
The Bank has renovated about 13 public healthcare centres through its Chote Kadam programme. Furthermore, the Bank has been undertaking CSR projects under healthcare directly by supporting them with critical medical equipment needed for the ICU, Ophthalmology department, brain health clinics, hematology etc. Some of the significant projects executed under healthcare thematic area are: (i) Setting up of brain health clinics across 32 district hospitals in association with Nimhans (ii) Provision of Ambulance to Vadodara and Shimla Govt hospital (iii) Equipment for TB diagnosis, setting up of medical interactive hub at Govt Stanley Medical Hospital		
Environment protection –	85,510	100%
- With United Way of Bengaluru, the bank has completed rejuvenating the Kanekallu lake at Hoskote and it has benefitted over 10,000+ residents of Kanekallu village - Additionally the Bank has taken the rejuvenation of Kannur lake in Tiruppur and two ponds in Jaisalmer location and the project is in progress - Through Project Swachh Neighborhood, the bank has conducted cleanliness drive around 748 of its branches with over 17000+ employees volunteering. - Bank has provided boats to the Varanasi municipality towards the Clean Ganga project - Bank has distributed waste collection vehicles in Tamil Nadu, Maharashtra, West Bengal and Haryana - Through various CSR initiatives we have planted over 20,000+ saplings		

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has established a comprehensive and multi-tiered customer grievance redressal and feedback management framework to ensure timely resolution of customer complaints and continuous improvement in service quality. Customers can register complaints and provide feedback through multiple accessible channels which includes:

- At the primary level, customers may raise complaints through branch managers, complaint registers and complaint boxes available at branches, complaint calls to branch offices or the 24/7 Customer Care Helpline, email communication to customer care, and online complaint forms available on the Bank's website. Customers may also submit grievances during the monthly customer service committee meetings conducted at branches.
- In cases where customers are not satisfied with the response received through the primary channels, or where no response is received, complaints may be escalated to the Regional Nodal Officers functioning as secondary escalation authorities. The Bank has appointed four Regional Nodal Officers covering the North, South, East, and West regions of India.
- As a final internal escalation mechanism, customers may approach the Principal Nodal Officer of the Bank. Additionally, the contact details of the heads of various business verticals are published on the Bank's website, enabling customers to seek intervention directly from senior management where required.
- Further strengthening the fairness and transparency of the grievance redressal process, complaints that are partially or wholly rejected by the Bank are automatically escalated to the Internal Ombudsman, an independent authority appointed by the Bank. The Internal Ombudsman independently reviews such complaints and provides an unbiased decision.

Customers also retain the right to escalate unresolved complaints to the Banking Ombudsman in cases where the Bank does not respond within 30 days or where the customer is dissatisfied with the resolution provided.

The Bank additionally handles complaints received through external channels such as social media platforms, the Central Government's Consumer Helpline, and the Centralized Public Grievance Redress and Monitoring System (CPGRAMS). All complaints received are acknowledged through SMS, email, or acknowledgement slips, as applicable.

Defined Turn Around Times (TATs) for complaint resolution are established based on the nature, complexity, and criticality of complaints. These TATs are embedded within the Bank's CRM-based complaint management system, which captures complaints received through all channels and automatically routes them to the appropriate internal departments for resolution and tracking.

The Bank has also established a dedicated Service Quality Department that oversees the end-to-end complaint management framework. Pending complaints are continuously monitored, reviewed, and escalated internally wherever necessary to ensure timely closure. Complaint resolution TAT forms a key component of the Bank's Service Index and is closely monitored by management.

The Bank has also seen significant improvement in customer adoption of alternate service channels for handling Queries, Requests, Complaints, and Feedback (QRCF). Usage of alternate channels increased from 49% in FY25 to 79.82% in FY26, demonstrating enhanced accessibility and digital engagement.

In addition to grievance management, the Bank has institutionalized structured customer feedback mechanisms through Customer Satisfaction (CSAT) and Net Promoter Score (NPS) programs. During FY 2025–26, customer outreach initiatives conducted through internal calling programs achieved a CSAT score of 89% and an NPS score of 73.

A key milestone during the year was the digitization of the NPS program and was subsequently rolled out across all branches in India covering five major customer touchpoints. The digital platform enables real-time feedback collection from a substantially high customer base, improved analytics, and quicker identification of service gaps.

Building on this initiative, the Bank plans to further expand the feedback ecosystem across additional customer interaction channels, including Relationship Manager interactions, WhatsApp Banking, and Internet & Mobile Banking (IBMB), thereby enabling a seamless omnichannel customer feedback and continuous improvement framework.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:



Parameter	As a percentage to total turnover
Environmental and social aspects associated with the product	
Safe and responsible usage	NA
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	FY 2025-26 (Current Financial Year)			FY 2024-25 (Current Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	NA	0	0	NA
Advertising	0	0	-	0	0	-
Cyber-security (Phishing, Vishing and Smishing by Fraudsters)	1688	50	-	1528	43	-
Delivery of essential Services [#]	10718	239	-	13892	130	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade	0	0	-	0	0	-
Practices						
Other (mis-selling)*	148	0	-	133	1	-

[#]Delivery of essential service includes staff - Related, Alleged Transaction, Deliverables Related, Lending Related, Charges Related, Technology Related, Transaction Related etc. and other category of Cyber security cases such as Fake Job / Loan Advertisement, Card / Mobile lost and transaction done etc.

*Complaints related to mis-selling are those where a customer claims that he was promised a certain return/feature in a product/service and has not received the same.

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls		
Forced recalls		Not Applicable

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, the bank has a framework/ policy on data privacy. <https://www.ujjivansfb.bank.in/privacy-policy>

Ujjivan Small Finance Bank is committed to safeguarding the privacy and confidentiality of customer information and recognizes the importance of protecting personal data shared by its customers and users. The Bank undertakes all necessary and reasonable measures to secure customer information and ensure safe transmission of data across its online channels. This privacy policy applies to all customers and users who visit, access, use, or interact with the Bank through the online channels such as: Website, Mobile Application, Internet Banking Page, Electronic communications (E-mailers / SMS) from the bank, Digital Advertising Campaigns, Products and Services through online lead forms and questionnaires

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

Based on customer complaints relating to cyber frauds such as phishing, vishing, smishing, and other digital fraud attempts, the Bank has implemented several corrective and preventive measures to mitigate such incidents and strengthen customer protection. As part of its customer awareness initiatives, the Bank regularly disseminates cyber safety advisories and fraud prevention messages through multiple communication channels, including push notifications, SMS, emails, and social media platforms.

Customers are also encouraged to adopt precautionary measures to safeguard their devices and banking information such as being cautious with third-party apps, installing antivirus software to detect and block malicious files, avoiding unsecured networks to prevent exploitation from hackers, resetting phone in the event of suspicion from malicious files. Regular rebooting of phone, reporting of suspicious activity and official verification of message.

To instil a customer-first culture through structured training, empowerment strategies and complaint management capabilities, to align with our business goals and enhancing customer experience, a dedicated campaign was designed in collaboration with HR, SQ and Branch Banking. The campaign was launched in Jul'25 for our front-end staffs (BMs, BOMs, RMs, CCRs and Cashiers).

These campaigns are introduced basis the recent trends in customer complaints with recurring pattern such as gaps in ownership, delayed resolution, lack of empathy, inconsistent communication, and limited solution-oriented resolutions.

The concepts covered during the program are as follows, with multiple methodologies such as real-life instances through case studies role play, quiz etc. A total of 2250 staff members (74%) have undergone the training in different regions facilitated by the Regional SQ team and the nominated Area Heads against the targeted staff count of 3039.

Customer Centricity - Customer Centricity is the practice of putting customer experience first throughout and organization's actions & attitude. It is not just about solving problems—it's about strengthening relationships.

Service Culture – Service Excellence Anchors - Few critical service attributes, what it means and how to demonstrate the values within.

Customer Grievance Redressal Process - Effectively manage complaints by understanding the service lapses which leads to complaints and driven with a solution-oriented approach

Aajeevan Workshop:

The one-day Aajeevan training/workshop is an on – going training, where all front-end customer handling branch staffs are being trained on effective handling of Life Event SRs & managing exceptional cases. A total of 577 staffs were trained in 26 batches during the year.

Secured Asset Training:

Additionally, in light of the increase in escalations and complaints related to the servicing of Secured Asset Loan customers, the Management Committee recommended conducting focused training sessions for branch staff on Secured Asset Services. The training program covered Housing, MSME, and Vehicle Loan products.

The Service Quality (SQ) Department, in collaboration with the Products and Operations teams, designed a comprehensive four-hour training module, which was successfully delivered with logistical support from the HR Learning & Development (L&D) team.

The key topics covered under the Secured Asset training were:

Secured Loan Application Process Flow – Housing, MSME & Vehicle Loans (Lead generation, Application, Verification, Appraisal, Documentation, Disbursement, Welcome Kit, OTC & PDD)

Account Servicing – Pre- and post-disbursement servicing, DD handover, forms, Service Guide, service charges, foreclosures, and release of collaterals

System & Tools Updates – Enhancements and tools enabled for branches to ensure a seamless customer experience at the frontend.

The training program successfully covered 1850 staff members from 676 branches across the regions and was conducted in 68 batches.

7. Provide the following information relating to data breaches:

- a. **Number of instances of data breaches** - Nil
- b. **Percentage of data breaches involving personally identifiable information of customers** - Nil
- c. **Impact, if any, of the data breaches** - Nil

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

1. The Bank's website (www.ujjivansfb.bank.in), managed by Digital Marketing team is the primary platform for detailed information on all products and services.
2. Product highlights and updates are also shared through official social media channels.
3. Limited product information is displayed through the Branch TV network, ATM Screens etc.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

Ujjivan SFB undertakes a range of initiatives to inform and educate consumers on the safe and responsible use of its products and services. The Bank leverages multiple communication channels including social media posts, reels, YouTube videos, mailers, SMS, BTL activities, WhatsApp communications, and other digital platforms to disseminate information on safe banking practices and cybersecurity awareness.

As part of its financial literacy initiatives, the Bank conducts dedicated sessions on digital and cyber frauds, enabling customers to better understand online risks and adopt secure banking behaviors. During the RBI's Financial Literacy Week, the Bank also conducted awareness programs covering key topics such as cyber fraud prevention, anti-money laundering, Central KYC, and account hygiene and discipline.

While content ownership for such initiatives rests with cross-functional teams including Product, CISO, Service Quality (SQ), Compliance, and Vigilance, the Marketing team supports and amplifies these campaigns by selecting appropriate channels for outreach. Campaigns are implemented across both digital and on-ground platforms to maximize reach and impact. Additionally, the Bank hosts a dedicated Safe Banking webpage to provide customers with easy access to guidelines and precautions for secure online banking:

<https://www.ujjivansfb.bank.in/safe-banking/precautions-for-online-banking>

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

In the event of any disruption or discontinuation of essential services, customer communication is managed directly by the respective business units through channels such as SMS and email. For real-time updates, notifications are also displayed through tickers on Internet Banking (IB) and Mobile Banking (MB) platforms.

The Bank adopts a multi-channel approach to ensure timely and effective communication with customers. This includes WhatsApp, SMS/RCS, email, outbound calling through the Phone Banking team, as well as in-branch and on-site mediums such as Branch TVs and ATM screens. The marketing team supports business units in executing these communications whenever required. Depending on the nature and urgency of the situation, the Bank selects the most appropriate channels to inform customers of important updates, including service disruptions, ensuring clarity, reach, and prompt dissemination of information.

4. Does the entity display product information on the product over & above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief? Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes. The banking services at Ujjivan SFB are provided with utmost commitment to fairness, transparency, security, and accountability. The Bank ensures that customers receive clear and comprehensive information about product features, applicable charges, interest rates, penalties, repayment schedule, terms, and conditions. All these information are accessible on the Bank's website and are regularly communicated to customers over and above applicable regulatory mandates.

The bank regularly undertakes customer satisfaction surveys to assess customer experience and service quality across its products and services. During FY 2025-26, the Bank further strengthened its customer-centric approach by institutionalizing structured customer feedback mechanisms through internal Customer Satisfaction (CSAT) and Net Promoter Score (NPS) programs. Customer outreach initiatives conducted through internal calling during the year achieved a CSAT score of 89% and an NPS score of 73 points.

A key milestone during the year was the successful digitization of the NPS program. The program has currently been rolled out for all branches in India across five key customer touchpoints. The digitized solution enables real-time customer feedback collection from a significantly larger customer base, enhanced analytics capabilities, and faster identification and resolution of service gaps.

Building on this foundation, the Bank is also focused on expanding the feedback framework across additional customer interaction channels, including Relationship Manager (RM) interactions, WhatsApp Banking, and Internet & Mobile Banking (IBMB). This initiative is aimed at creating a comprehensive omnichannel feedback ecosystem to support continuous improvement in customer engagement and service delivery.

The enhanced digital feedback and analytics capabilities will further help the Bank to:

- Automate and scale NPS and CSAT assessments;
- Gather and analyze qualitative customer insights more effectively;
- Reduce response and analysis turnaround time;
- Identify and address customer pain points in real time;
- Assess the impact of customer experiences on overall brand perception; and
- Drive insight-led continuous improvement across service channels.

As a result of these initiatives, the Bank continues to strengthen its service quality and customer experience.