

Q1FY27 Investor Presentation



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Key Highlights



Major Highlights

- Resilient Q1 performance leads to revised FY27 RoA guidance to 1.8% to 2.0%
- Consistent income supported by disciplined opex and stable credit costs
- Secured share reached 50.4% with secured Gross Loan Book growing 7.8% sequentially
- Liquidity: Calibrated optimization while remaining well above regulatory threshold Avg. LCR for Q1 FY27 around 132%

Business Update

- Total Deposits grew 24.6% YoY to ₹48,129 Cr; Highest yearly growth in last 10 quarters
- CASA Deposits grew 37.8% YoY to ₹12,930 Cr
- Launched new retail offerings: Mutual Fund distribution and Co-Branded Credit Cards
- Gross Loan Book at ₹42,903 Cr grew sequentially 5.5%, on track for full year guidance
- Gold Loan and Vehicle Finance crossed major milestone of ₹1,000 Cr GLB

Financials

- Record earnings with Net Interest Income at ₹1,186 Cr and Other Income at ₹257 Cr
- NIM sequentially stable at 8.5%
- Credit Cost at 0.9% of ATA
- Slippage Ratio (on Avg. GLB) for Q1FY27 at 1.6% vs Q1FY26 at 4.3% and Q4FY26 at 1.8%
- Highest PPop at ₹548 Cr, up 6.5% sequentially
- PAT at ₹317 Cr with RoA at 2.2% and RoE 18.2%

Key Business Highlights Q1FY27



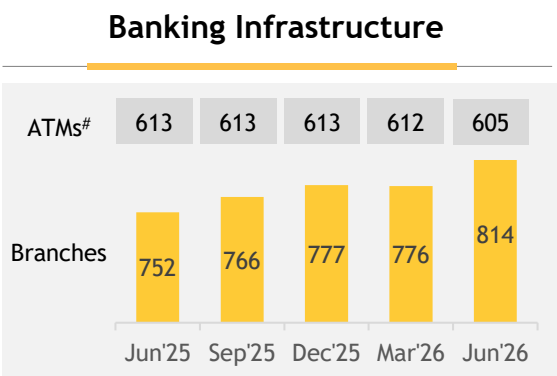
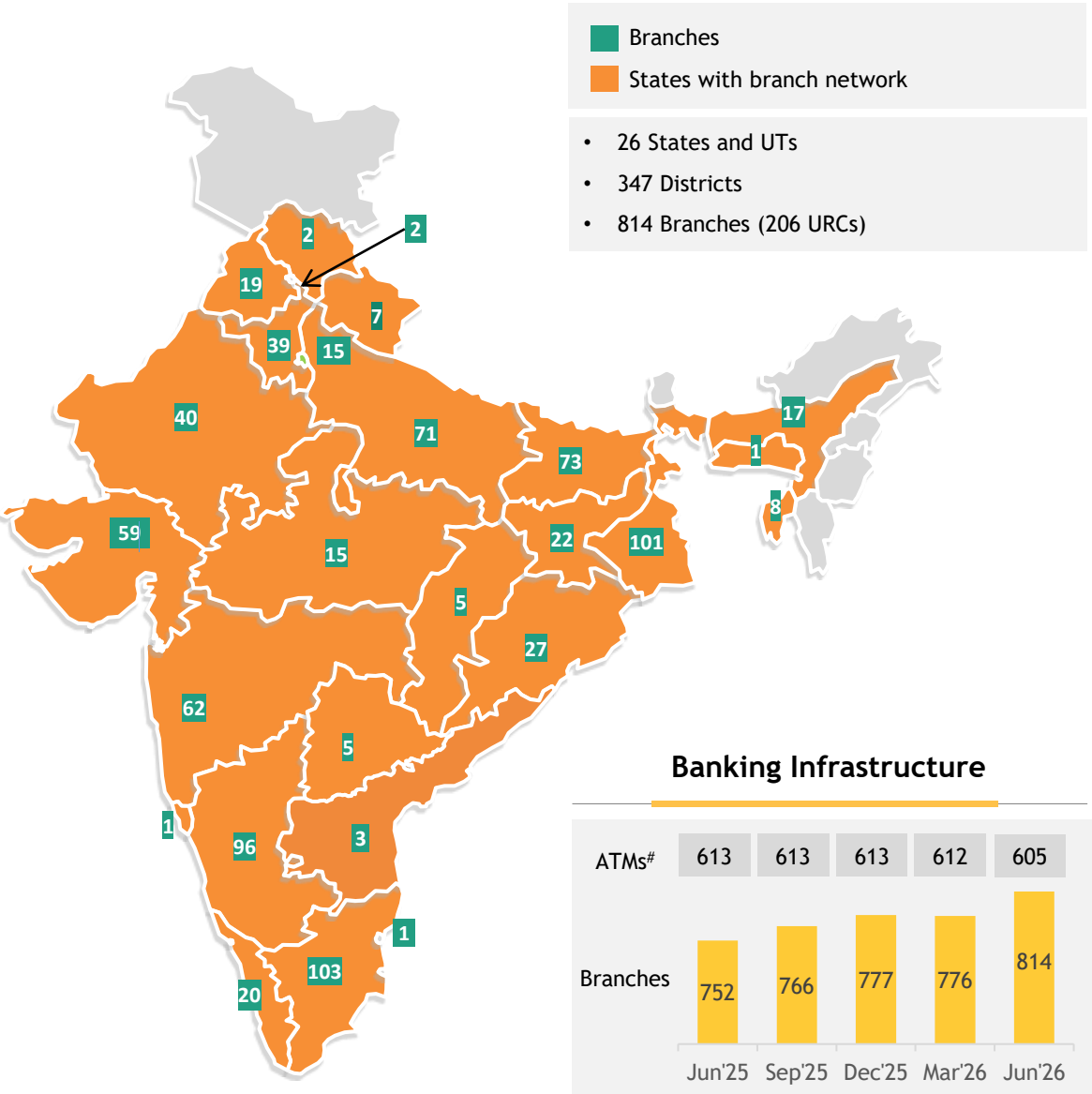
[#] Gross Loan Book (GLB) includes Securitization ₹134 Cr/ ₹143 Cr/ ₹178 Cr for Jun'26 / Mar'26 / Jun'25

Key Financial Highlights Q1FY27



	Q1FY27	Q1FY26	YoY Growth	Q4FY26	QoQ Growth
 NII	₹1,186 Cr	₹856 Cr	38.6%	₹1,092 Cr	8.6%
 NIM	8.5%	7.7%	80 bps	8.5%	(1) bps
 PPoP	₹548 Cr	₹360 Cr	52.0%	₹515 Cr	6.5%
 PAT	₹317 Cr	₹103 Cr	206.7%	₹282 Cr	12.3%
 ROA	2.2%	0.8%	131 bps	2.1%	7 bps
 ROE	18.2%	6.7%	1,145 bps	17.2%	103 bps

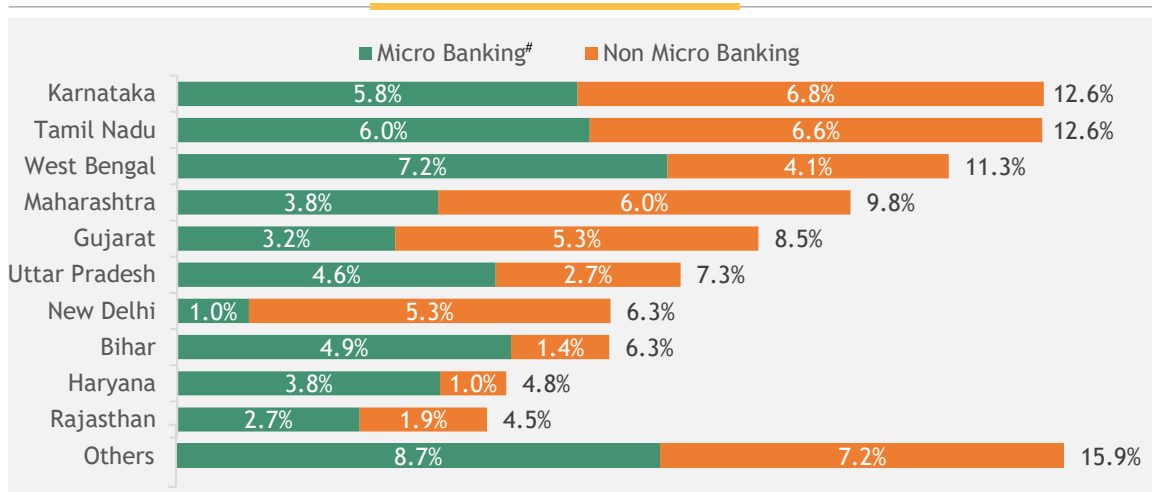
Well Diversified Pan India Presence



#Including 62 ACRs

Note:- Map not to scale
Bank additionally has Partnership led Electronic Collection Retail Points where Micro Banking customers could pay EMLs without coming to Centre meetings / branches

Jun'26 Gross Loan Book\$ (%) - Top 10 States

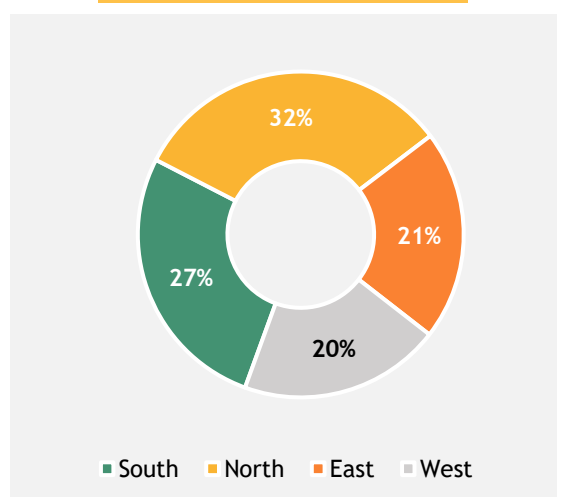


Note: Individual Loan, MSME and Others^ include both secured and unsecured products

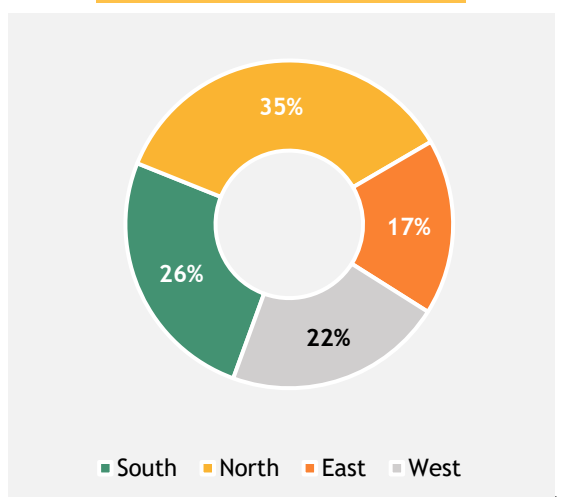
Includes Microfinance GL & Non Microfinance GL and IL

\$Gross Loan Book (GLB) includes Securitization ₹134 Cr/ ₹143 Cr/ ₹178 Cr for Jun'26 / Mar'26 / Jun'25

Total Business* Region-wise



Deposit Region-wise



*Total Business consists of Gross Loan Book & Deposits

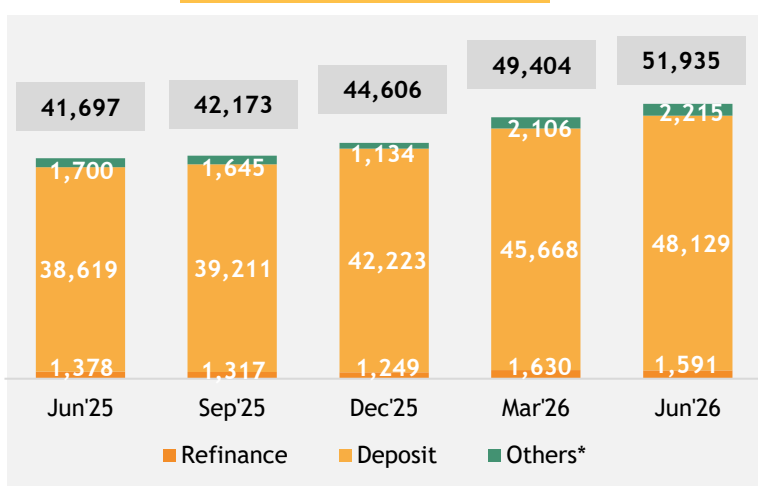


Liabilities: Driving Retail Deposit Base

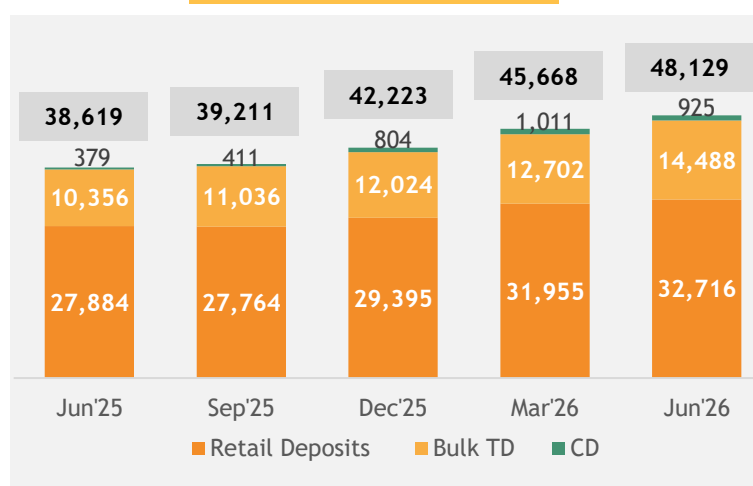
Deposit Snapshot



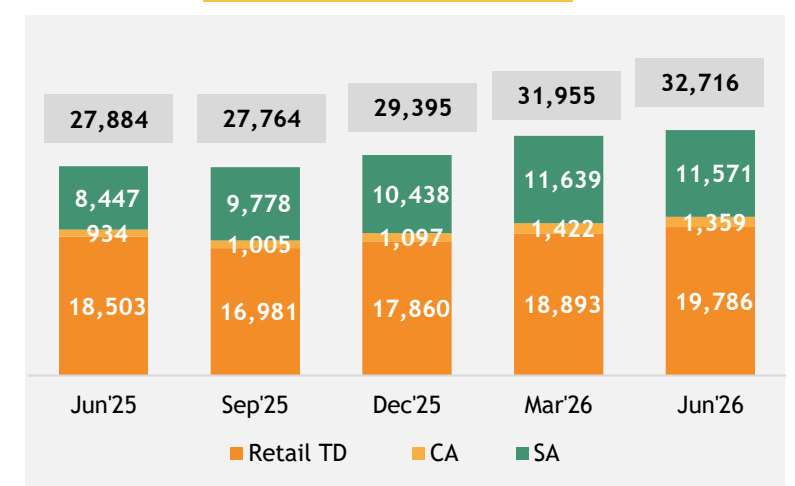
Total Liabilities Profile (₹ Cr)



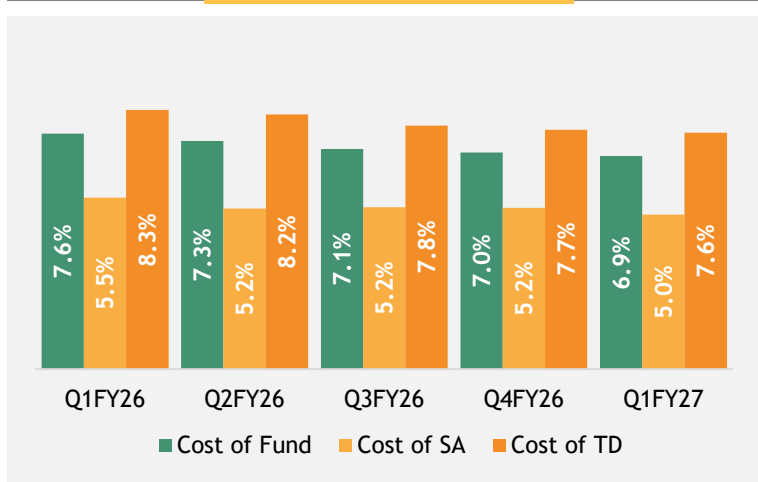
Deposit Breakup (₹ Cr)



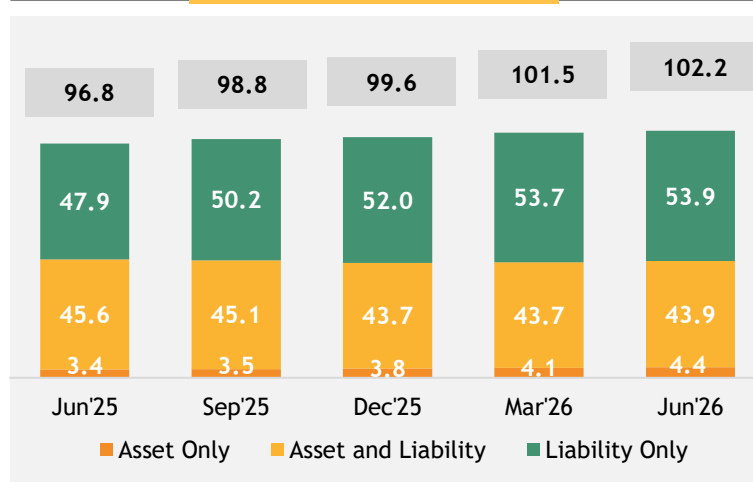
Retail Deposit Breakup (₹ Cr)



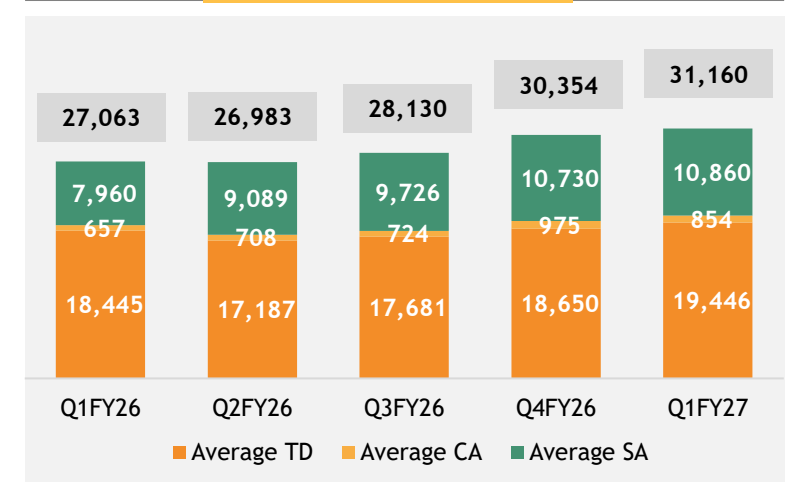
Cost of Funds (%)



Customer Base (No. Lakhs)



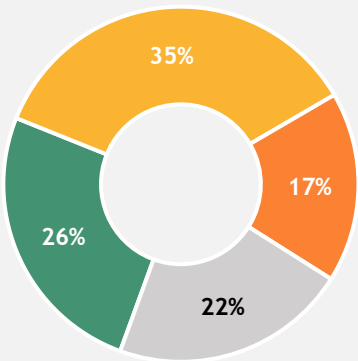
Retail Average Balance (₹ Cr)



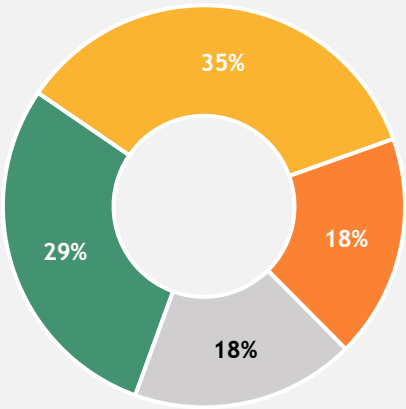
Diversified Deposit Mix



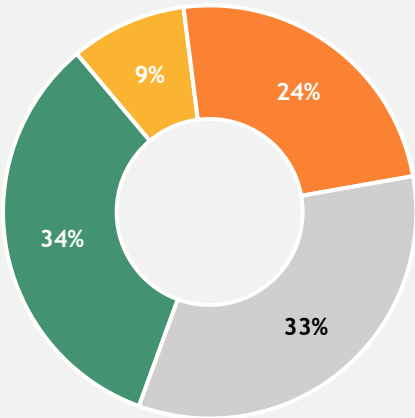
Region Wise Deposit Mix



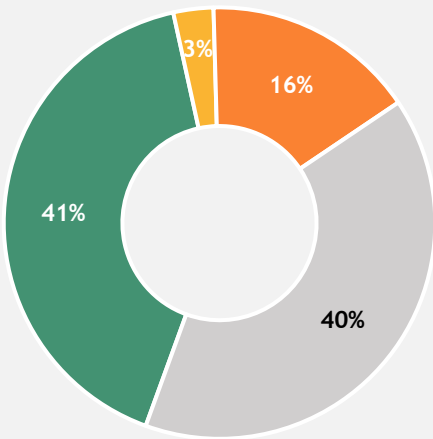
■ South ■ North ■ East ■ West



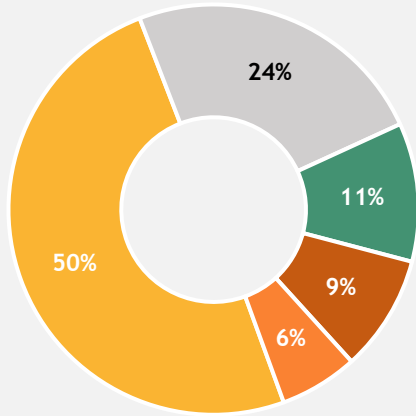
Branch Classification Wise Deposit Mix



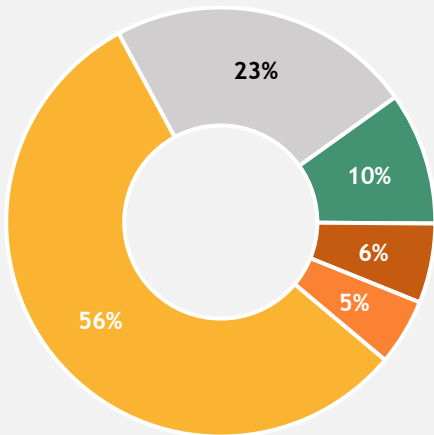
■ Metropolitan ■ Rural ■ Semi Urban ■ Urban



Segment Wise Deposit Mix



■ Individual ■ Bank ■ Corporate ■ Govt ■ TASC





Gross Loan Book: Diversified Growth

Gross Loan Book And Disbursement



Segment Wise Gross Loan Book

Particulars	Gross Loan Book (₹ Cr)	% Gross Loan Book (Q1FY27)	% Gross Loan Book (Q1FY26)	Growth YoY	Growth QoQ
Group Loans	15,185	35%	39%	17%	3%
Microfinance	11,107	26%	29%	15%	2%
Non Microfinance	4,078	10%	10%	25%	6%
Individual Loans	6,186	14%	16%	16%	3%
Affordable Housing	9,410	22%	21%	33%	6%
Micro Mortgage	1,800	4%	3%	101%	14%
MSME	3,470	8%	7%	54%	7%
FIG Lending	3,293	8%	8%	18%	10%
Vehicle Loan	1,036	2%	2%	85%	10%
Gold Loan	1,020	2%	1%	249%	33%
Agri Banking	810	2%	1%	101%	11%
^Others	693	2%	2%	(4)%	(13)%
Total	42,903	100%	100%	29%	6%
Secured	21,638	50%	46%	43%	8%

Segment Wise Disbursement

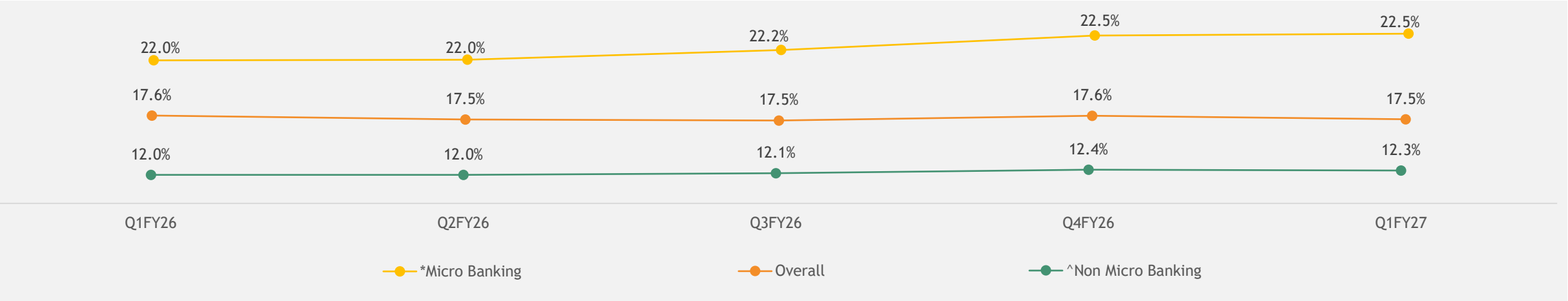
Particulars	Disbursement (₹ Cr)	% Disbursement (Q1FY27)	% Disbursement (Q1FY26)	Growth YoY	Growth QoQ
Group Loans	3,354	36%	43%	18%	(13)%
Microfinance	2,396	26%	35%	5%	(14)%
Non Microfinance	958	10%	9%	69%	(13)%
Individual Loans	1,228	13%	17%	13%	(11)%
Affordable Housing	842	9%	11%	22%	(15)%
Micro Mortgage	297	3%	3%	49%	(4)%
MSME	497	5%	6%	24%	(13)%
FIG Lending	1,735	19%	9%	185%	11%
Vehicle Loan	239	3%	2%	52%	2%
Gold Loan	467	5%	3%	184%	12%
Agri Banking	114	1%	2%	7%	(26)%
^Others	473	5%	4%	73%	49%
Total	9,245	100%	100%	41%	(6)%
Secured	4,675	51%	41%	76%	2%

Note: Individual Loan, MSME and Others^ include both secured and unsecured products. | ^Others includes: Staff loan, OD-FD & others | Gross Loan Book (GLB) includes Securitization ₹134 Cr/ ₹143 Cr/ ₹178 Cr for Jun'26 / Mar'26 / Jun'25

Book Yield And Average Ticket Size



Loan Book Yield (%)



*Micro Banking: Includes Microfinance GL & Non Microfinance GL and IL / ^Non Micro Banking: consists of MM, AHL, MSME, Vehicle Loan, Gold Loan, Agri Loan, FIG and Others

Note: Yield depicted is calculated on daily average balances for the quarter

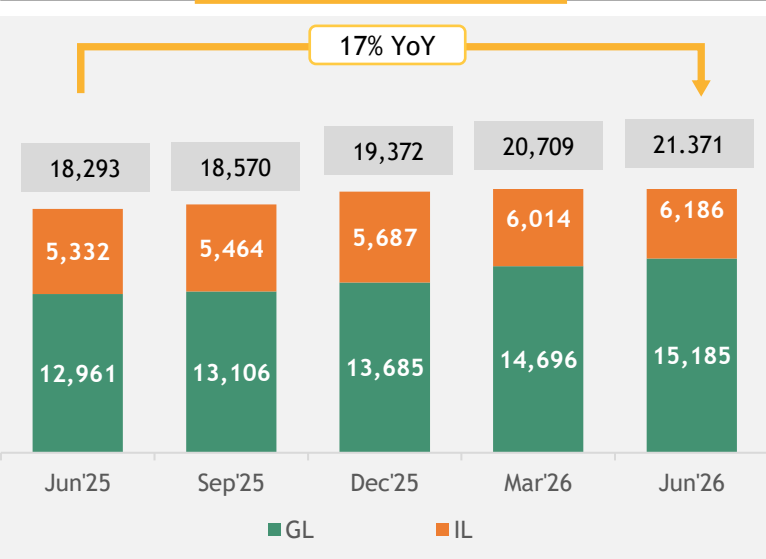
Disbursement: Average Ticket Size (₹ Lakhs)

Product	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Group Loan (GL)	0.62	0.63	0.67	0.67	0.66
Individual Loan (IL)	1.32	1.34	1.36	1.39	1.36
Affordable Housing (AHL)	15.74	15.80	16.82	17.22	17.03
Micro Mortgages (MM)	5.98	6.20	6.41	6.68	6.81
MSME (Excl. SCF)	70.73	61.09	64.87	72.07	83.45
Vehicle Loan	0.89	0.90	0.85	0.87	0.88
Gold Loan	1.67	1.71	2.04	2.35	2.19
Agri Banking	8.08	8.45	9.51	9.38	10.19

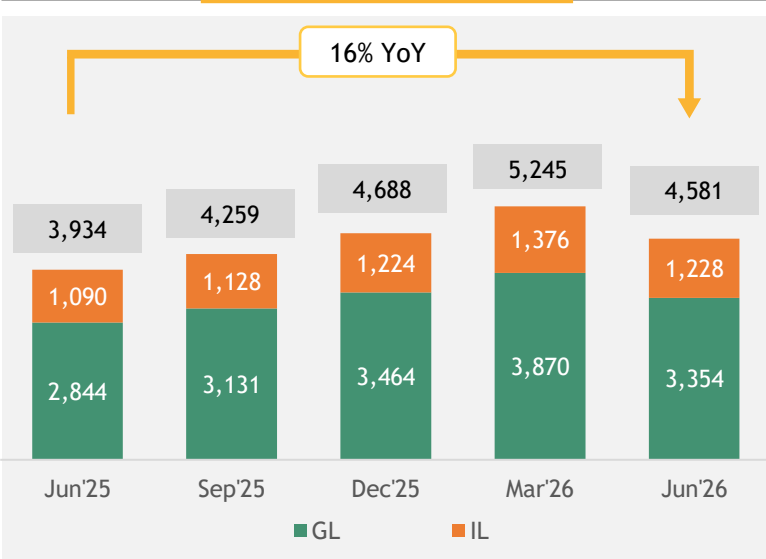
Micro Banking (GL & IL)



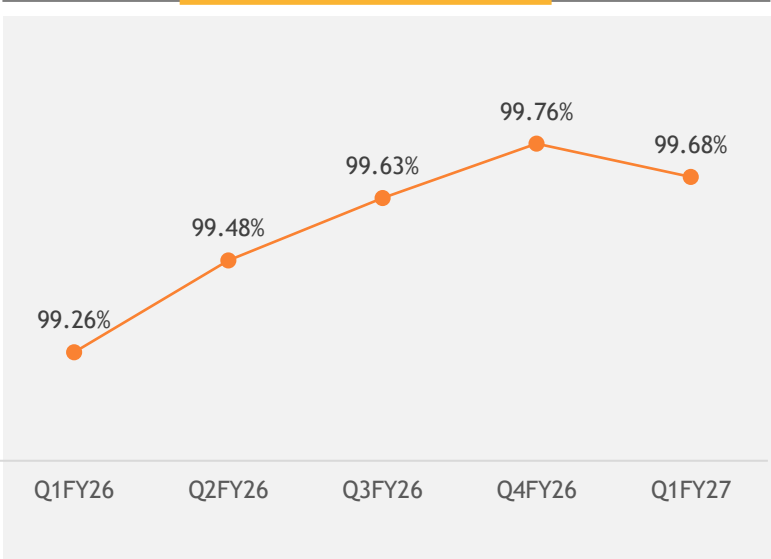
Gross Loan Book Growth (₹ Cr)



Disbursement (₹ Cr)



X Bucket Collection Efficiency

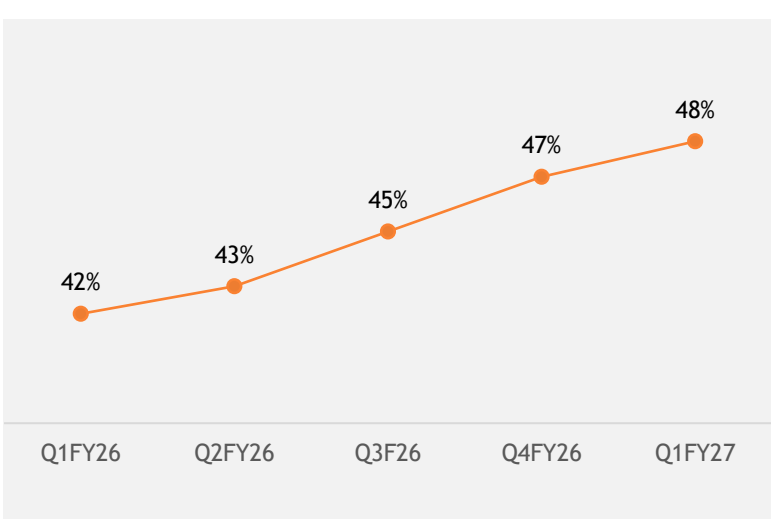


Top 5 State Wise Portfolio Performance

Group Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	15.0%	3.9%	3.5%	2.8%
Karnataka	11.8%	6.3%	6.1%	5.6%
Tamil Nadu	11.6%	4.4%	4.1%	3.7%
Bihar	11.5%	3.4%	3.1%	2.6%
Uttar Pradesh	8.4%	3.6%	3.2%	2.6%
Others	41.6%	3.7%	3.3%	2.6%
Total	100.0%	4.1%	3.7%	3.1%

Individual Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
Haryana	11.6%	3.6%	3.2%	2.4%
Maharashtra	11.6%	4.8%	4.2%	3.0%
West Bengal	11.2%	5.7%	5.1%	4.0%
Uttar Pradesh	10.5%	3.1%	2.6%	1.9%
Tamil Nadu	10.3%	2.5%	2.3%	1.8%
Others	44.7%	4.0%	3.6%	2.9%
Total	100.0%	4.0%	3.6%	2.8%

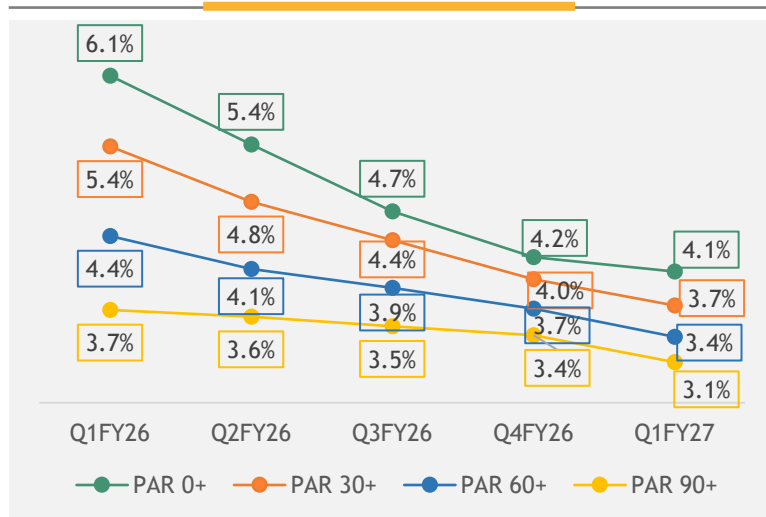
Cashless Collection



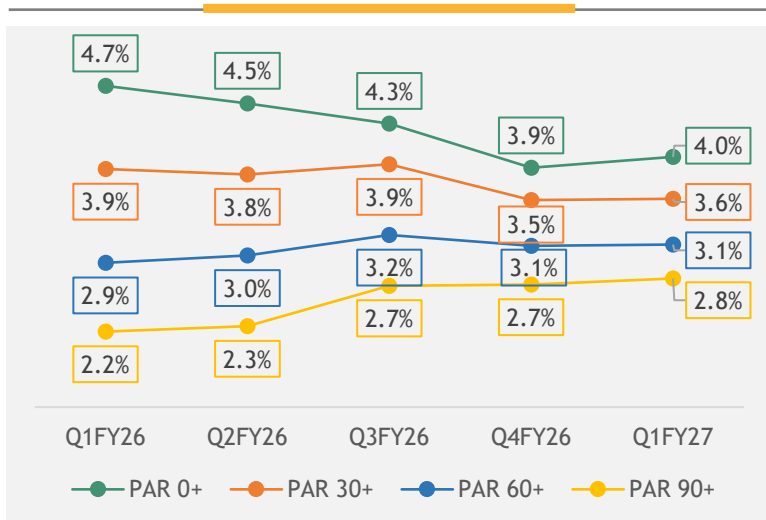
Micro Banking (GL & IL)



PAR Trend (GL)



PAR Trend (IL)



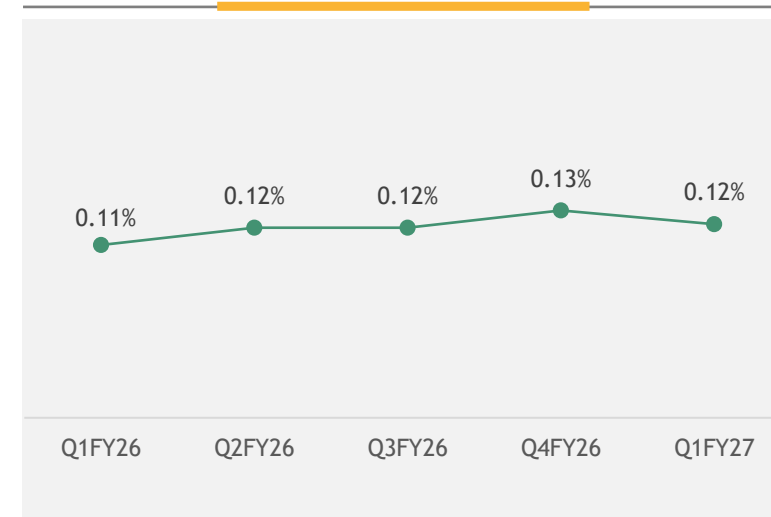
Lender Wise GL Loan Book % Trend

Lender Overlap	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Unique to Ujjivan	49.7%	51.0%	54.7%	55.9%	57.1%
Ujjivan+1	28.6%	30.0%	29.6%	29.7%	29.7%
Ujjivan+2	15.2%	14.7%	13.1%	12.5%	11.7%
Ujjivan+3	4.4%	3.1%	1.9%	1.5%	1.2%
Ujjivan+4 & above	2.1%	1.2%	0.6%	0.5%	0.4%

Lender Wise IL Loan Book % Trend

Lender Overlap	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Unique to Ujjivan	56.7%	58.7%	63.7%	66.3%	67.8%
Ujjivan+1	23.4%	23.9%	22.8%	22.5%	22.2%
Ujjivan+2	11.8%	11.3%	9.6%	8.5%	7.8%
Ujjivan+3	5.2%	4.2%	2.8%	2.1%	1.7%
Ujjivan+4 & above	3.0%	1.9%	1.1%	0.6%	0.5%

Disbursement To Borrower With Internal Peak DPD Of 30+ In Preceding 6 Months

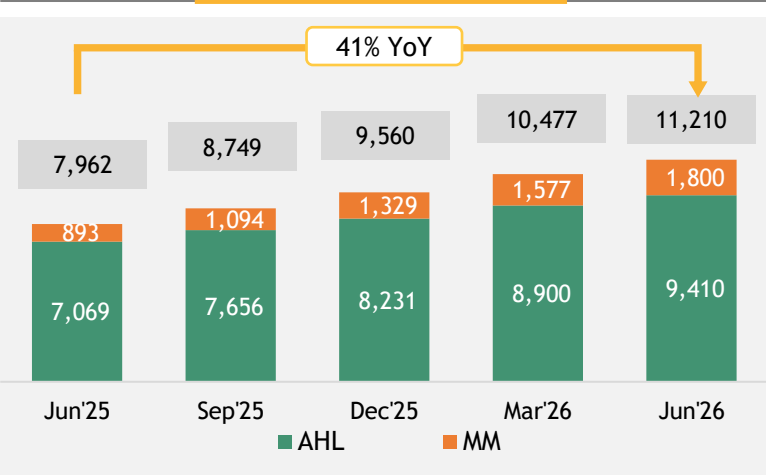


- The total pool of customers represented above are Repeat GL, Top Up GL and GL to IL
- Ujjivan policy: Precludes customer with 1 DPD with Ujjivan at the time of disbursement
- Business Rule Engine & Independent Credit team ensures policy adherence and calibrated deviation calls
- Ujjivan monitors disbursement to customers with Internal Peak DPD in last 6 months and the same is depicted above which is miniscule
- As part of MFIN Guardrails disbursement are allowed upto 60 DPD with other lenders at the time of disbursement

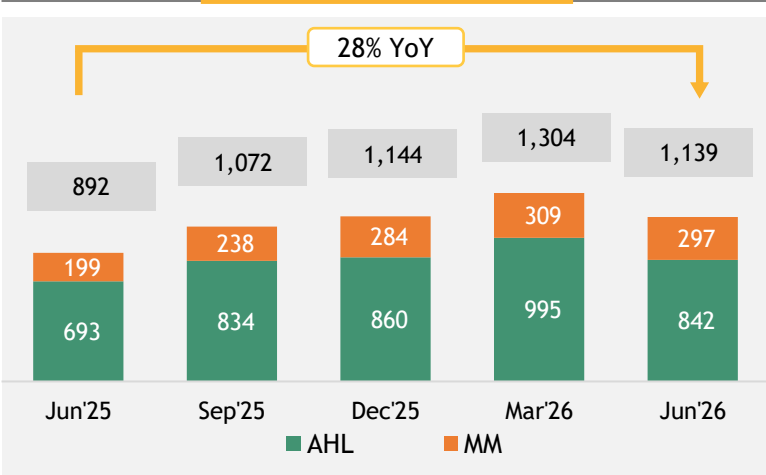
Drivers Of Secured Book Growth - Housing



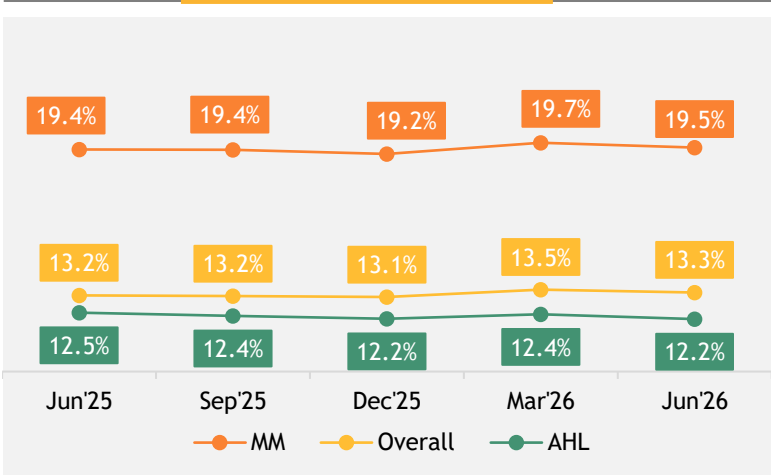
Gross Loan Book Growth (₹ Cr)



Disbursement (₹ Cr)



Loan Book Yield (%)



*Change in prior period as applicable

Business Highlights

- Branch Presence AHL: 581 | MM: 323
Across 23 States & UT | 26 Retail Asset Centres
- Customer Segmentation: Self Employed (55%) & Salaried (45%)
- Self Occupied Residential Property (SORP): 94%
- Average LTV maintained: AHL 49% | MM 45%
- Average FOIR for all loans are maintained below 50%
- As on Jun'26; On Time Repayment Rate: 89.4% | Monthly Repayment Rate: 97.6%

Enablers of Growth

- Tailor made State Level Collateral Policy**
To cater Tier II and Tier III Market Requirements
- Centralized Credit Processing Unit**
Reduced TAT for Salaried Customers
- Extensive usage of Data & Analytics**
To enhance productivity, improve cross sell & identify early warning

Asset Quality (%)

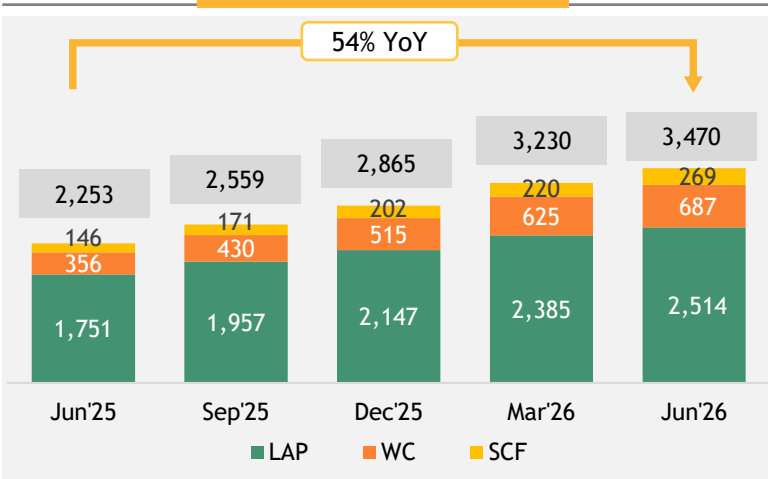
PAR 0			
	Overall	AHL	MM
Jun'25	3.7%	4.0%	1.0%
Sep'25	3.6%	3.9%	1.1%
Dec'25	3.3%	3.7%	1.2%
Mar'26	3.0%	3.4%	1.2%
Jun'26	3.3%	3.7%	1.5%

GNPA			
	Overall	AHL	MM
Jun'25	1.2%	1.3%	0.3%
Sep'25	1.1%	1.2%	0.4%
Dec'25	1.1%	1.2%	0.4%
Mar'26	1.0%	1.1%	0.5%
Jun'26	1.1%	1.2%	0.6%

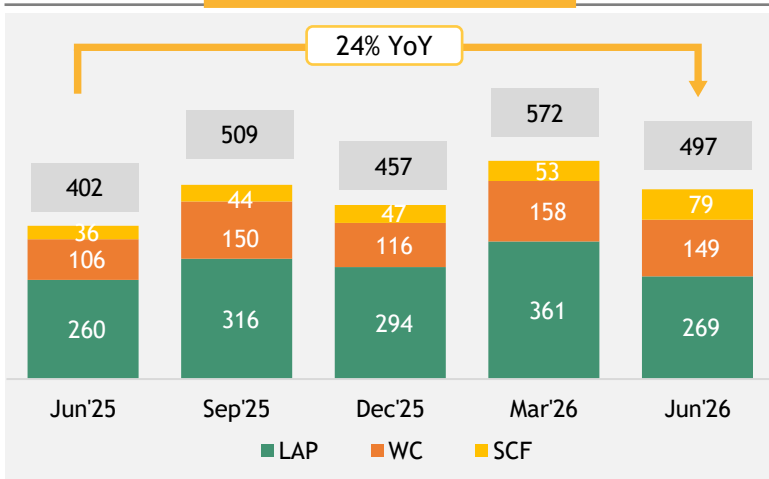
Drivers Of Secured Book Growth - MSME



Gross Loan Book Growth (₹ Cr)



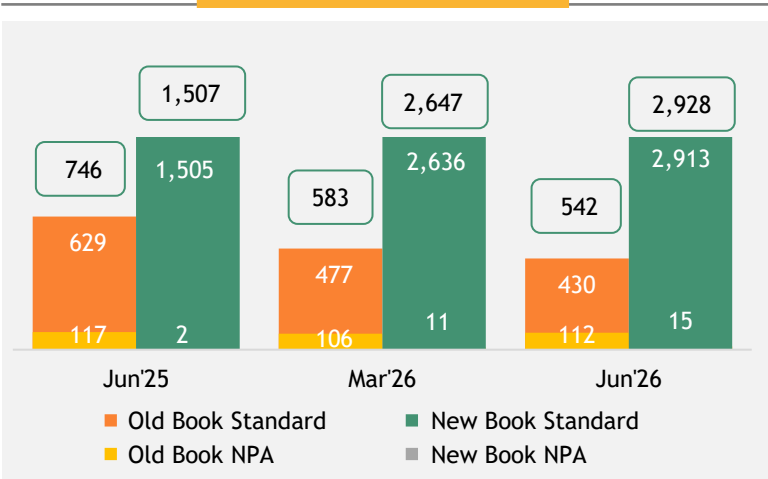
Disbursement (₹ Cr)



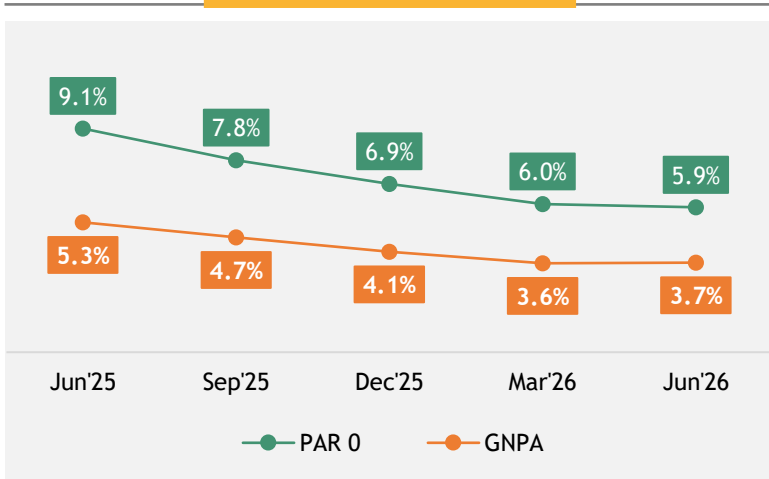
Business Highlights

- Loan Against Property (LAP):** Vintage Business with mix of Semi-Formal and Formal MSMEs
Products: Long Term LAP, LRD, DLOD
- Working Capital (WC):** New Line Of Business for Formal MSMEs
Facilities: Short Term Fund Based - OD/ CC, WCDL, Non-Fund - BG, CGTMSE
- Supply Chain Finance (SCF):** New Line Of Business for Formal MSMEs
Facilities: Ultra-Short Term anchor-led Dealer and Vendor Financing
- Book Yield:** 10.4% Blended yield for MSME including LAP, WC & SCF
Focus Area: To build 360° banking relationship with MSME customers

Asset Quality - New Book at Minimal NPA



PAR 0 & GNPA Movement (%)



Enablers of Growth and Stability

- Digital Underwriting**
Dedicated LOS for LAP and WC businesses | Automated CAM with GST, Banking, ITR fetch
- Analytics & Digital Interventions**
Enhanced productivity | Increased Cross Selling & Up selling opportunities
- EWS and Monitoring**
Automated Early Warning System | Enable proactive risk identification and timely correction



Drivers Of Secured Book Growth - New Products

Vehicle Finance



Business Performance

- Disbursement Run Rate Achieved: ₹80 Cr
- Book Yield: 20.2%
- Asset Quality: NPA 1.7%
- LTV: 80%



Target Segment

- Tier II and Tier III Markets
- Both Salaried & Self-Employed



Product

- 2W - Commuter & Mid Premium vehicles



Geographical Presence

- 337 Branches across 12 States
- Business tie up with 1100+ dealerships



Sourcing

- Through tie ups with Dealer Network
- Focus on top OEMs
- NTB at 93%



Enablers

- Scorecard based quick decisioning
- Integrated LOS with rule engine
- Curated dealer Loyalty Program
- Trade advance for dealership

Gold Loan



Business Performance

- Disbursement Run Rate Achieved: ₹156 Cr
- Book Yield: 14.7%
- Asset Quality: NPA 0.2%
- LTV: 56%



Target Segment

- Unorganized segment with agri and allied activities & small businesses



Products

- Bullet Repayment
- Monthly Interest Scheme
- EMI Repayment
- Over-Draft



Geographical Presence

- 455 Branches with 35% of branch network from South, followed by North and East at 27% each



Sourcing

- Internal Sourcing: 95% | DSA:5%
- NTB:40%



Enablers

- Mobility Solution enabling digital customer onboarding
- Centralized policy and LOS framework for uniform processing and valuation
- Strong Quality Governance through surprise verification and packet audits

Agri Banking



Business Performance

- Disbursement Run Rate Achieved: ₹38 Cr
- Book Yield: 12.9%
- Asset Quality: NPA 1.0%
- LTV: 65%



Target Segment

- Individual Farmers with agriculture land and cash flow track record
- Non Individual entities engaged in Agri. & related business



Products

- Overdrafts for Crop Cultivation
- Term loan for Farm Investments / Development
- Entire portfolio is secured
 - Agri Collateral (~65%)
 - Non-Agri Collateral (~35%)



Geographical Presence

- 311 Branches across 10 States



Sourcing

- Internal sourcing: 97% | Connector: 3%
- NTB: 95%



Enablers

- Assisted digital Onboarding
- Deep Rural Presence
- State-wise collateral policy
- Customised products for each segment

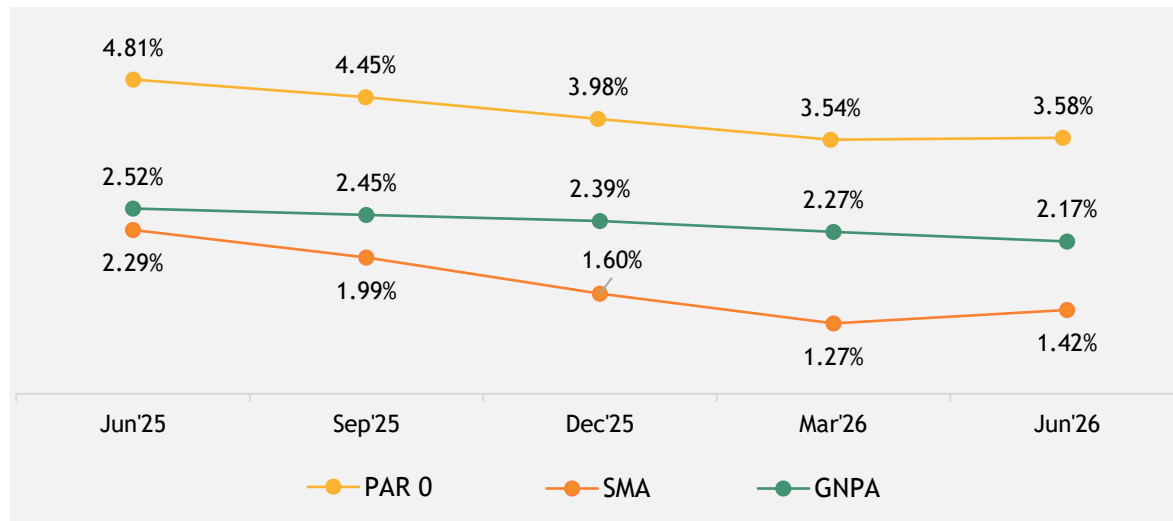


Asset Quality

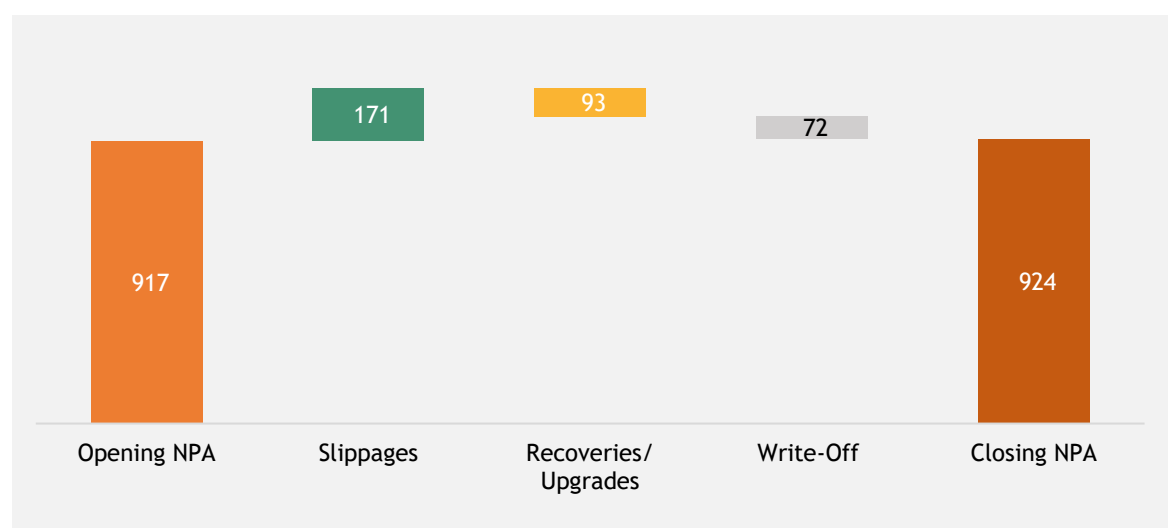
Asset Quality



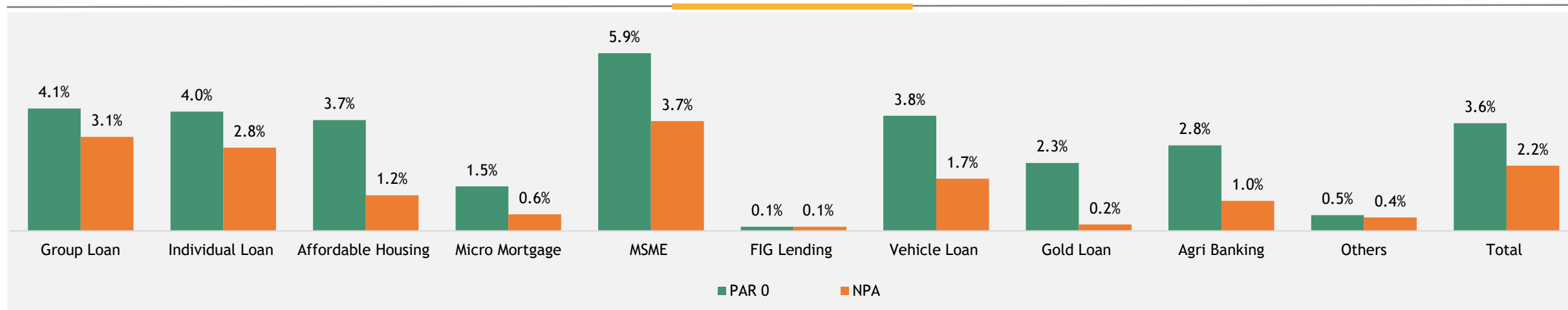
PAR 0, SMA & NPA (%)



Q1FY27 NPA Movement #



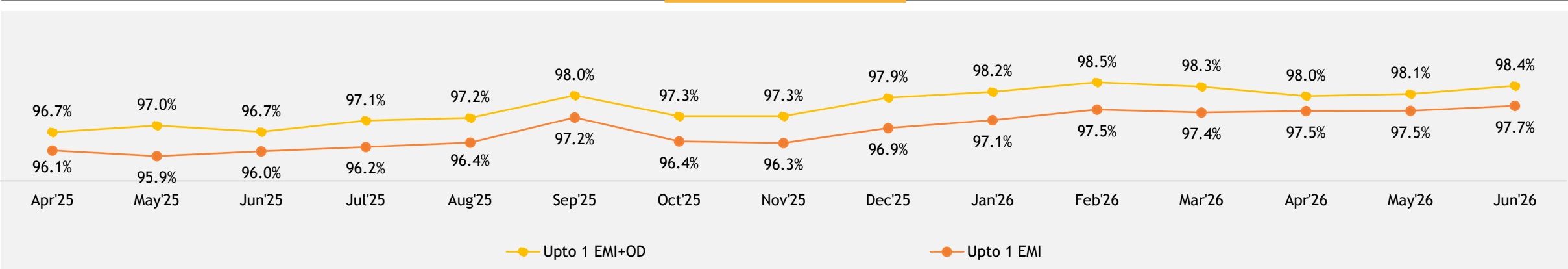
Segment Wise PAR 0 and NPA (%)



Healthy Collections

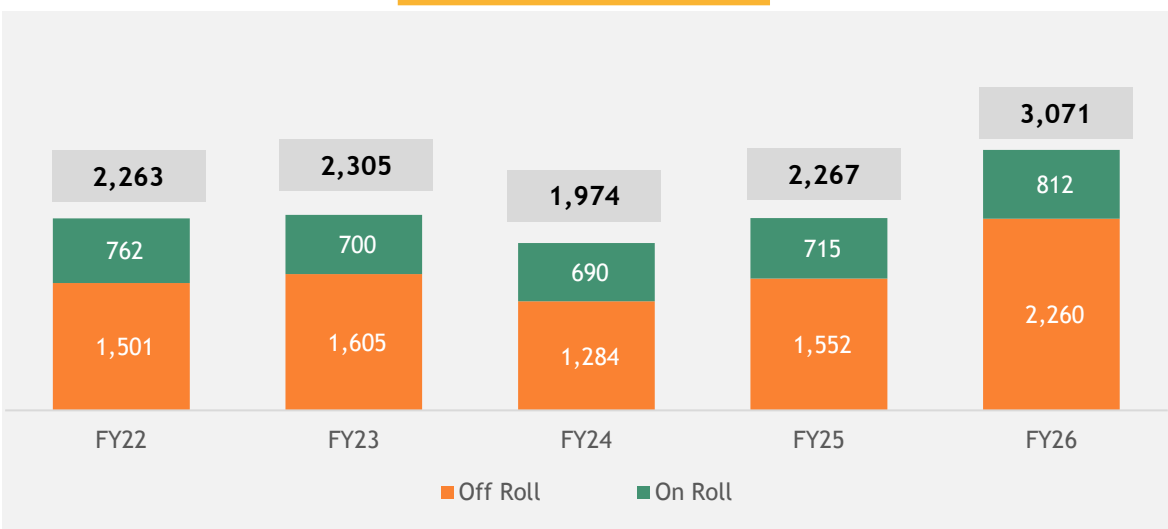


Bank Level Collection Efficiency %

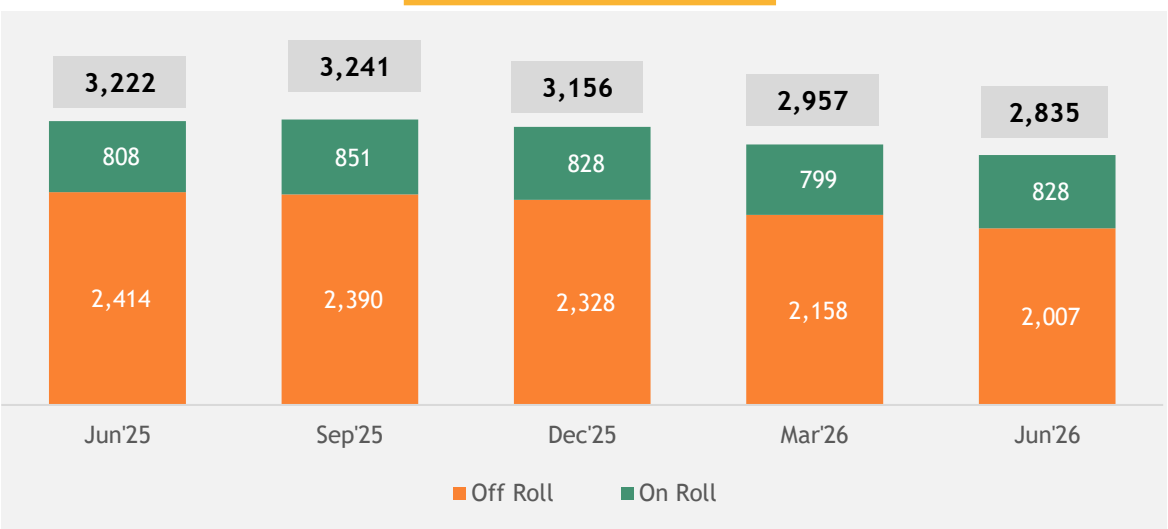


Calibrated Collection Team (Nos)

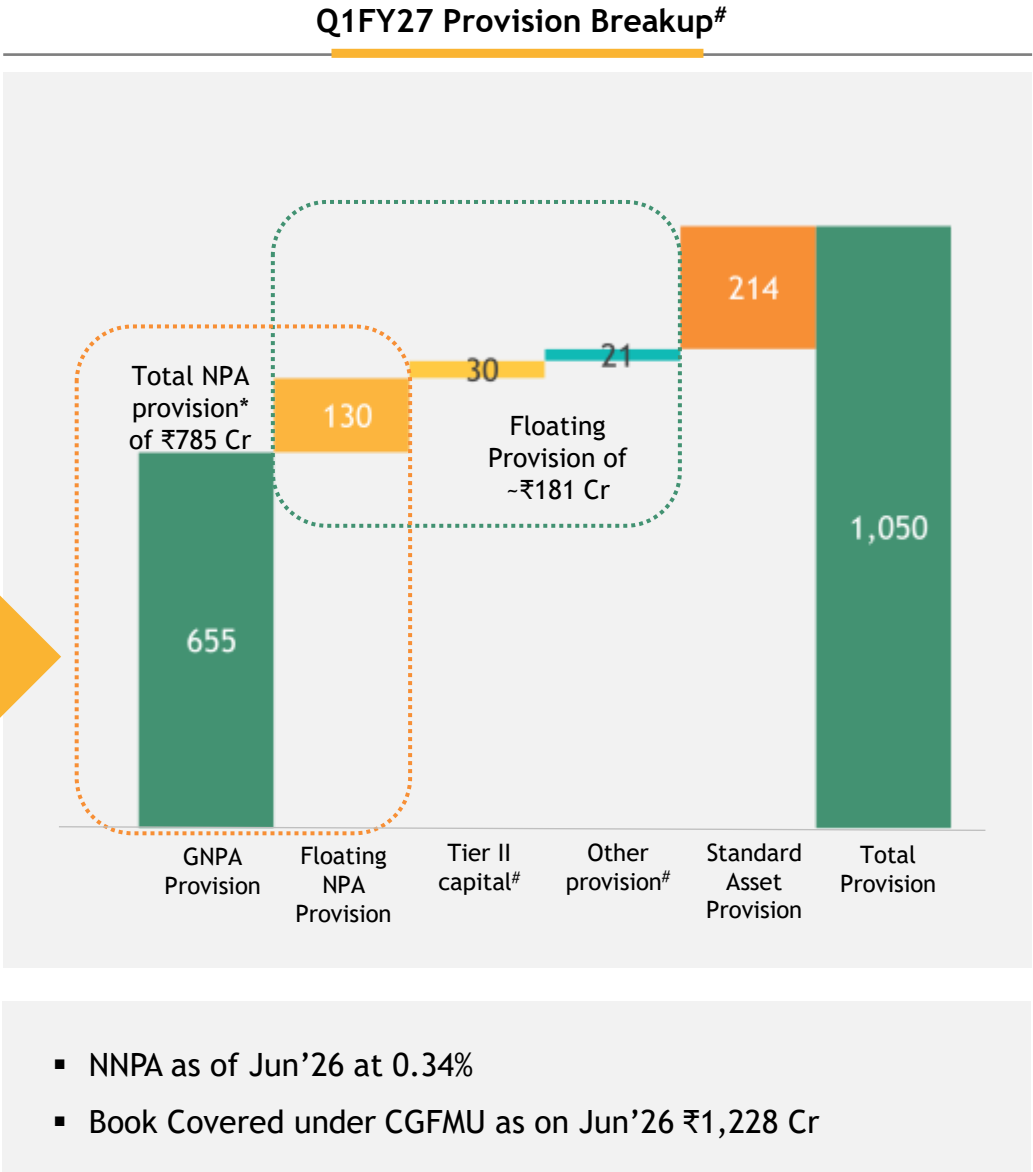
Full Year Average



Quarter End Nos



Provision Coverage



Floating provision of ~₹181 Cr continues to be on books. Of this ₹30 Cr is earmarked toward Tier II capital, ₹130 Cr is earmarked for PCR calculation and ~₹21 Cr is earmarked for Other Provisions



Advances Growth

~ 25%



Credit Cost

0.9% to 1.0% of
the ATA[#]



RoA

1.8% to 2.0%

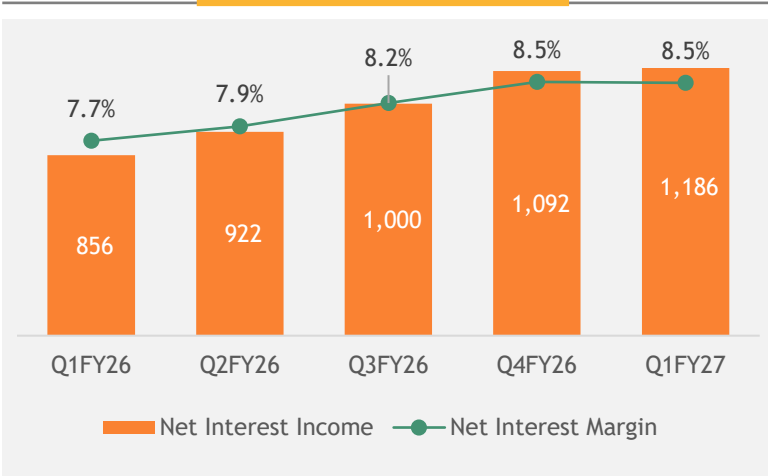


Financial Overview

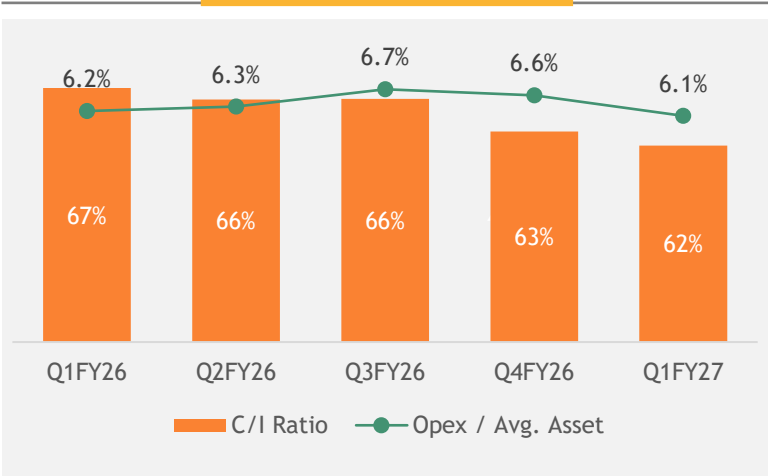
Financial Overview



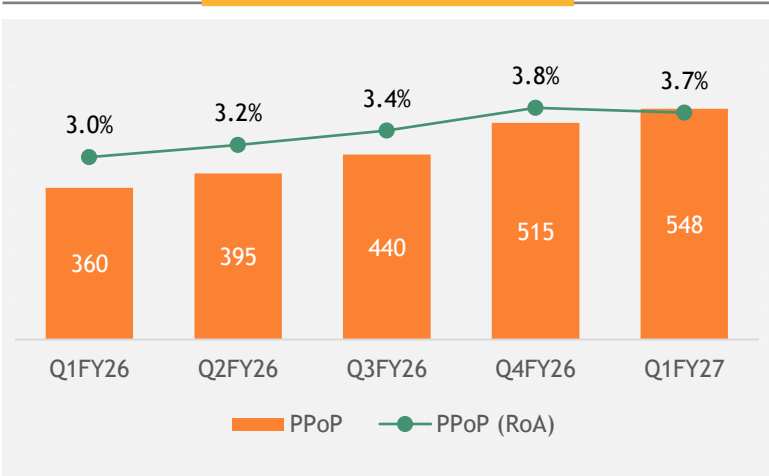
NII (₹ Cr) & NIM* (%)



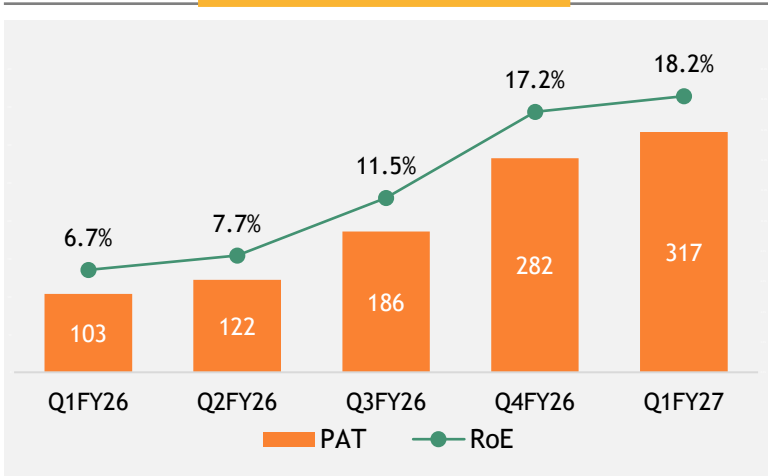
Cost to Income (%) & Operating Expenses/ Average Total Assets (%)



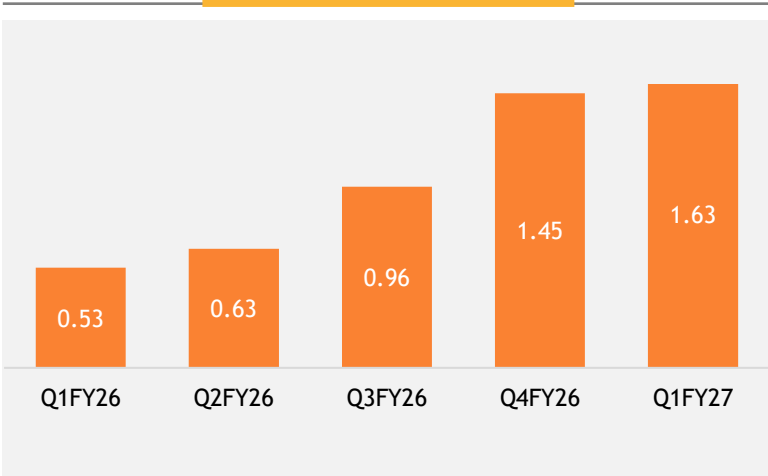
Pre-Provision Operating Profit (₹ Cr)



PAT (₹ Cr) & RoE (%)



EPS (₹)



Net Worth (₹ Cr)



* NIM includes Securitization



Profit & Loss Statement

Particulars (₹ Cr)	Q1FY27	Q1FY26	YoY Growth	Q4FY26	QoQ Growth
Interest Earned	2,025	1,619	25%	1,878	8%
Other Income	257	249	3%	307	(16)%
Total Income	2,282	1,868	22%	2,186	4%
Interest Expended	839	763	10%	786	7%
Personnel Expenses	506	414	22%	457	11%
Operating Expenses	389	331	18%	428	(9)%
Total Cost	1,734	1,507	15%	1,671	4%
Pre Provision Operating Profit	548	360	52%	515	7%
Credit cost	127	225	(43)%	144	(11)%
Profit Before Tax	421	136	212%	371	13%
Tax	104	32	226%	89	17%
Net profit for the period	317	103	207%	282	12%

Total Income - Breakup



Particulars (₹ Cr)	Q1FY27	Q1FY26	YoY Growth	Q4FY26	QoQ Growth
Interest on loan	1,792	1,399	28%	1,658	8%
Int. on investments	231	218	6%	218	6%
Securitization Income	2	2	1%	2	3%
Total Interest Earned	2,025	1,619	25%	1,878	8%
Processing Fees	104	77	35%	115	(10)%
PSLC Income	0	8	(100)%	5	(100)%
Insurance Income	36	22	63%	63	(43)%
Bad Debt Recovery	29	23	27%	34	(14)%
Treasury	6	50	(87)%	(1)	NA
Misc. Income*	82	68	20%	91	(10)%
Total Other Income	257	249	3%	307	(16)%
Total Income	2,282	1,868	22%	2,186	4%

*Includes cards AMC charges, NFS / other banking operations income and foreclosure / late payment & other charges
 Note: Reclassification of items in other Income has led to change in Bad Debt Recovery & Misc. Income for Q1FY26

Balance Sheet



Particulars (₹ Cr)	As at Jun 30, 2025	As at Mar 31, 2026	As at Jun 30, 2026
CAPITAL AND LIABILITIES			
Net worth	6,191	6,816	7,144
Capital	1,935	1,943	1,945
Employees Stock Options Outstanding	93	97	99
Reserves and Surplus	4,163	4,776	5,100
Deposits	38,619	45,668	48,129
Borrowings	3,078	3,736	3,806
Other Liabilities and Provisions	1,223	1,321	1,579
TOTAL	49,111	57,541	60,658
ASSETS			
Cash and Balances with Reserve Bank of India	2,267	3,110	2,716
Balance with Banks and Money at Call and Short Notice	509	334	1,805
Investments	12,339	12,724	12,511
Advances	32,501	39,761	41,980
Fixed Assets	478	493	504
Other Assets	1,017	1,119	1,143
TOTAL	49,111	57,541	60,658

Healthy Capital Adequacy



Particulars (₹ Cr)	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Credit Risk Weighted Assets	26,691	29,076	29,638	31,738	34,011
Tier I Capital	5,654	5,782	5,967	6,252	6,515
Tier II Capital*	423	429	440	456	408
Total Capital	6,077	6,211	6,407	6,709	6,923
CRAR	22.77%	21.36%	21.62%	21.14%	20.36%
Tier I CRAR	21.18%	19.89%	20.13%	19.70%	19.16%
Tier II CRAR	1.58%	1.47%	1.49%	1.44%	1.20%
Floating Provision considered in Tier II	30	30	30	30	30



Ujjivan - Platform For Growth



Mobile & Internet Banking Highlight

Presenting

the all-new revamped

**UJJIVAN
EZY**

*Mobile banking app.
Make banking effortless,
as easy as child's play.*



Adoption Of New
EZY MB Increased
~74% In Q1



Customized Themes
& Enhanced UI UX



250+ Features
MF Distribution
Live



Micro Services &
Multiple SDKs
Integrations

Key Achievements (Q1FY27)



**~₹13K Cr /
month
Value Transacted**
(Through UPI)



96.6%
**Savings Account Opened
Digitally**
(Using Self Service & Assisted Digital)



71%
**Retail Term Deposits Opened
Digitally**
(Using Self Service & Assisted digital)



46%
**Loan Repayment Collected
Digitally**
(Using BBPS & Hello Ujjivan App)

Servicing Customers Through Multiple Channels



Channels



Retail Mobile / Internet Banking

- Available in 9 Languages
- Value added services includes: GST & Bill Payments,
- Newly added features: Mutual Fund investment module, Ujjivan Rewardz, Goal Based Savings and others.
- FY27: Integration of UPI (Scan & Pay) feature in EZY Mobile Banking, 50+ new features and UI/UX Enhancements



Business Mobile / Internet Banking

- Dedicated platform for corporate customers
- Business Mobile Banking App available
- High-volume & bulk upload, Multi-Fund Transfer option
- Major Features - GST, Direct tax payments & PFMS
- FY27: Upgradation of Business Net Banking and Business Mobile Banking with host of new features



Payments

- UPI, UPI Autopay & UPI Lite service available
- AePS platform available to promote inclusion
- Merchant QR Codes for small merchants / retailers
- Multiple Partner Payment Gateways available
- Ujjivan SFB - Live as Biller Operating Unit (BOU)
- Slice Credit Card added as a new biller
- FY27: Comprehensive Merchant Solutions ecosystem



Digital Acquisition (DFD/DSA/DCA)

- Ujjivan's DIY journey for customers to open SA, Fixed Deposit & CA (Individual)
- Branchless opening of SA and FD account through video KYC
- Digital Current Account (Individual) can be opened within serviceable Bank branch location
- FY27: RM Assisted Non-Individual Current Account Onboarding Platform (Phase 1: Sole Proprietorship)



Other Channels

- Voice visual vernacular app - Hello Ujjivan available in 11 languages with chatbot facility for financial inclusion
- WhatsApp Banking & Chatbot
- SMS & Missed call Banking for basic banking services such as balance inquiry, recent trans, etc
- Phone / Video banking for 540+ services available in 13 Languages

Robotic Process Automation

- As of Jun'26: 77 process automated
- FTE Savings: 101 Full Time Equivalent till Jun'26
- FY27: Plan to bring RPA automated process count to 95+
- Manhours saving through RPA: 56,256 manhours in Q1 FY26



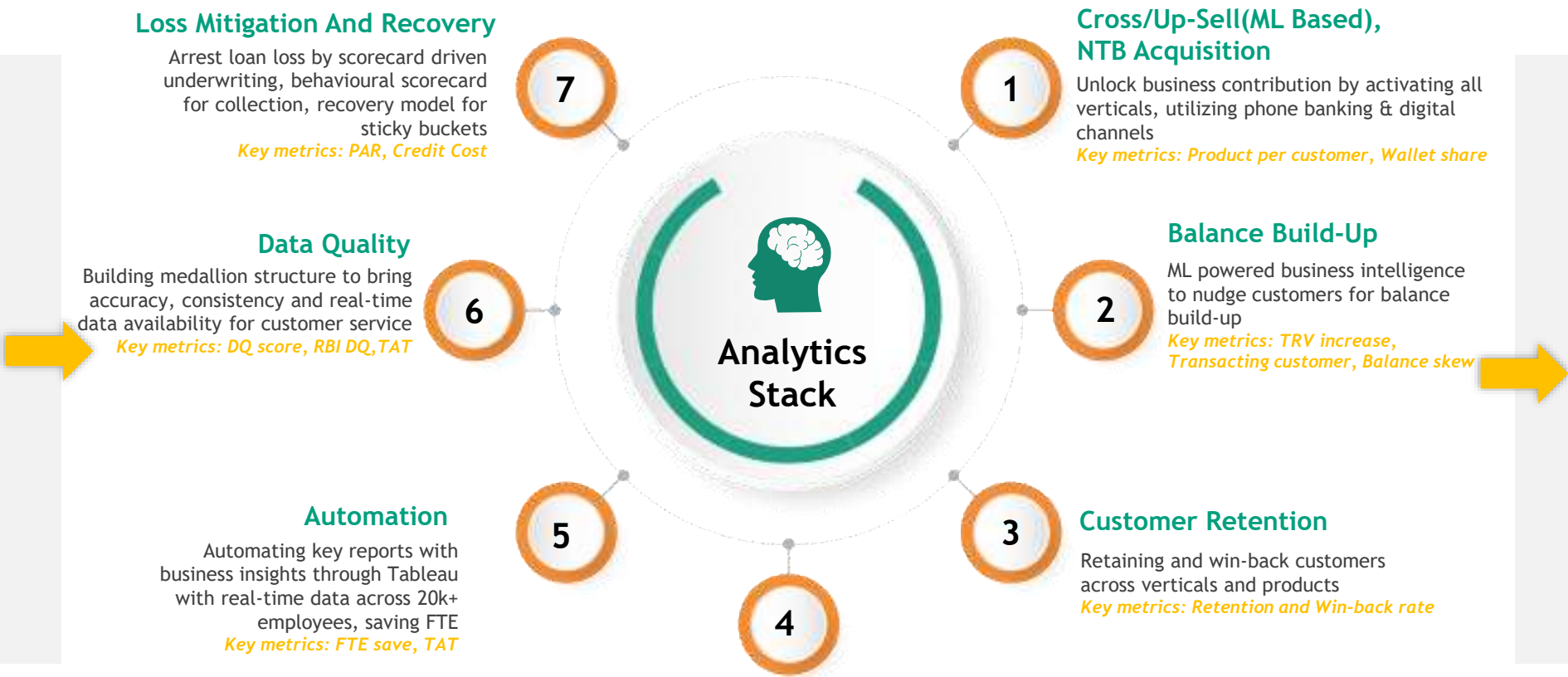
Data Asset

1 Cr+
Customer
Franchise

10.5 Cr+
Transactions
generating/month

5 Lakh+ Loans
processed/month

1,200+Key data
elements refreshed
near real-time



Outcomes

Benchmarked top in class in Data Quality Index by RBI for FY25 with score of **97**

Generated additional business volume of **~ ₹429 Cr.+** in Q1FY27

~ ₹20 Cr.+ Loss recovered from written-off pool (360 DPD+) across GL/IL verticals in Q1FY27

Strong Independent Board



Banavar Anantharamaiah Prabhakar
Chairman and Independent Director



Education: Commerce graduate (University of Mysore), Chartered Accountant (ICAI)
Experience: Andhra Bank, Bank of India, Bank of Baroda UK Operations

Sanjeev Nautiyal
MD & Chief Executive Officer



Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Sudha Suresh
Independent Director



Education: B.Com (Honors) CA (ICAI), Grad ICWA (ICMAI), CS (ICSI)
Experience: S. Rao & Associates, Mani Capital, UFSL

Rajni Mishra
Independent Director



Education: M.Com - Gold Medallist (MS University, Vadodara)
Experience: SBI as well as its associate banks, NCL Buildtek limited

Ravichandran Venkataraman
Independent Director



Education: Qualified FCCA - UK (ACCA), ACMA - UK (CIMA), Program for CFOs (Wharton Business School)
Experience: eVidyaloka Trust, HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat

Rajesh Kumar Jogi
Independent Director



Education: Bachelor of Arts (Economics), Fellow member ICAI (ICAI), Advanced Management Program (Harvard Business School)
Experience: Natwest Group (erstwhile RBS Group), Royal Bank of Scotland

Mona Kachhwaha
Independent Director



Education: B.A. Hons (Delhi University), MBA (XLRI Jamshedpur), Executive Program in Private Equity (Said Business School, Oxford University)
Experience: Citibank, UC Impower, Caspian Impact Investment Adviser

Aniruddha Paul
Independent Director



Education: B. Tech (IIT Kharagpur), MBA (IIM Calcutta)
Experience: Standard Chartered, ING, Citibank, Cerulean Information Technology

Carol Furtado
Executive Director



Education: B. Sc (Bangalore University), PGDM (Mount Carmel Institute)
Experience: UFSL, ANZ Grindlays Bank and Bank Muscat

Key Management



Sanjeev Nautiyal
MD & Chief Executive Officer



Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Carol Furtado
Executive Director



Education: B. Sc (Bangalore University), PGDM (Mount Carmel Institute)
Experience: UFSL, ANZ Grindlays Bank and Bank Muscat

Martin Pampilly S
Chief Operating Officer



Education: COO Certified (IIM Lucknow)
Experience: UFSL, ANZ Grindlays Bank, Bank Muscat and Centurion Bank of Punjab

Sadananda Balakrishna Kamath
Chief Financial Officer



Education: Associate Company Secretaryship (ACS, ICSI), Chartered Accountancy (CA, ICAI)
Experience: Credit Access Grameen Ltd, Tata Group

Ashish Goel
Chief Credit Officer



Education: PGDM in Marketing & Finance (XIM, Bhubaneswar), B. Tech - Mechanical Engineering (Kurukshetra University)
Experience: ICICI Bank, Marico Industries, Godrej & Boyce

Brajesh Joseph Cherian
Chief Risk Officer



Education: MBA in Finance (Sikkim Manipal University), B. Pharma (Dr. M.G.R. Medical University)
Experience: The South Indian Bank, Axis Bank

Mangesh Mahale
Chief Technology Officer



Education: Bachelor of Engineering Computer (Veermata Jijabai Technological Institute, University of Mumbai)
Experience: NSE Clearing Limited, Union Bank of India, Oriental Bank of Commerce, State Bank of India, Rolta India Limited

Rajaneesh Hosakoppa Rudresha
Chief Compliance Officer



Education: Master of Arts (University Of Mysore)
Experience: Kotak Mahindra Bank Ltd, ICICI Bank Ltd, Deutsche Bank

Chandralekha Chaudhuri
Head- Human Resource



Education: BBA, LLB (Symbiosis School of law), PGCHRM -HR (XLRI)
Experience: UFSL

Business Leaders



Rajeev Padmanabh Pawar
Head of Treasury



Education: MBA (JBIMS, University Of Mumbai)
Experience: Growmore Research, Kotak Mahindra, Daewoo Securities, American Express, Standard Chart., Edelweiss

Hitendra Nath Jha
Head Retail Liabilities, TASC & TPP



Education: Bachelor of Science (Ranchi University), Bachelor of Laws (Saurashtra University)
Experience: Stock Holding Corporations, IDBI Bank, ICICI Bank, Kotak Mahindra Bank

Umesh Arora
Head of Emerging Business



Education: Post Graduate (IIM Kozhikode)
Experience: Axis Bank, IDBI Bank, Standard Chartered

Vibhas Chandra
Business Head of Micro Banking



Education: PGDBM - Rural Management, (XIM, Bhubaneshwar)
Experience: UFSL

Parag Kumar Srivastava
Head of Financial Institutions Group



Education: MBA (University Of Allahabad)
Experience: Kotak Mahindra Bank, MCX Ltd, Stock Holding Corporation of India

Prem Kumar G
Business Head - Vehicle Finance



Education: Bachelor of Commerce (Karnataka State Open University)
Experience: UFSL, Paul D Souza & Associates, One World Hospital

Pradeep B
Business Head of Housing Loan & MM



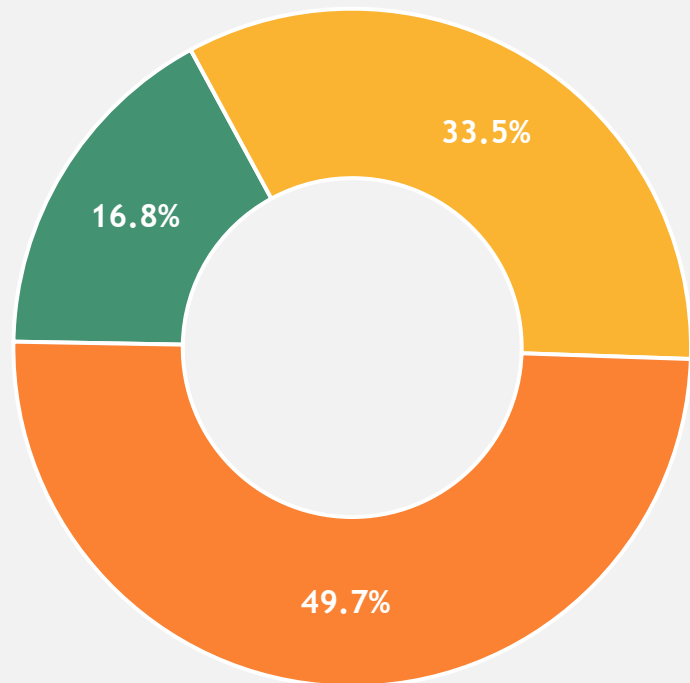
Education: Master of Social Work (SDM College)
Experience: UFSL

Murali Chari
Business Head - Agriculture Banking



Education: Post Graduate Diploma (Syboisis Institute Of Distance Education)
Experience: Samaaru Finance P Ltd, HDFC Bank Ltd, Sundaram Finance Ltd

Shareholding Pattern As On Jun'26



- Foreign Institutional Investors (FPI, FPC & FDI)
- Domestic Institutional Investors (MF, AIF, Ins & QIB)
- Retail & Others

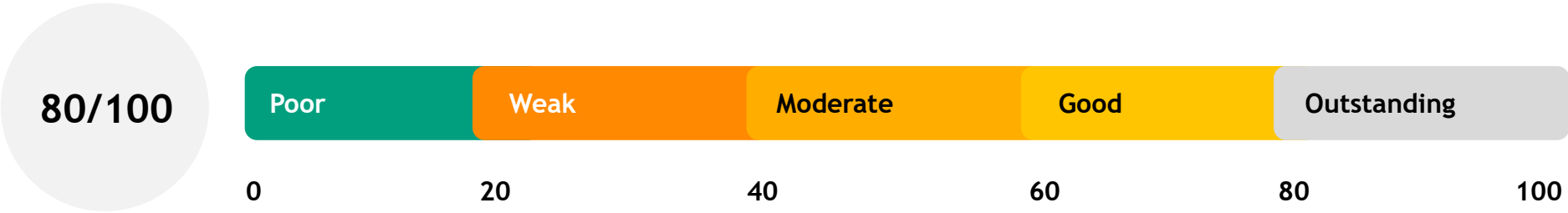
Top 10 Investors

Sundaram Mutual Fund
International Financial Corporation
Axis Mutual Fund
Franklin Mutual Fund
Kotak Mahindra Mutual Fund
Vanguard Group
Union Mutual Fund
Aditya Birla Sun Life Mutual Fund
Canara Robeco Mutual Fund
Mahindra Manulife Mutual Fund

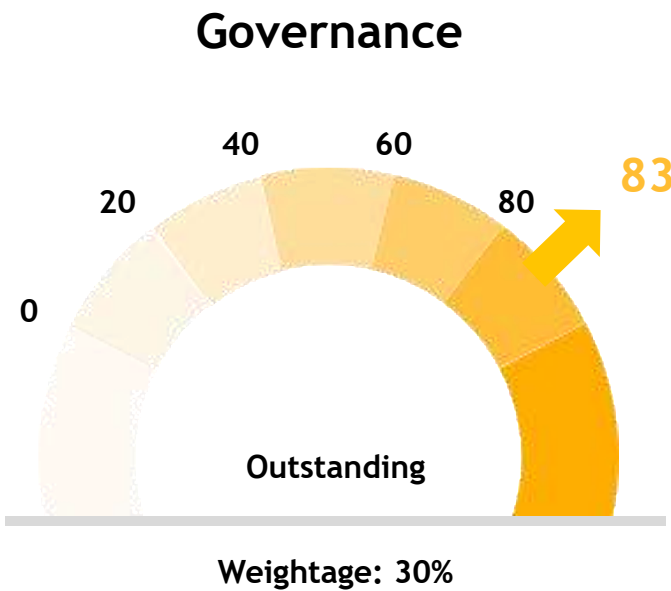
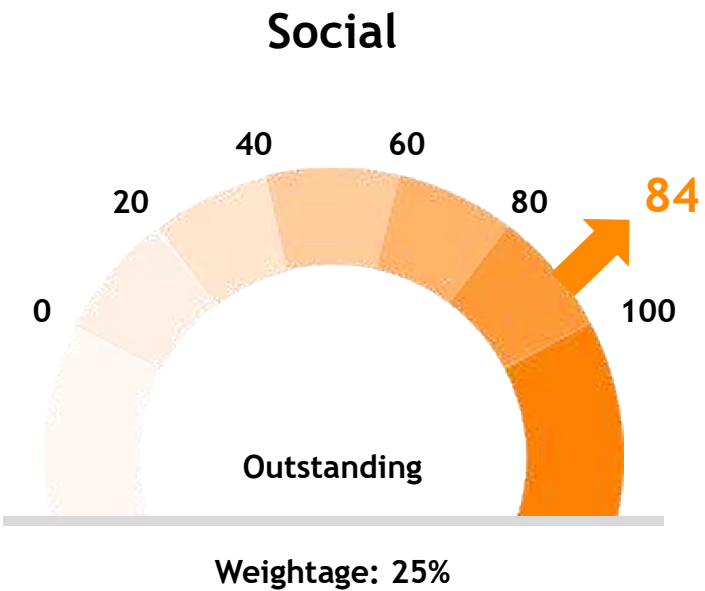
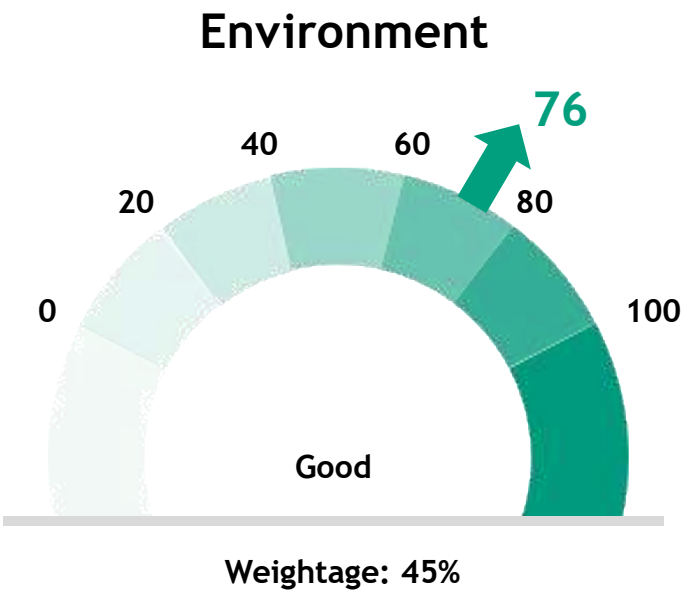


ESG

ESG Rating



Ujjivan Small Finance Bank Limited	Previous Score	Current Score	Rating Symbol	Rating Movement
ESG Impact Rating	-	80	Outstanding	-





Environment



1.60 (tCO₂eScope 1 & 2 Emission Intensity/Cr Turnover)

Scope 3 Emissions Intensity/Cr Turnover: 7.78 (tCO₂e)

~32,415 KWh Solar Energy generated & used

Water Intensity/ Cr Turnover: 20.87 (KL)

Waste Intensity/ Cr Turnover 0.0118 (tCO₂e)

Paper Saving through Digitalisation - 24% from FY '23

Social



20% Gender Diversified Ratio

25K+ Employee Volunteering Hours

48.2 Average Hours of Training / Employees

Total CSR Spend: ₹27 Cr

No of Beneficiaries impacted: 24 Lakhs+

No of PWD's Impacted: 23,256+

Beneficiaries impacted through Financial Literacy Program: 1.8 Lakhs+

Governance



ISO 27001:2022 Certified IS Management System(passed through surveillance Audit)

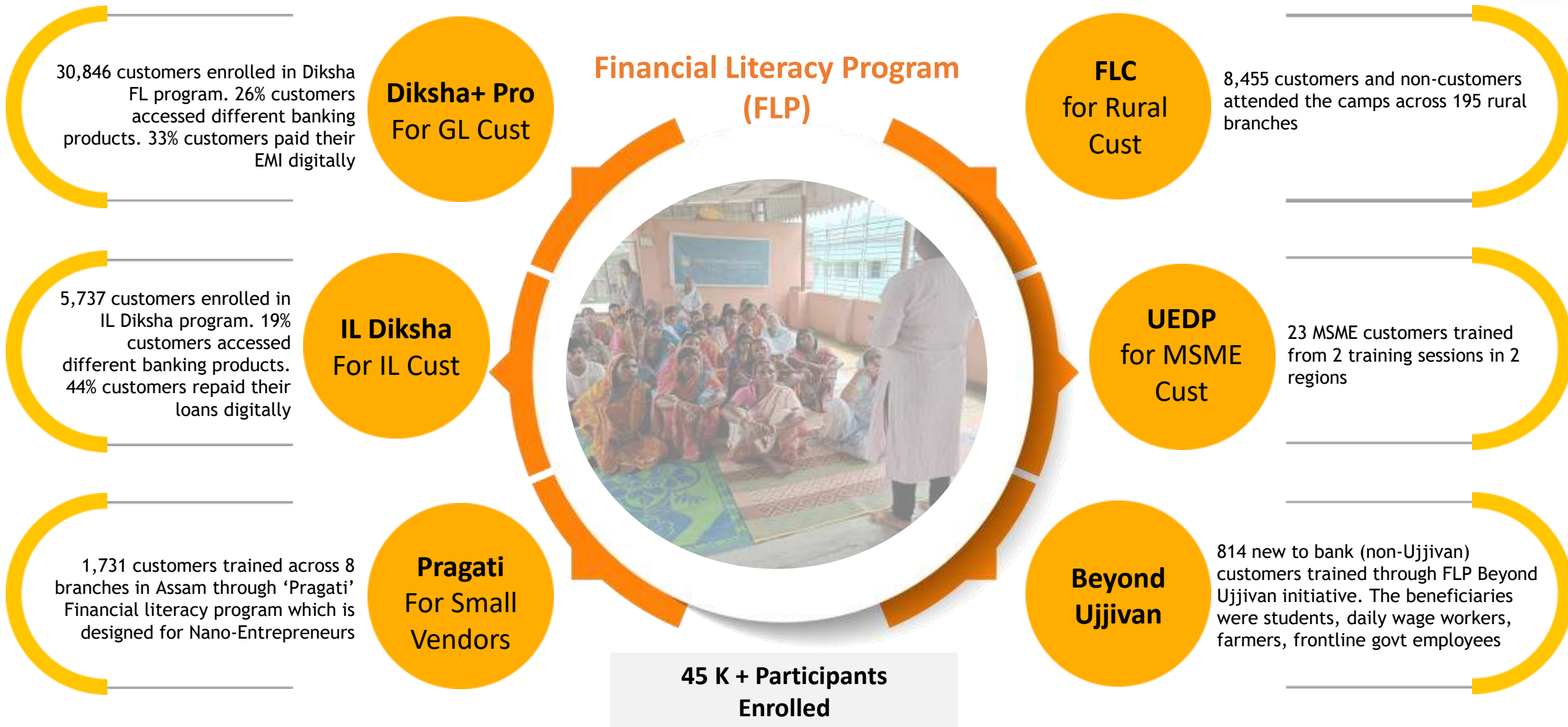
44% Gender Diversity at Board

78% of the board of Directors are Independent

49 Lakhs+ Digital Customer Base(Unique)

Policy on Whistle - blower, anti - bribery, anti- corruption, anti - money laundering, IT security, Human Rights, DE&I, Vendor CoC POSH etc.

Empowering Banking Through Financial Inclusion



Corporate Social Responsibility



Setting up of Brain Health Clinics, Karnataka



Tree plantation, Tulapur



Disaster Relief, Lucknow



Employee Volunteering

4K

Tree plantation

4,000 saplings planted in Tulapur, Pune. The project aims at supporting environmental restoration, carbon sequestration, water management, and improved air quality

149

Cleanliness & Plantation Drive

149 Branches participated in the drive
9,056 Trees Planted
3,238 Kg Waste Collected

3K

Employee Volunteered

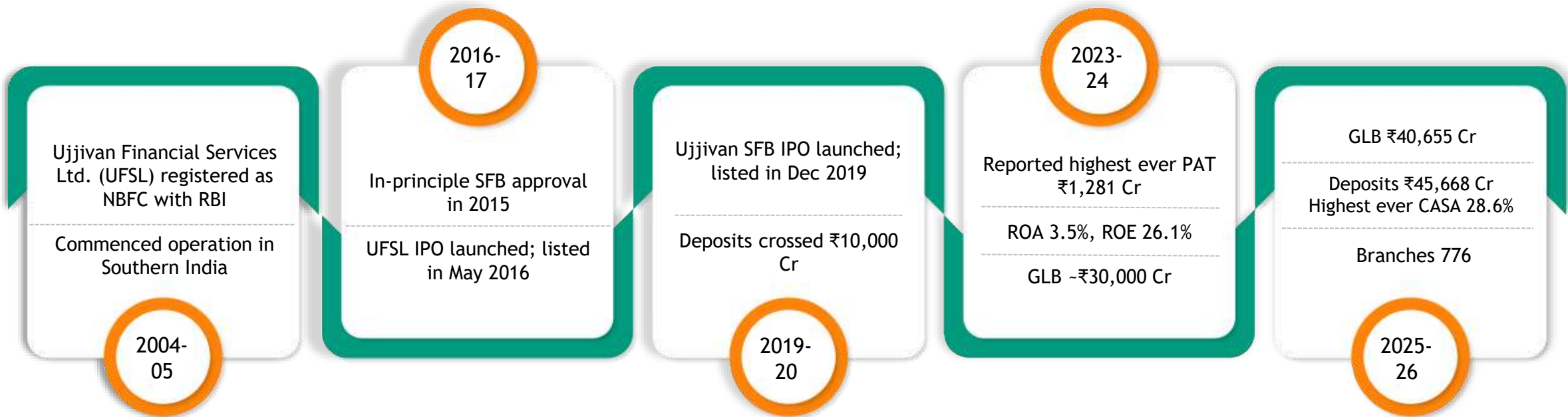
3,000+ Employees volunteered for different social initiatives

82K

Beneficiaries Impacted

80,000+ Beneficiaries benefited through different CSR initiatives

Ujjivan's Journey



Ujjivan SFB has successfully evolved from NBFC to a well-capitalized small finance bank

Navigated major crises and built India's leading SFB. Completed reverse merger with Holding Company in 2024

Since 2023-24 Operationalized newer secured Business lines: MM, MSME(WC & SCF), Gold, Vehicle and Agri Financing successfully

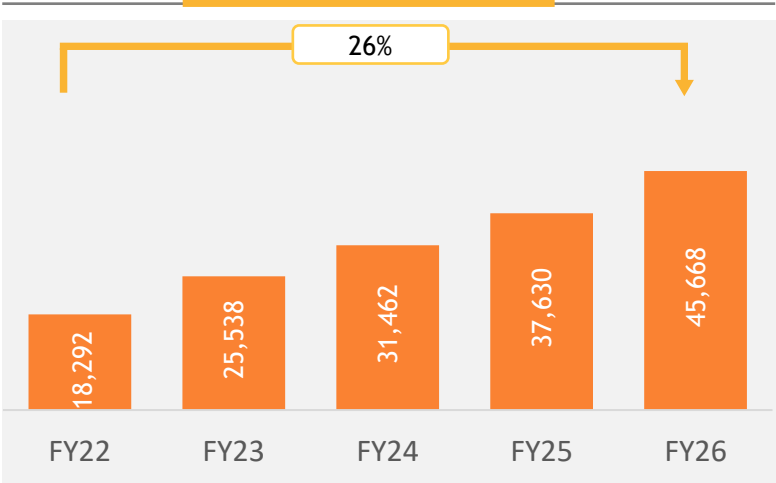


5 Year Annual Trend

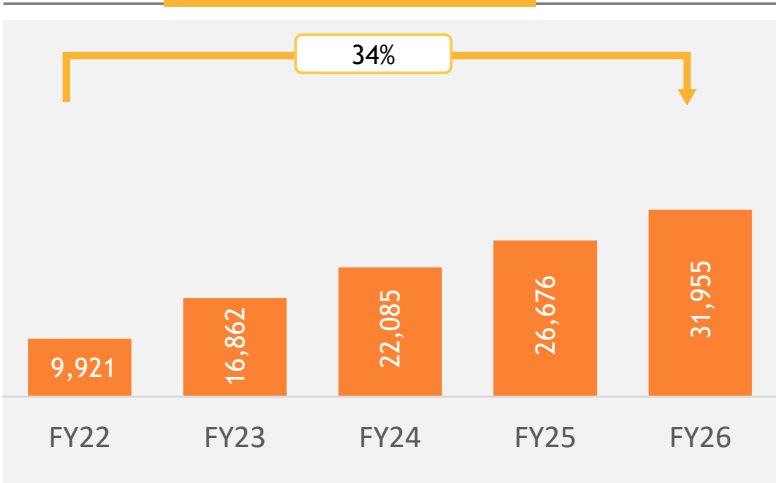
Performance Track Record (1/4)



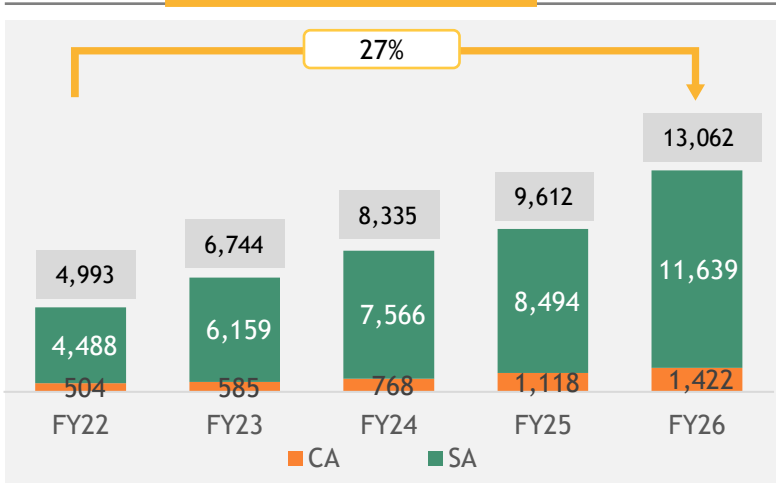
Total Deposits (₹ Cr)



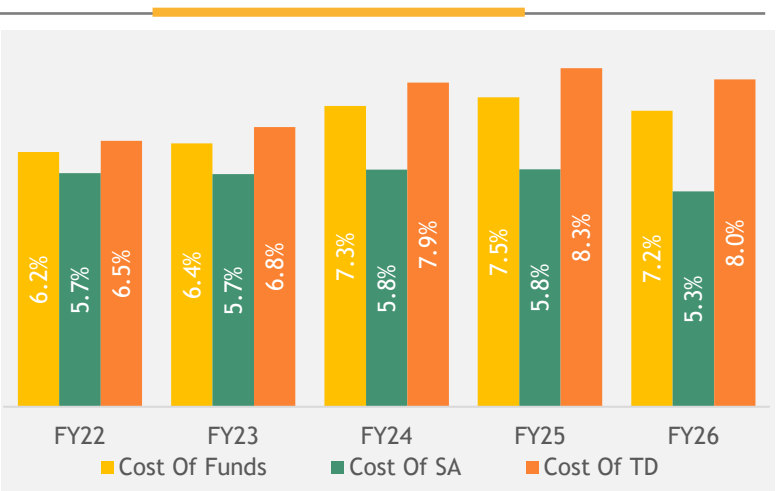
Retail Deposits(₹ Cr)



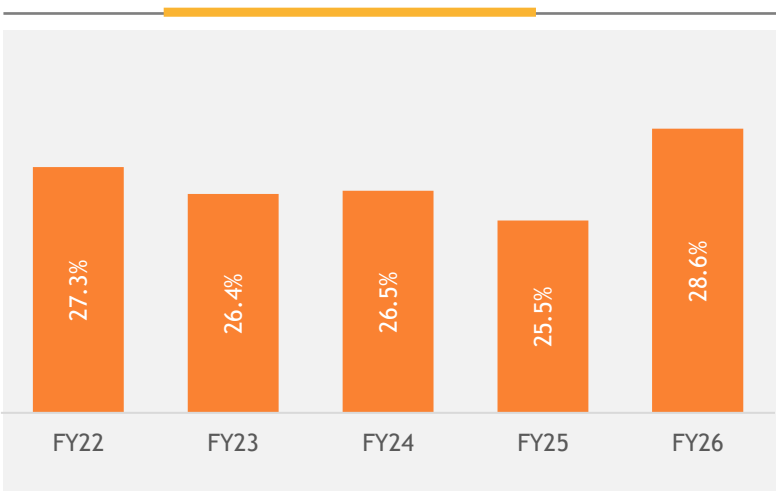
CASA Breakup (₹ Cr)



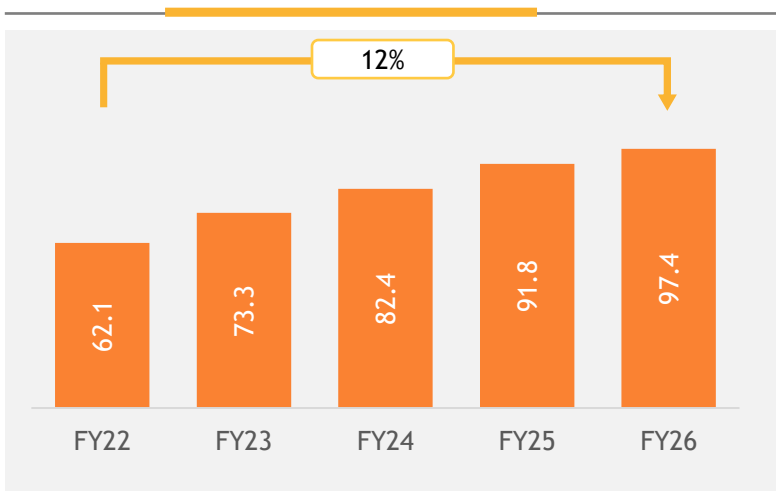
Cost of Funds (%)



CASA (%)



Deposit Customers^ (Nos Lakh)



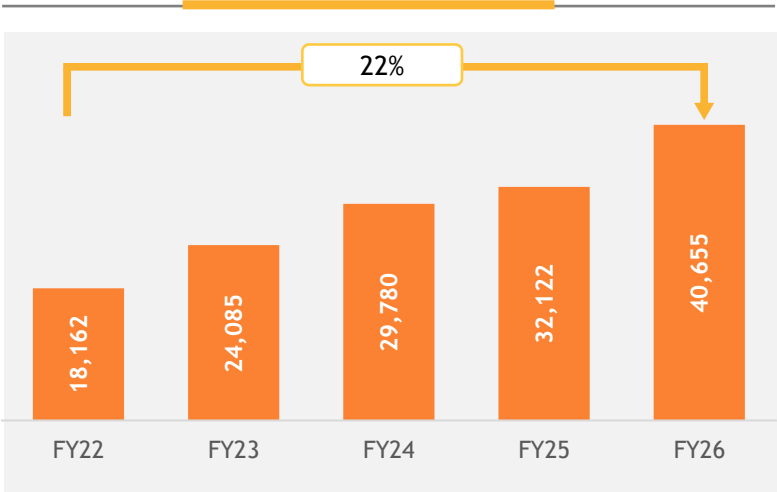
CAGR %

^Includes: 'Only Deposit Accounts' and 'both Asset and Deposit Accounts'

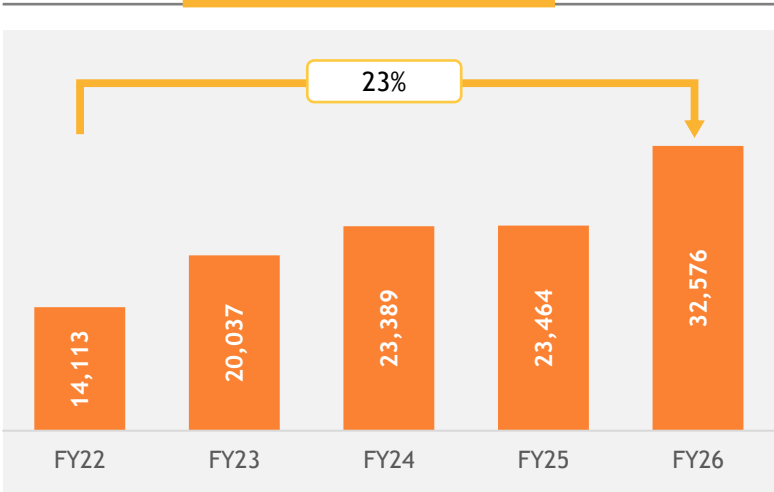
Performance Track Record (2/4)



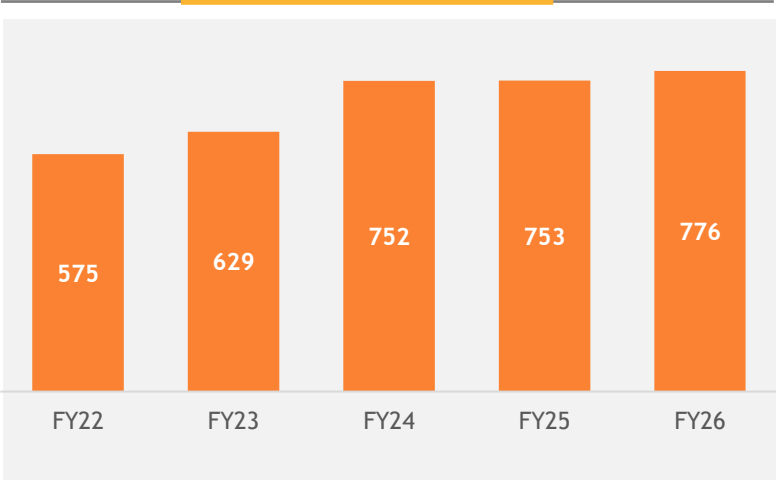
Gross Loan Book (₹ Cr)



Disbursement (₹ Cr)



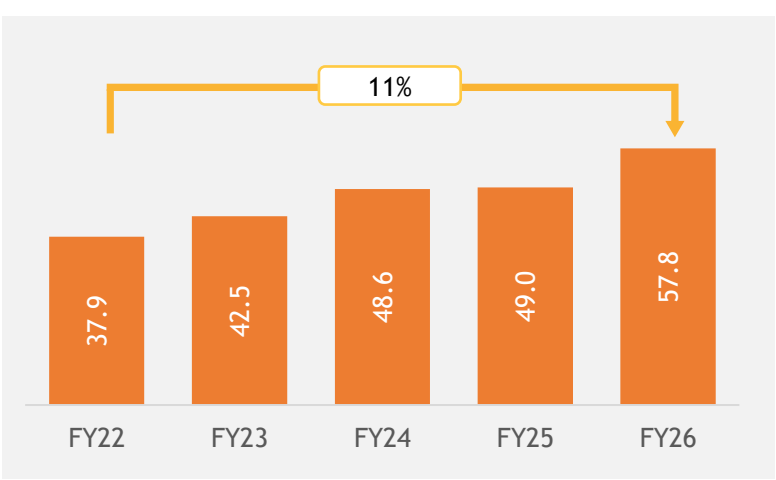
Branch Network (Nos)



Employees (Nos)



Asset Customer^ (Nos Lakh)



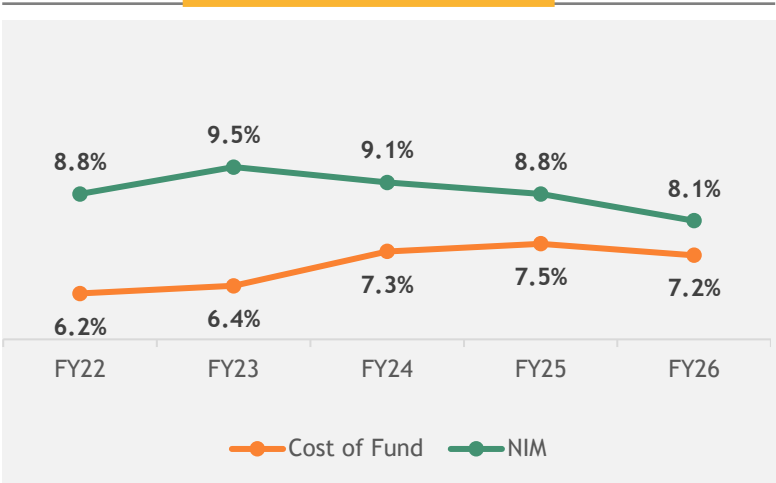
CAGR %

^Includes: 'Only Asset Accounts' and 'both Asset and Liability Accounts'

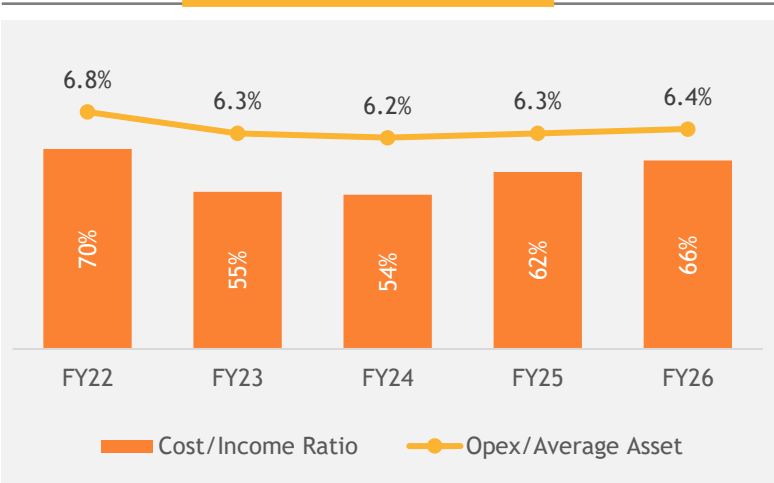
Performance Track Record (3/4)



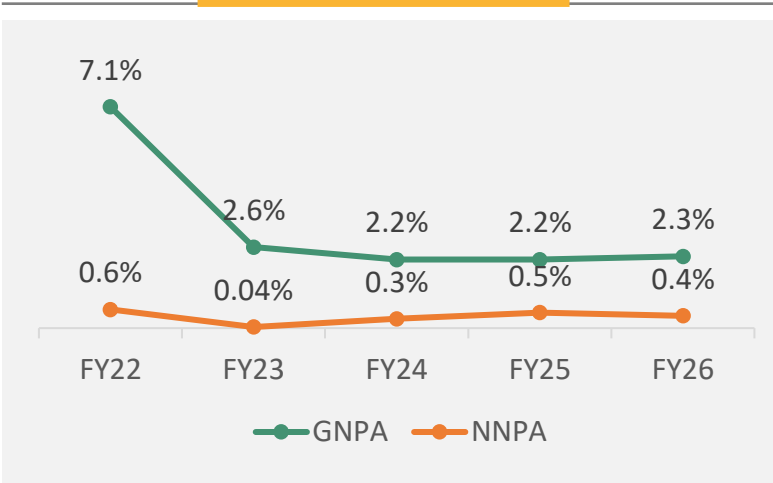
Margin (%)



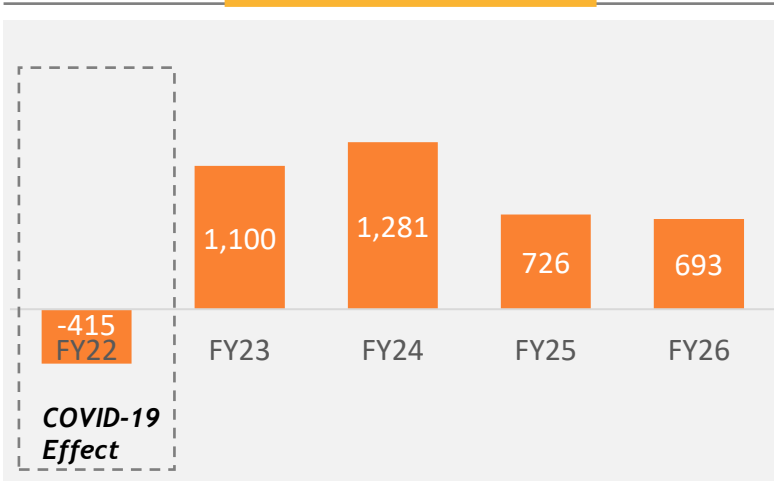
Operating Efficiency (%)



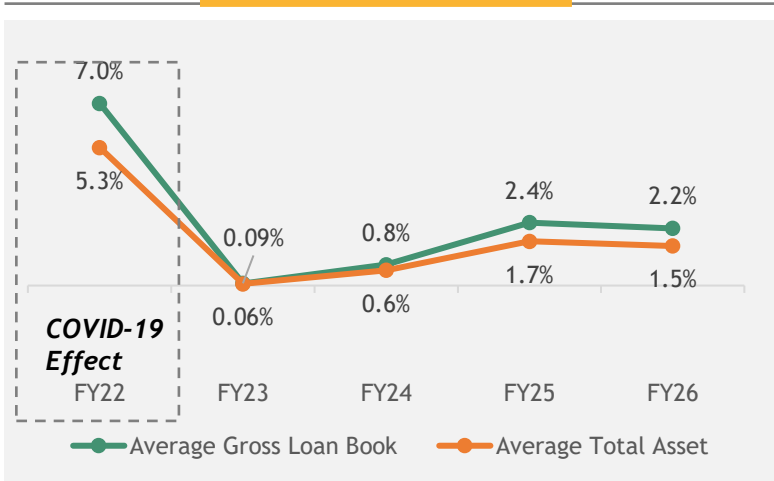
Asset Quality (%)



PAT (₹ Cr)



Credit Cost* (%)



*On ATA & GLB reflected for transition quarter only

Performance Track Record (4/4)



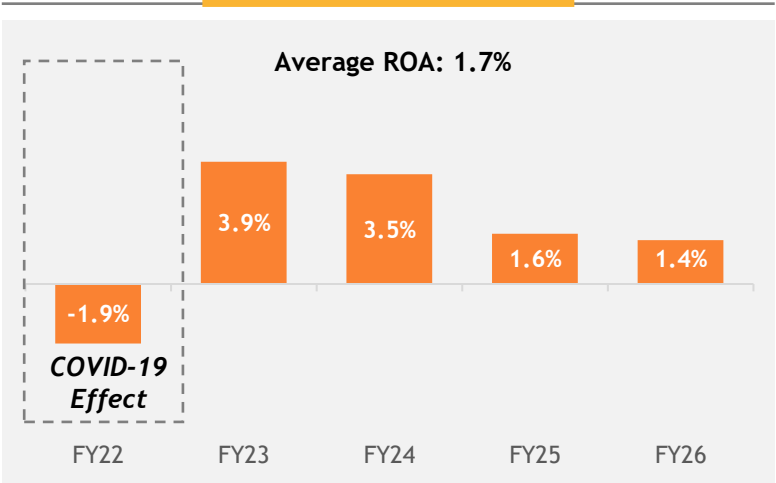
Net Worth (₹ Cr)



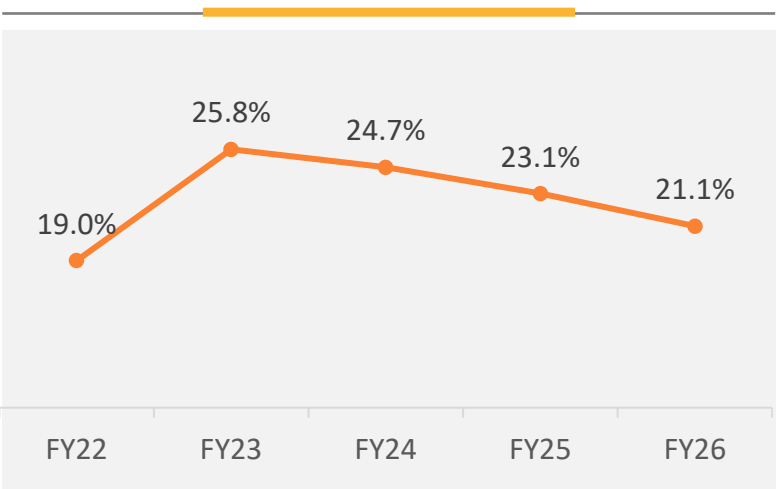
BVPS (₹)



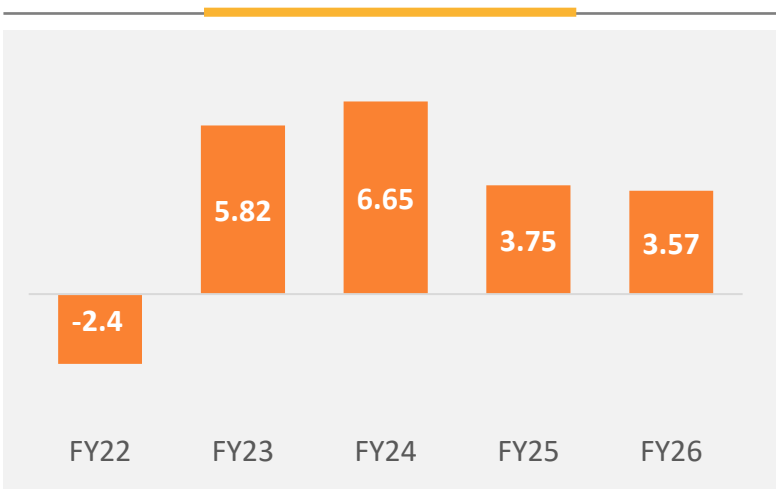
Cross Cycle RoA (%)



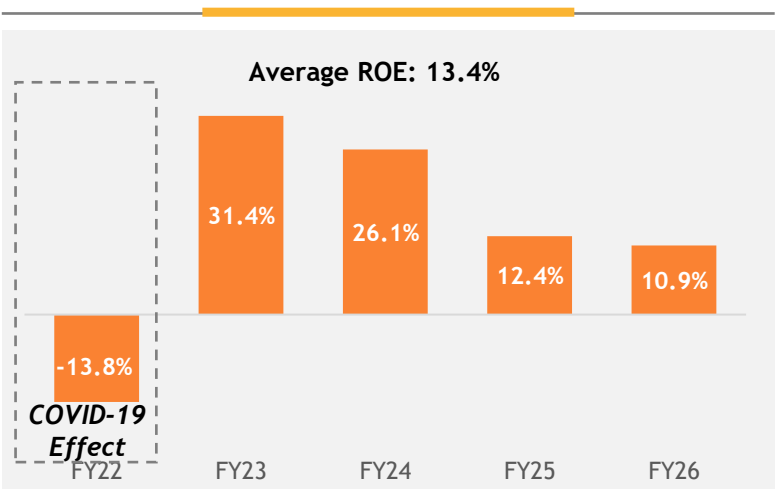
CRAR (%)



EPS (₹)



Cross Cycle RoE (%)



Glossary



Abbreviations	Full Form	Abbreviations	Full Form	Abbreviations	Full Form
ACR	Automated Cash Recycler	FTE	Full Time Executive	NNPA	Net Non Performing Asset
AePs	Aadhaar Enabled Payment System	FY	Financial Year	NTB	New To Bank
AHL	Affordable Housing	GL	Group Loan	OD	Overdraft
AMC	Annual Maintenance Charges	GLB	Gross Loan Book	OEMs	Original Equipment Manufacturer
ATA	Average Total Asset	GNPA	Gross Non Performing Asset	PAR	Portfolio At Risk
ATM	Automated Teller Machine	GST	Goods And Service Tax	PAT	Profit After Tax
BG	Bank Guarantee	ICRA	Investment Information And Credit Rating Agency	PCR	Provision Coverage Ratio
BOU	Biller Operating Unit	IL	Individual Loan	PFMS	Public Financial Management System
BVPS	Book Value Per Share	Int.	Interest	POSH	Prevention Of Sexual Harrasment
C/I	Cost To Income	IPO	Initial Public Offer	PPoP	Pre-Provision Operating Profit
CA	Current Account	IS	Information Security	PSLC	Priority Sector Lending Certificate
CAGR	Compounded Annual Growth Rate	ISO	International Organisation For Standardization	PWD's	People With Disabilities
CASA	Current Account Saving Account	IT	Information Technology	QoQ	Quarter On Quarter
CC	Cash Credit	ITR	Income Tax Return	QR	Quick Response
CD	Certificate Of Deposit	K	Thousand	RBI	Reserve Bank Of India
CE	Collection Efficiency	Kg	Kilogram	RM	Relationship Manager
CGFMU	Credit Guarantee Fund For Micro Units	KL	Kiloliter	RoA	Return On Asset
CGTMSE	Credit Guarantee Fund For Micro And Small Enterprises	KWh	Killowatt-Hour	RoE	Return On Equity
Coll. Eff.	Collection Efficiency	KYC	Know Your Customer	RPA	Robotic Porcess Automation
Cr	Crore	Lac	Lakhs	SA	Saving Account
CRAR	Capital To Risk Weighted Assets Ratio	LAP	Loan Against Property	SCF	Supply Chain Finance
CSR	Corporate Social Responsibility	LCR	Liquidity Coverage Ratio	SDKs	Software Development Kits
Cust.	Customers	LOS	Loan Origination System	SFB	Small Fiannce Bank
DE&I	Diversity, Equity & Inclusion	LRD	Lease Rental Discounting	SMS	Short Message Services
DIY	Do It Yourself	LTV	Loan To Value	TAT	Turn Around Time
DLOD	Drop Line Overdraft	MB	Micro Banking	tCO2e	Tonnes Of Carbon Dioxide Equivalent
DPD	Days Past Due	MF	Mutual Fund	TD	Term Deposit
DQ	Data Quality	MFI	Microfinance Institution	TRV	Total Relationship Value
DSA	Direct Selling Agent	MFIN	Microfinance Industry Network	UFSL	Ujjivan Financial Services Limited
EMI	Equated Monthly Instalment	Misc.	Miscellaneous	UI UX	User Interface / User Experience
EPS	Earning Per Share	ML	Machine Learning	UPI	Unified Payments Interface
ESG	Environment Social & Governance	MM	Micro Mortgage	URC	Unbanked Rural Center
FD	Fixed Deposit	MSME	Micro Small And Medium Enterprises	UT	Union Territory
FL	Financial Literacy	NBFC	Non Banking Financial Company	Vendor CoC	Vendor Code Of Conduct
FLC	Financial Literacy Camp	NFS	National Financial Switch	WC	Working Capital
FLP	Financial Literacy Program	NII	Net Interest Income	WCDL	Working Capital Dropline
FOIR	Fixed Obligation To Income Ratio	NIM	Net Interest Margin	YoY	Year On Year



THANK YOU

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