

Q4FY26 Investor Presentation





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Key Highlights

Major Highlights

- Board and Management Augmentation continued through FY26 towards stated Organizational Vision
- Strong provisioning and capital buffers provide meaningful absorption capacity for any Geo political led second / third order impacts
- On April 13th received response from RBI recognizing Loan Portfolio diversification
- Re-application: Once Ujjivan SFB can demonstrate further progress

Business Update

- Total Deposits grew 21.4% YoY; Focus on granular deposit led to CASA% reaching 28.6%
- Bank maintains ample liquidity with Mar'26 LCR at 142%
- Gross Loan Book grew 26.6% YoY; Secured advances grew 43.5% YoY and now comprises of 49.4% in book share; Unsecured book grew 13.5% YoY
- Focus remains on loan book diversification with Microfinance Group Loans at 26.7% of GLB
- PAR / GNPA moderated sequentially to 3.5% / 2.3%

Financials

- Improvement in Cost of Funds and Asset Quality drove profitability in Q4FY26
- NIM for Q4FY26 at 8.5%, expanded 20 bps YoY; Cost of Funds at 7.0%, contracted 63 bps YoY
- Credit Cost for Q4FY26 at 1.5% in line with guided trajectory; PCR at 81%
- RoA / RoE for Q4FY26 at 2.1% / 17.2%

Key Business Highlights Q4FY26



₹ 40,655[#] Cr

Up 27% YoY

Mar'25: ₹32,122 Cr



**Gross
Loan Book**

₹ 45,668 Cr

Up 21% YoY

Mar'25: ₹37,630 Cr



**Total
Deposits**

₹ 20,079 Cr

Up 44% YoY

Mar'25: ₹13,988 Cr



**Secured
Loan Book**

₹ 31,955* Cr

Up 20% YoY

Mar'25: ₹26,676 Cr



**Retail TD*+
CASA**

2.3% / 0.4%

Up 9 bps YoY / Down 6 bps YoY

Mar'25: 2.2% / 0.5%



**GNPA /
NNPA**

**Coll. Eff.
(1EMI+OD)**



98.3%

Up 125 bps YoY







Mar'25: 97.1%

Gross Loan Book (GLB) includes IBPC & Securitization ₹143 Cr/ ₹157 Cr/ ₹189 Cr for Mar'26 / Dec'25 / Mar'25

* Note: Retail TD are TDs below ₹ 3 Cr;

Key Financial Highlights Q4FY26

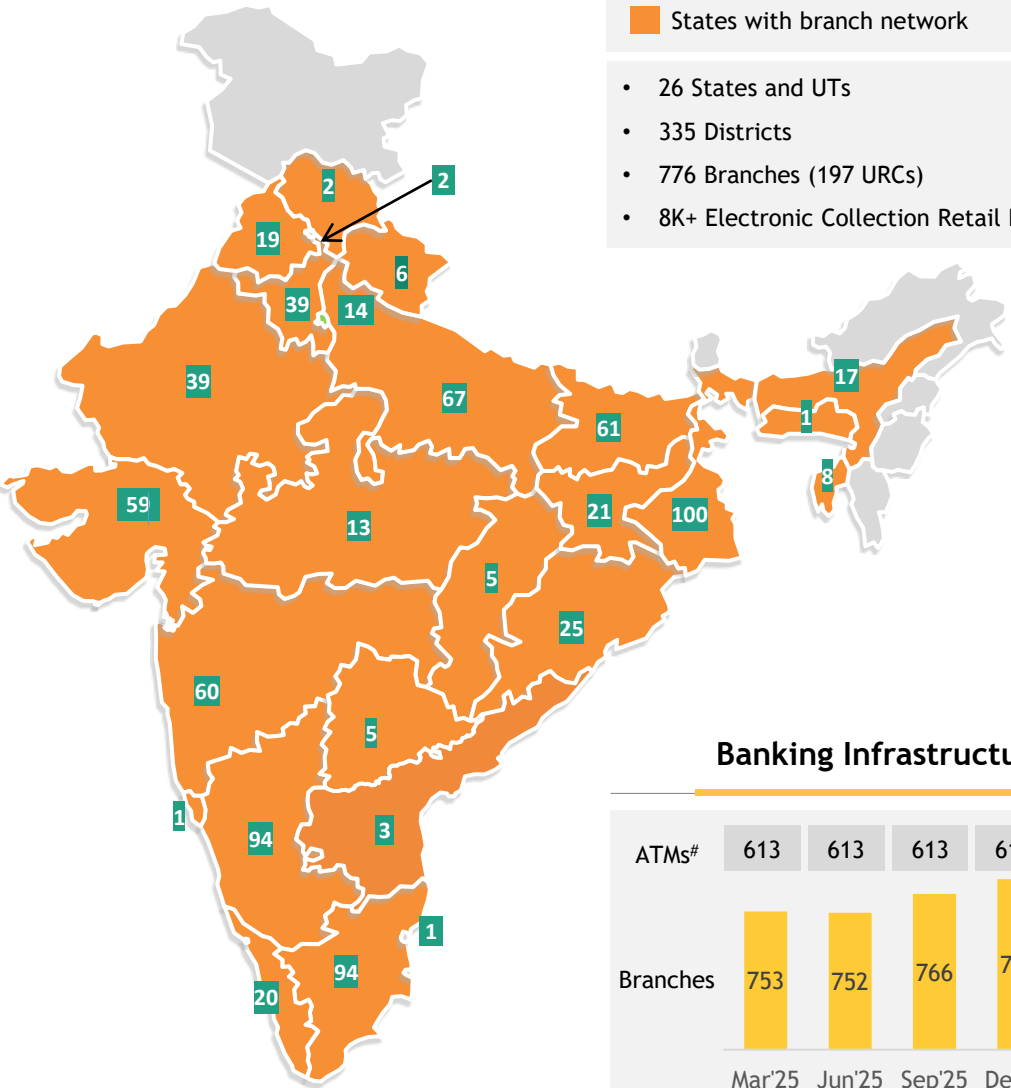


	Q4FY26	Q4FY25	Q4 YoY Growth	Q3FY26	QoQ Growth	FY26	FY25	FY YoY Growth
 NII	₹1,092 Cr	₹864 Cr	26.4%	₹1,000 Cr	9.2%	₹3,871 Cr	₹3,636 Cr	6.4%
 NIM	8.5%	8.3%	20 bps	8.2%	30 bps	8.1%	8.8%	(74) bps
 PPoP	₹515 Cr	₹360 Cr	43.0%	₹440 Cr	17.0%	₹1,710 Cr	₹1,689 Cr	1.2%
 PAT	₹282 Cr	₹83 Cr	238.2%	₹186 Cr	51.6%	₹693 Cr	₹726 Cr	(4.6)%
 ROA	2.1%	0.7%	135 bps	1.5%	63 bps	1.4%	1.6%	(29) bps
 ROE	17.2%	5.6%	1,154 bps	11.5%	566 bps	10.9%	12.4%	(155) bps

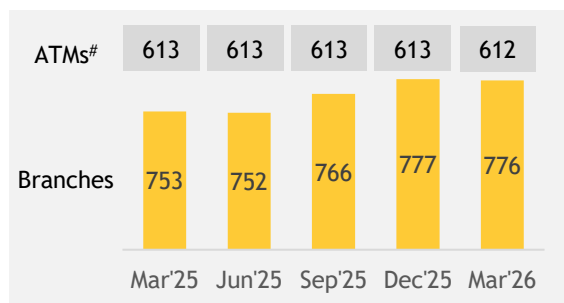


Well Diversified Pan India Presence

- Branches
- States with branch network
- 26 States and UTs
- 335 Districts
- 776 Branches (197 URCs)
- 8K+ Electronic Collection Retail Points (ECRP)



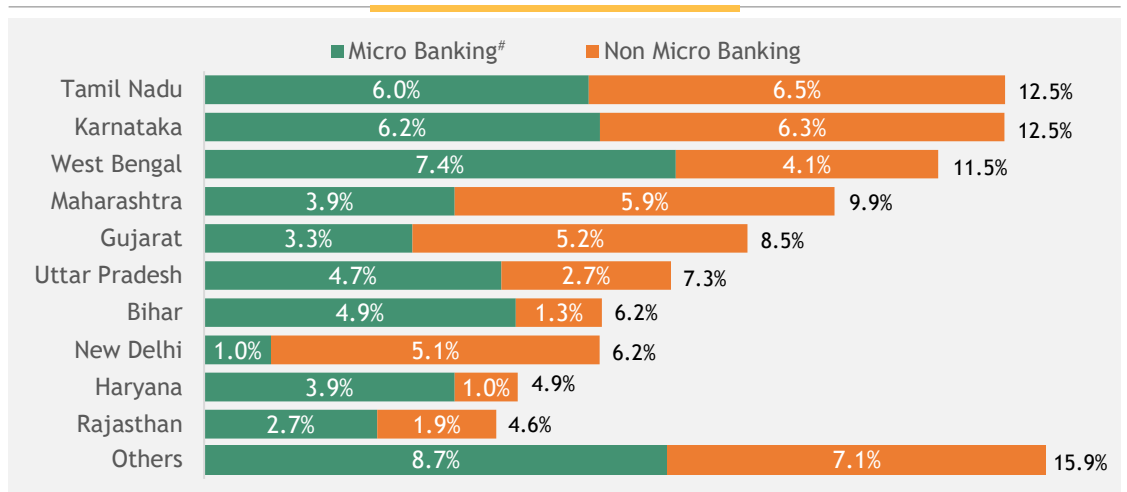
Banking Infrastructure



#Including 62 ACRs

Note:- Map not to scale

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

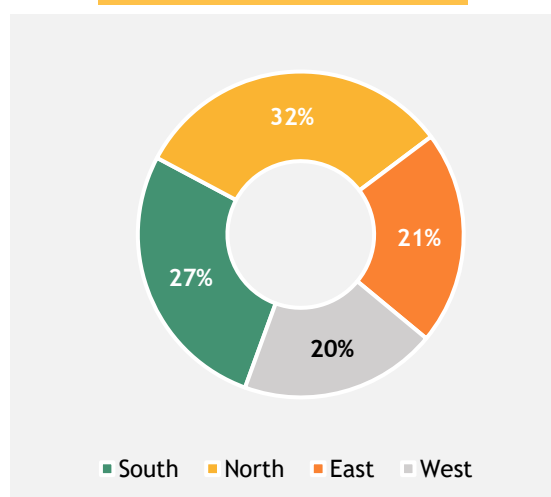


Note: Individual Loan, MSME and Others^ include both secured and unsecured products

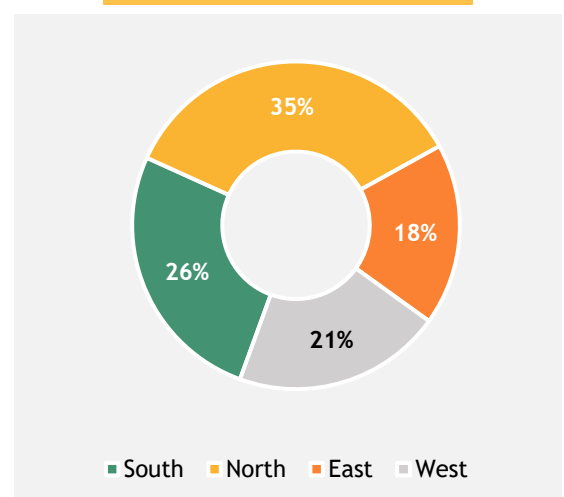
Includes Microfinance GL & Non Microfinance GL and IL

^Gross Loan Book (GLB) includes IBPC & Securitization ₹143 Cr/ ₹157 Cr/ ₹189 Cr for Mar'26 / Dec'25 / Mar'25

Total Business* Region-wise



Deposit Region-wise



*Total Business consists of Gross Loan Book & Deposits

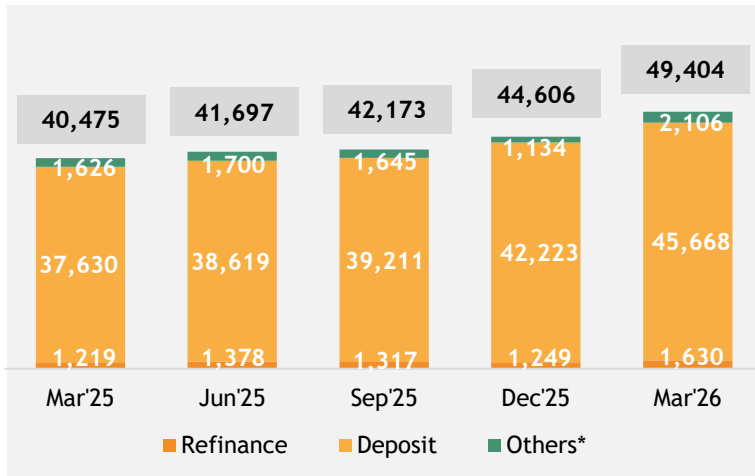


Liabilities: Driving Retail Deposit Base

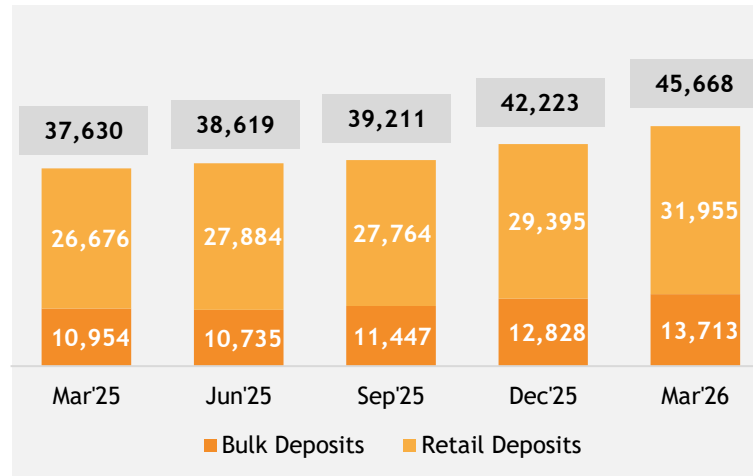
Deposit Snapshot



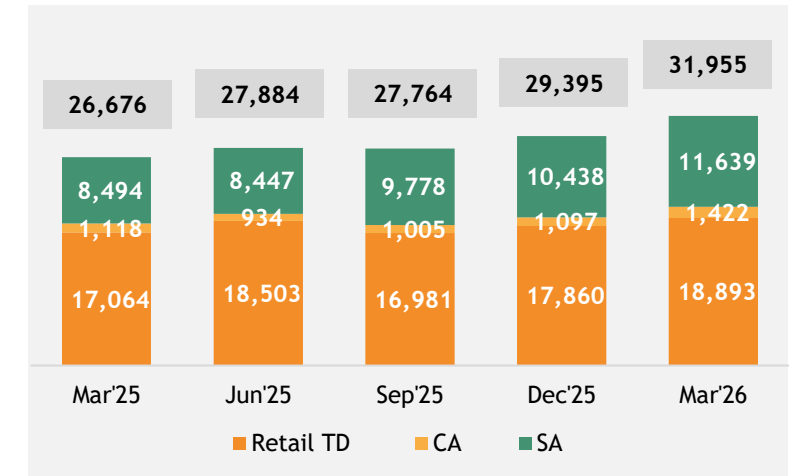
Total Liabilities Profile (₹ Crore)



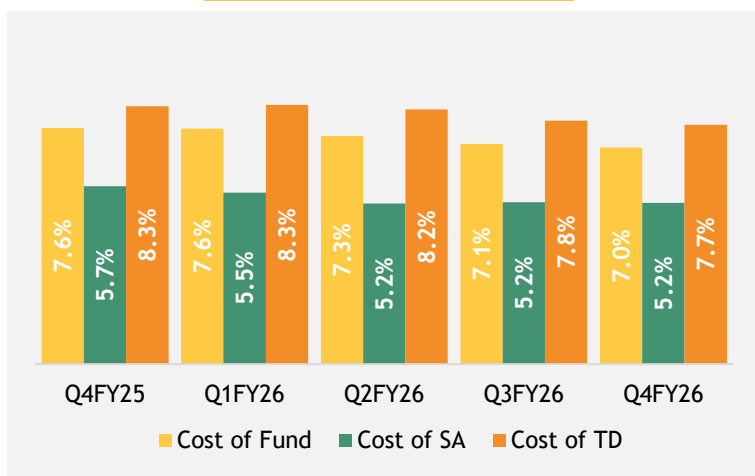
Bulk & Retail Deposit (₹ Crore)



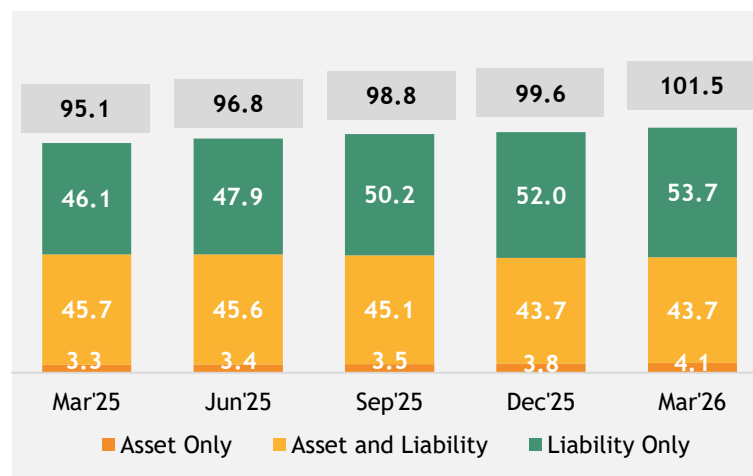
Retail Deposit Breakup (₹ Crore)



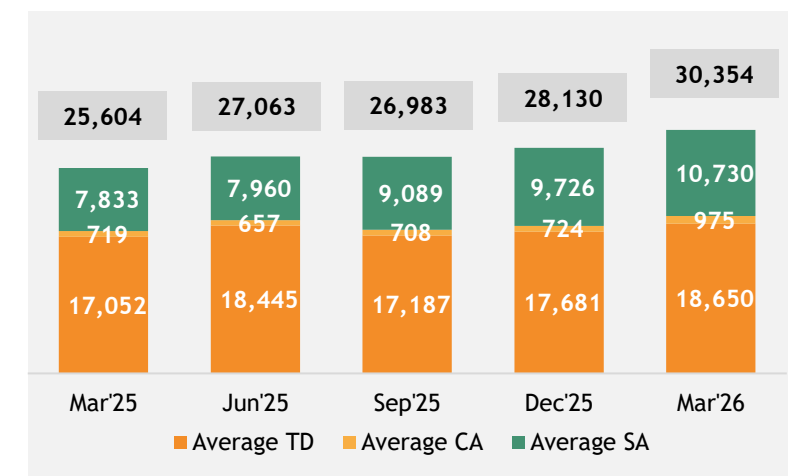
Cost of Funds (%)



Customer Base (No. Lakhs)



Retail Average Balance (₹ Crore)



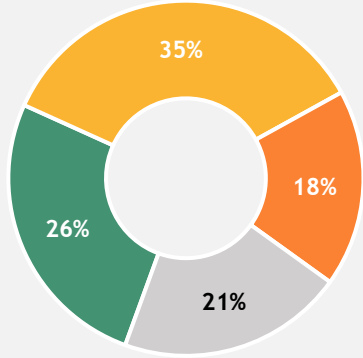
* Others includes Money markets, Term loans, Sub-debt

TD: Term Deposits, CA: Current Account, SA: Savings Account;



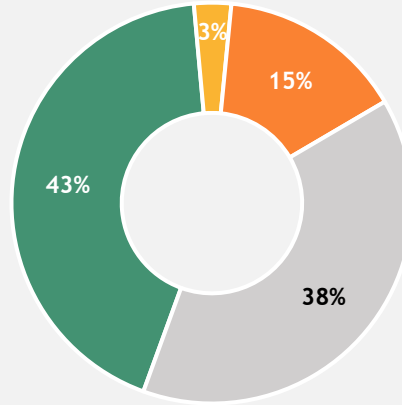
Well Diversified Deposit Mix

Region Wise Deposit Mix



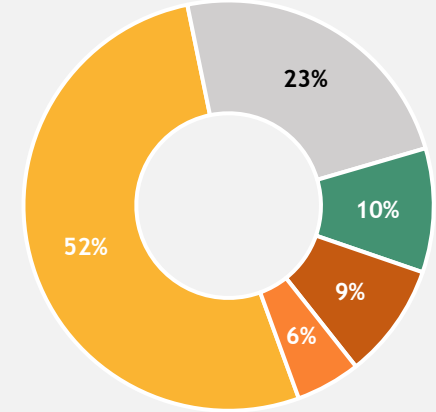
■ South ■ North ■ East ■ West

Branch Classification Wise Deposit Mix



■ Metropolitan ■ Rural ■ Semi - Urban ■ Urban

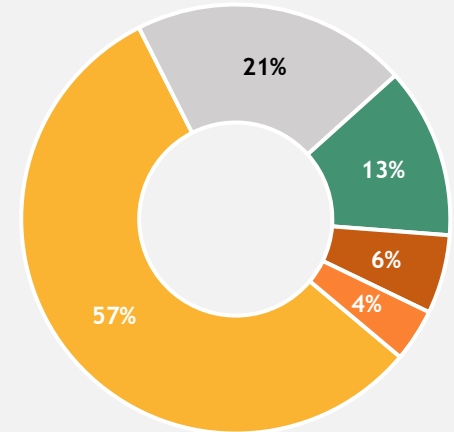
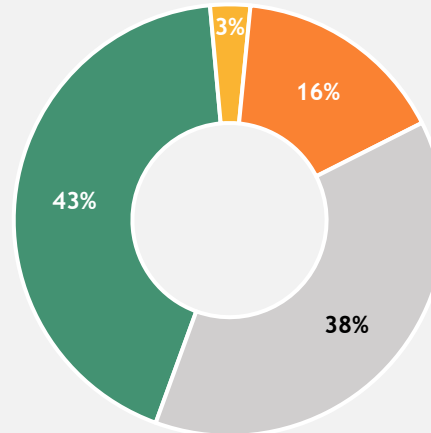
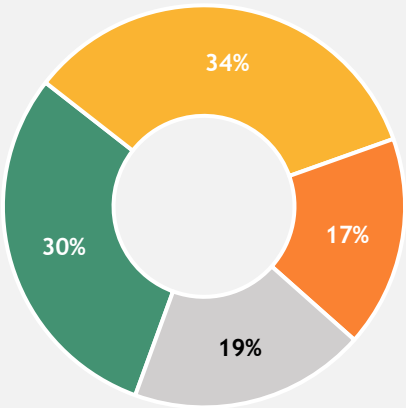
Segment Wise Deposit Mix



■ Individual ■ Bank ■ Corporate ■ Govt ■ TASC

Mar'26

Mar'25



Diversified Deposit Book across Geography and Segments



Gross Loan Book: Well-Diversified Growth



Gross Loan Book And Disbursement

Segment Wise Gross Loan Book

Particulars	Gross Loan Book (₹ Crore)	% Gross Loan Book (Q4FY26)	% Gross Loan Book (Q4FY25)	Growth YoY	Growth QoQ
Group Loans	14,696	36%	41%	12%	7%
<i>Microfinance</i>	10,841	27%	30%	12%	6%
<i>Non Microfinance</i>	3,855	9%	11%	12%	11%
Individual Loans	6,014	15%	16%	16%	6%
Affordable Housing	8,900	22%	21%	35%	8%
Micro Mortgage	1,577	4%	2%	118%	19%
MSME	3,230	8%	6%	58%	13%
FIG Lending	3,000	7%	9%	8%	13%
Vehicle Loan	944	2%	1%	102%	15%
Gold Loan	769	2%	1%	292%	38%
Agri Banking	731	2%	1%	127%	20%
^Others	795	2%	2%	10%	30%
Total	40,655	100%	100%	27%	10%
Secured	20,079	49%	44%	44%	13%

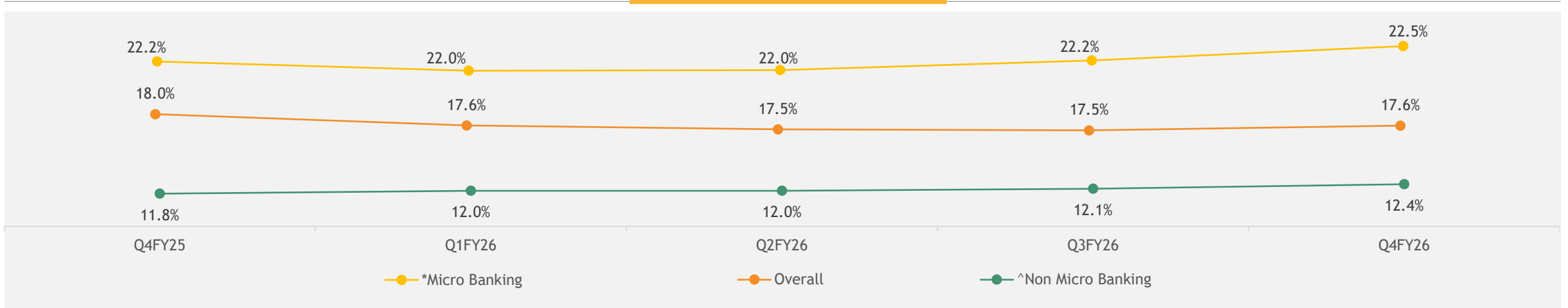
Segment Wise Disbursement

Particulars	Disbursement (₹ Crore)	% Disbursement (Q4FY26)	% Disbursement (Q4FY25)	Growth YoY	Growth QoQ
Group Loans	3,870	39%	38%	39%	12%
<i>Microfinance</i>	2,773	28%	30%	26%	10%
<i>Non Microfinance</i>	1,097	11%	8%	89%	17%
Individual Loans	1,376	14%	16%	16%	12%
Affordable Housing	995	10%	12%	9%	16%
Micro Mortgage	309	3%	3%	40%	9%
MSME	572	6%	7%	7%	25%
FIG Lending	1,565	16%	14%	47%	75%
Vehicle Loan	236	2%	2%	68%	(14%)
Gold Loan	418	4%	2%	263%	36%
Agri Banking	155	2%	2%	13%	24%
^Others	317	3%	5%	(6%)	(21%)
Total	9,811	100%	100%	32%	18%
Secured	4,594	47%	47%	33%	26%

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

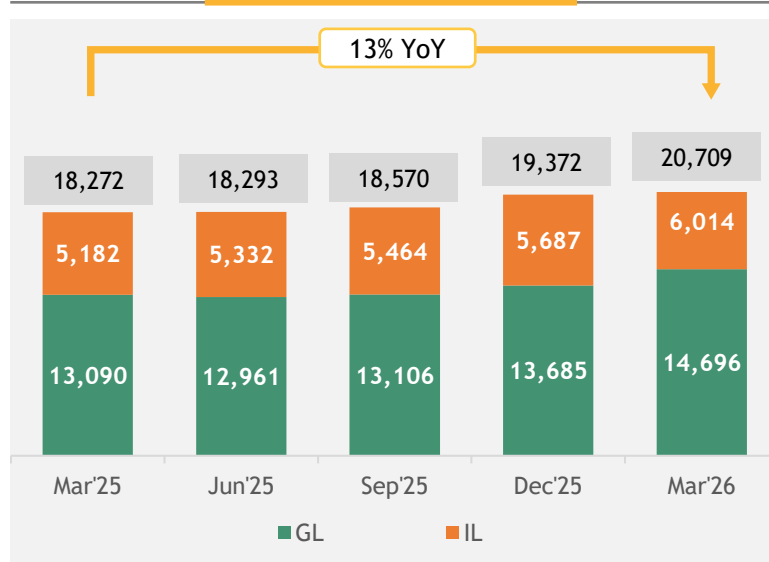
Disbursement: Average Ticket Size (₹ Lakhs)

Product	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Group Loan (GL)	0.60	0.62	0.63	0.67	0.67
Individual Loan (IL)	1.33	1.32	1.34	1.36	1.39
Affordable Housing (AHL)	16.20	15.74	15.80	16.82	17.22
Micro Mortgages (MM)	6.03	5.98	6.20	6.41	6.68
MSME (Excl. SCF)	69.62	70.73	61.09	64.87	72.07
Vehicle Loan	0.88	0.89	0.90	0.85	0.87
Gold Loan	1.48	1.67	1.71	2.04	2.35
Agri Banking	12.67	8.08	8.45	9.51	9.38

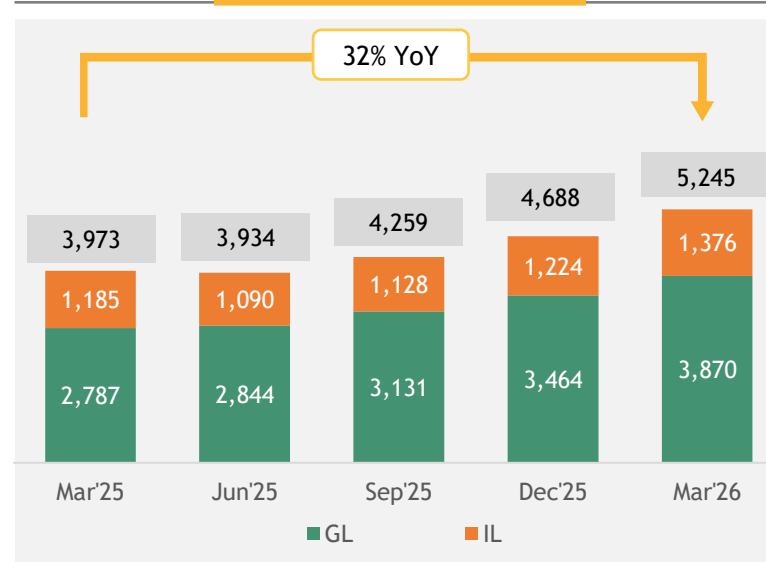


Micro Banking (GL & IL)

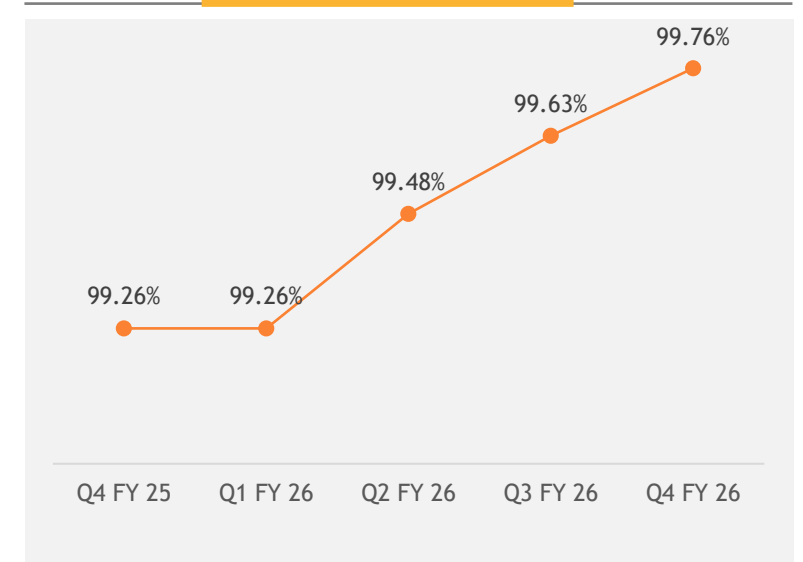
Gross Loan Book Growth (₹ Crore)



Disbursement (₹ Crore)



X Bucket Collection Efficiency

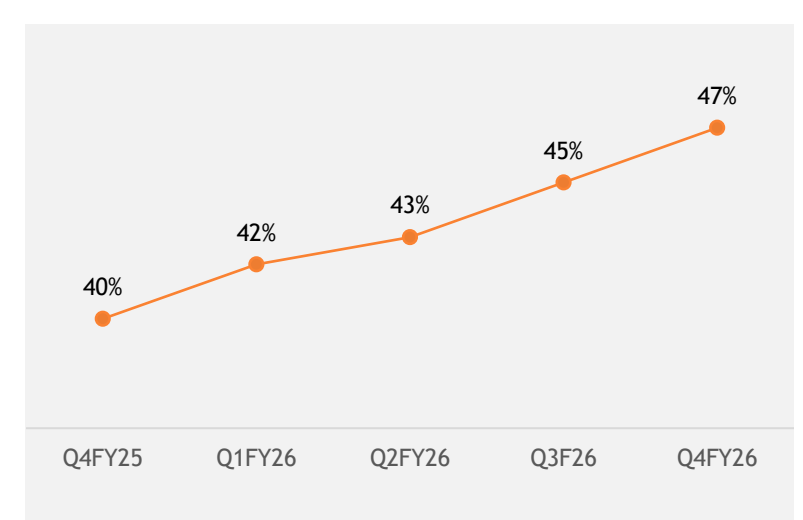


Top 5 State Wise Portfolio Performance

Group Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	15.1%	3.9%	3.7%	3.0%
Karnataka	11.9%	6.9%	6.8%	6.3%
Tamil Nadu	11.7%	4.8%	4.6%	4.1%
Bihar	11.3%	3.6%	3.4%	2.9%
Uttar Pradesh	8.4%	3.4%	3.1%	2.5%
Others	41.6%	3.7%	3.5%	2.9%
Total	100.0%	4.2%	4.0%	3.4%

Individual Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
Maharashtra	11.8%	4.2%	3.8%	2.7%
Haryana	11.5%	3.4%	2.9%	2.1%
West Bengal	11.4%	5.3%	4.9%	3.8%
Tamil Nadu	10.5%	2.5%	2.3%	1.8%
Uttar Pradesh	10.2%	2.9%	2.6%	1.9%
Others	44.6%	4.1%	3.8%	3.0%
Total	100.0%	3.9%	3.5%	2.7%

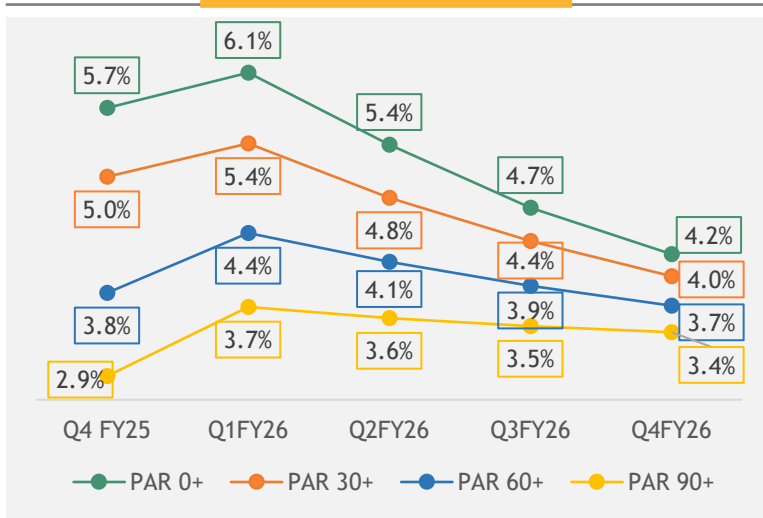
Cashless Collection



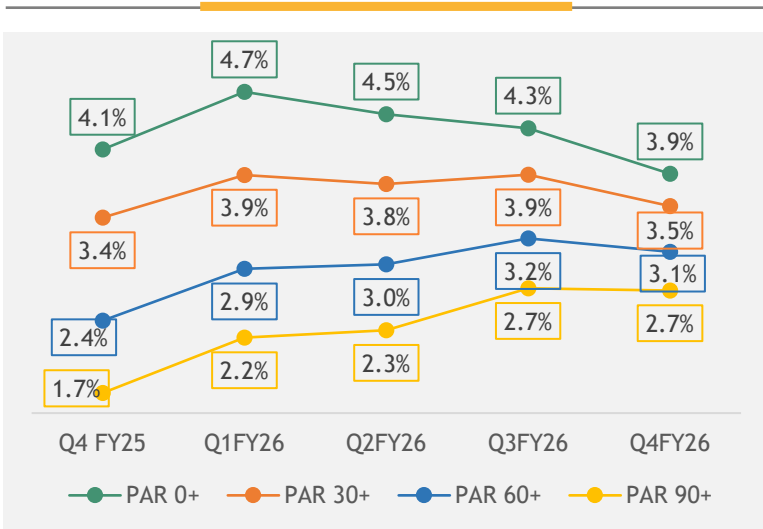
Micro Banking (GL & IL)



PAR Trend (GL)



PAR Trend (IL)



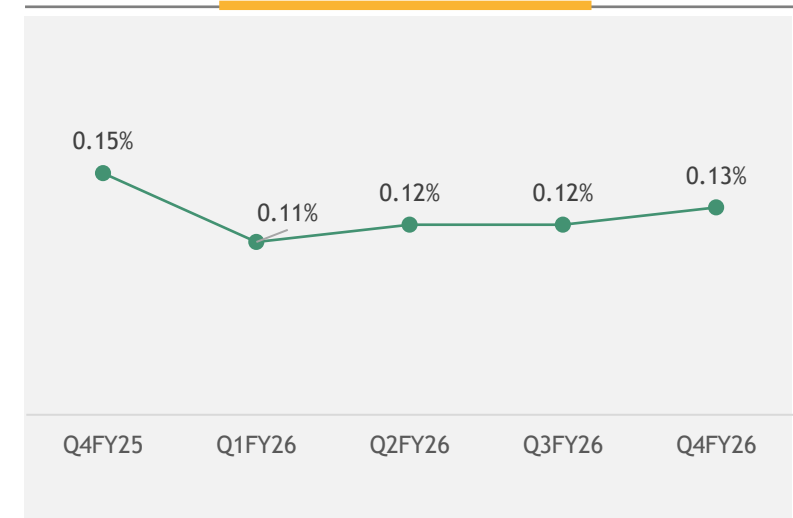
Lender Wise GL Loan Book % Trend

Lender Overlap	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26
Unique to Ujjivan	48.3%	49.7%	51.0%	54.7%	55.9%
Ujjivan+1	27.2%	28.6%	30.0%	29.6%	29.7%
Ujjivan+2	15.1%	15.2%	14.7%	13.1%	12.5%
Ujjivan+3	6.2%	4.4%	3.1%	1.9%	1.5%
Ujjivan+4 & above	3.2%	2.1%	1.2%	0.6%	0.5%

Lender Wise IL Loan Book % Trend

Lender Overlap	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26
Unique to Ujjivan	55.2%	56.7%	58.7%	63.7%	66.3%
Ujjivan+1	23.0%	23.4%	23.9%	22.8%	22.5%
Ujjivan+2	11.9%	11.8%	11.3%	9.6%	8.5%
Ujjivan+3	5.7%	5.2%	4.2%	2.8%	2.1%
Ujjivan+4 & above	4.1%	3.0%	1.9%	1.1%	0.6%

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

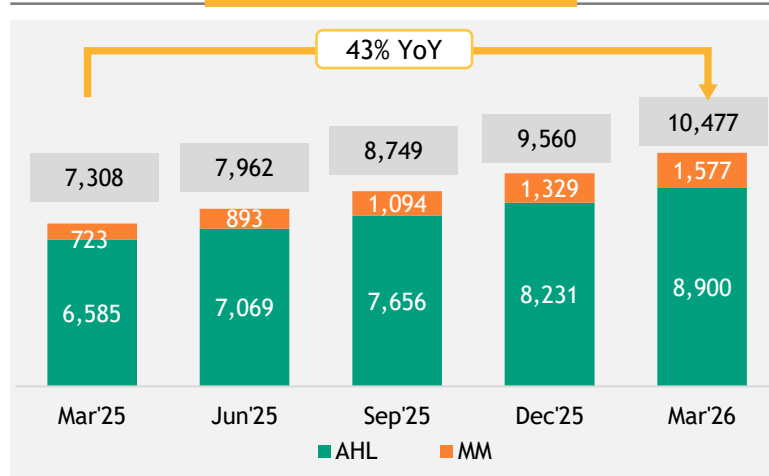


- The total pool of customers represented above are Repeat GL, Top Up GL and GL to IL
- Ujjivan policy: Precludes customer with 1 DPD with Ujjivan at the time of disbursement
- Business Rule Engine & Independent Credit team ensures policy adherence and calibrated deviation calls
- Ujjivan monitors disbursement 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

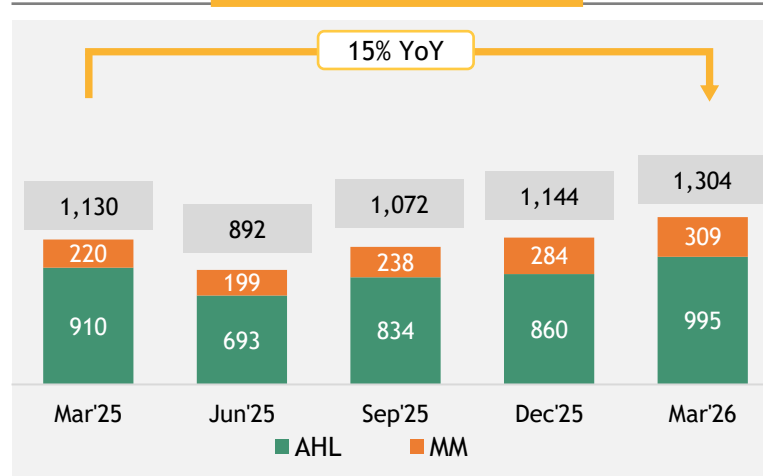
Drivers Of Secured Book Growth - Housing



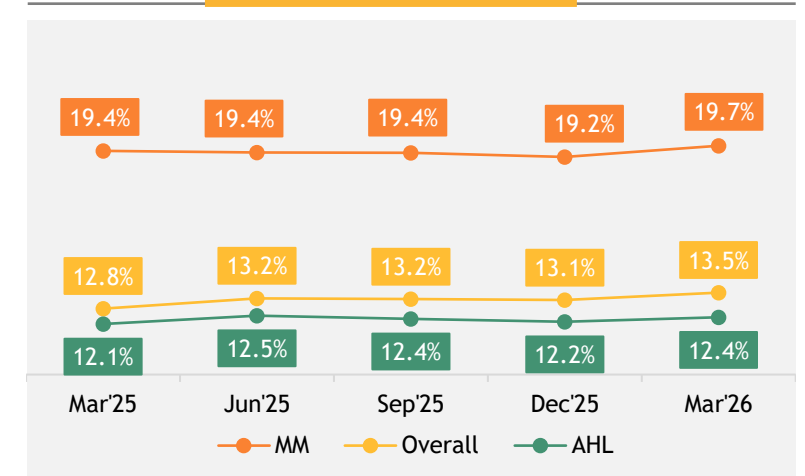
Gross Loan Book Growth (₹ Crore)



Disbursement (₹ Crore)



Loan Book Yield (%)



*Change in prior period as applicable

Business Highlights

- PAN India Presence: 610 Branches | 23 States | 23 Retail Asset Centres
- Customer Segmentation: Self Employed (54%) & Salaried (46%)
- Self Occupied Residential Property (SORP) : 94%
- Average LTV maintained at 48% | AHL 49% | MM 45%
- Average FOIR for all loans are maintained below 50% for the vertical
- As on Mar'26; On Time Repayment Rate: 89.4% | Monthly Repayment Rate: 98.3%

Enablers of Growth

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

Asset Quality (%)

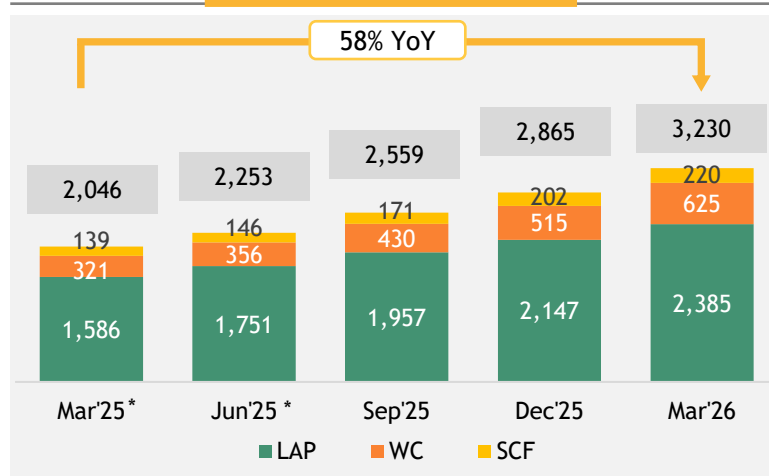
	PAR 0		
	Overall	AHL	MM
Mar'25	3.5%	3.8%	0.7%
Jun'25	3.7%	4.0%	1.0%
Sep'25	3.6%	3.9%	1.1%
Dec'25	3.3%	3.7%	1.2%
Mar'26	3.0%	3.4%	1.2%

	GNPA		
	Overall	AHL	MM
Mar'25	1.1%	1.2%	0.2%
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%

Drivers Of Secured Book Growth - MSME

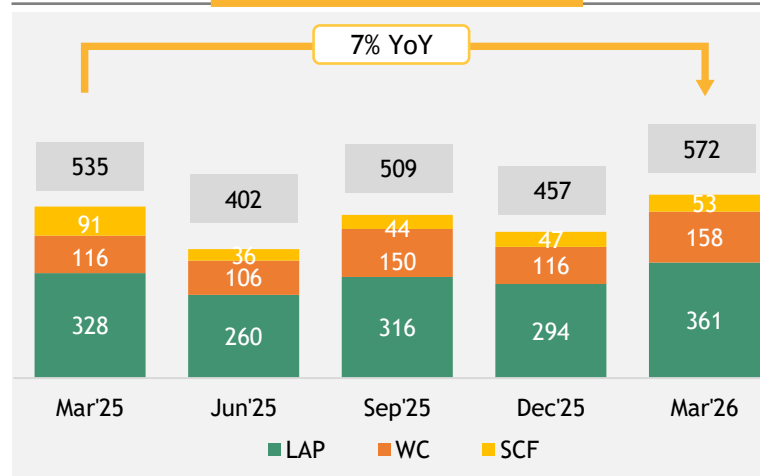


Gross Loan Book Growth (₹ Crore)



*Change due to product reclassification

Disbursement (₹ Crore)



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



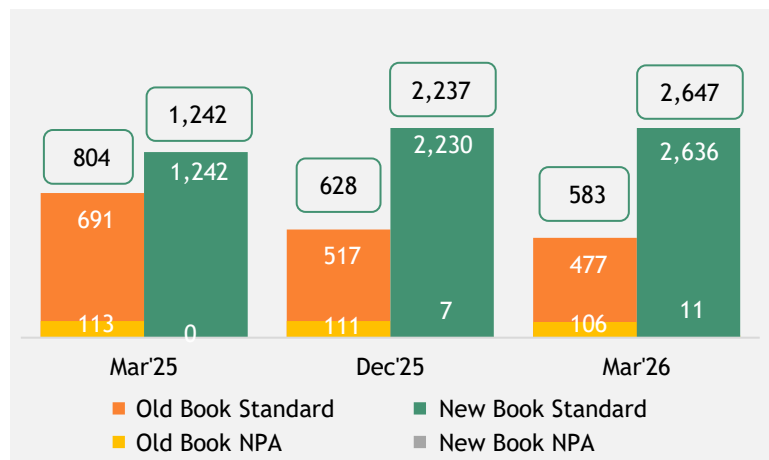
Supply Chain Finance (SCF): New Line Of Business for Formal MSMEs

Facilities: Ultra-Short Term anchor-led Dealer and Vendor Financing
Focus Area: To build 360° banking relationship with MSME customers

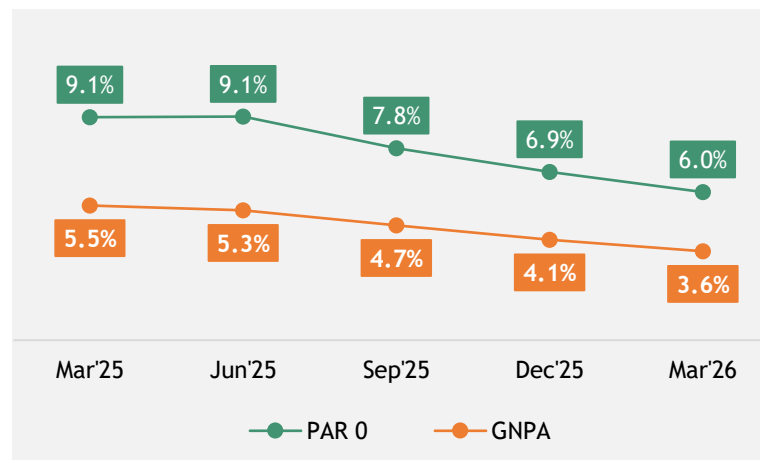


Book Yield: 10.6% (Blended yield for MSME including Loan Against Property (LAP), Working Capital (WC) and Supply Chain Finance (SCF))

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: ₹236 Crore
- Book Yield: 20.5%
- Asset Quality: NPA 1.8%
- LTV: 80%



Target Segment

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



Product

- 2W - Commuter & Mid Premium vehicles



Geographical Presence

- 285 Branches across 11 States with major business coming from East at 50%
- 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: ₹140 Crore
- Book Yield: 14.7%
- Asset Quality: NPA 0.2%
- LTV: 58%



Target Segment

- Unorganized segment with agri and allied activities & small businesses



Products

- Bullet Repayment
- Monthly Interest Scheme
- EMI Repayment



Geographical Presence

- 349 Branches with 36% of branch network from South, followed by North and East at 26% each



Sourcing

- Internal Sourcing: 95% | DSA:5%
- NTB:25%



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: ₹44.8 Crore
- Book Yield: 13.1%
- Asset Quality: NPA 0.6%
- 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
- OD & TL for Agri Infrastructure
- Entire portfolio is secured
 - Agri Collateral (~65%)
 - Non-Agri Collateral (~35%)



Geographical Presence

- 310 Branches across 10 States



Sourcing

- Internal sourcing: 99% | Connector: 1%
- NTB: 95%



Enablers

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

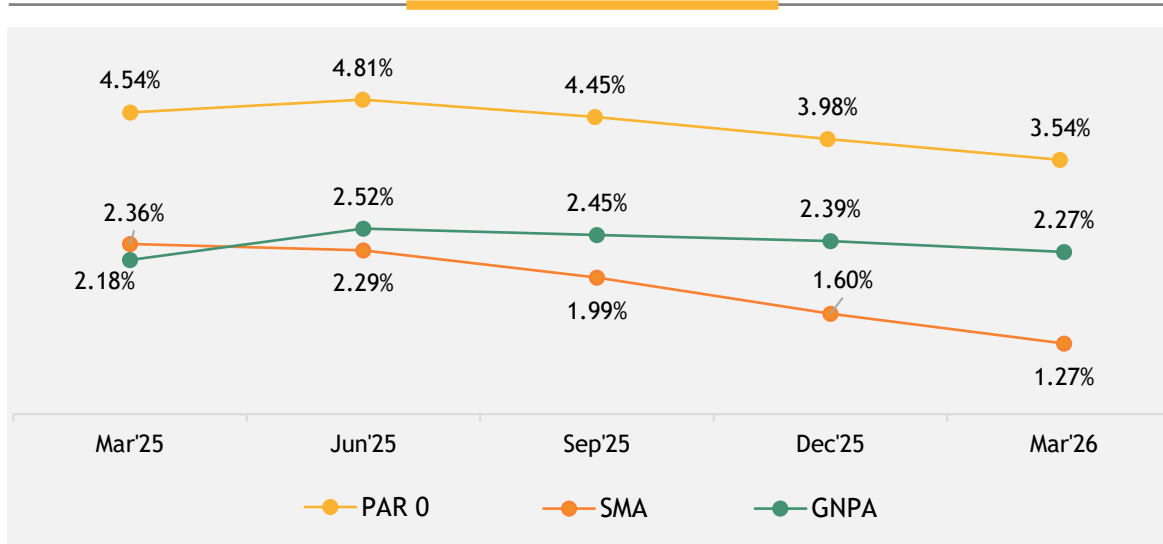


Asset Quality

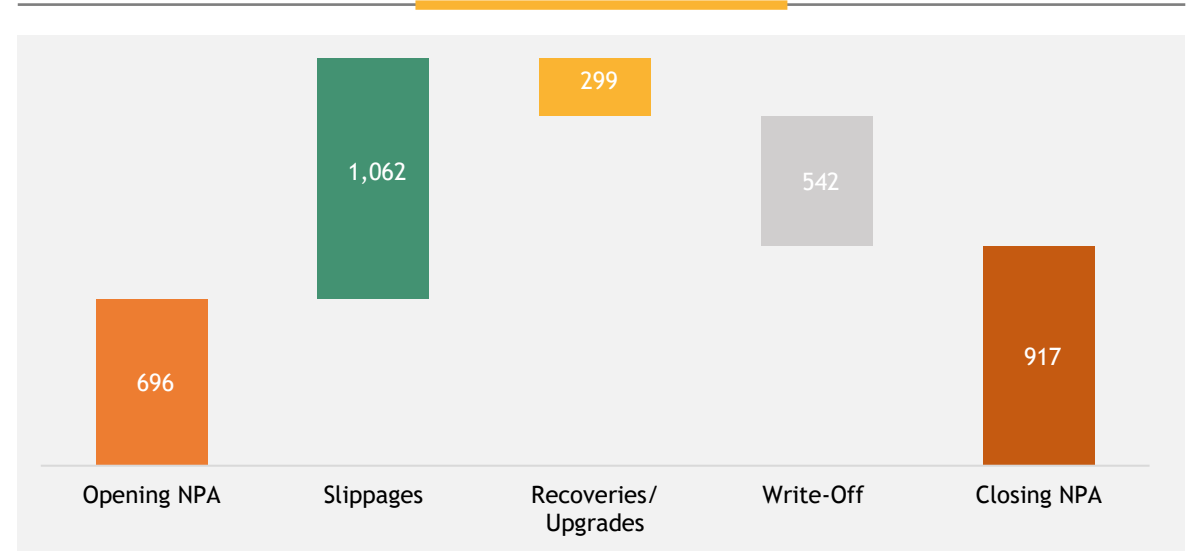


Asset Quality

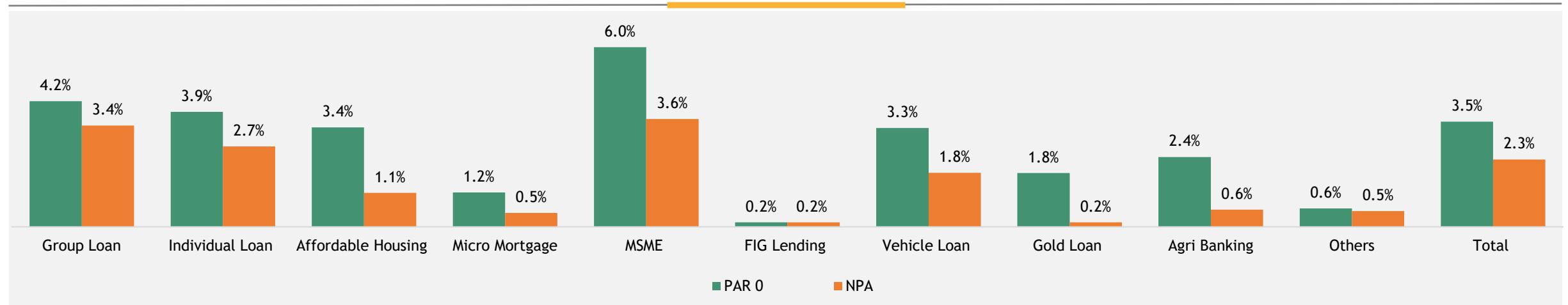
PAR 0, SMA & NPA (%)



FY26 NPA Movement



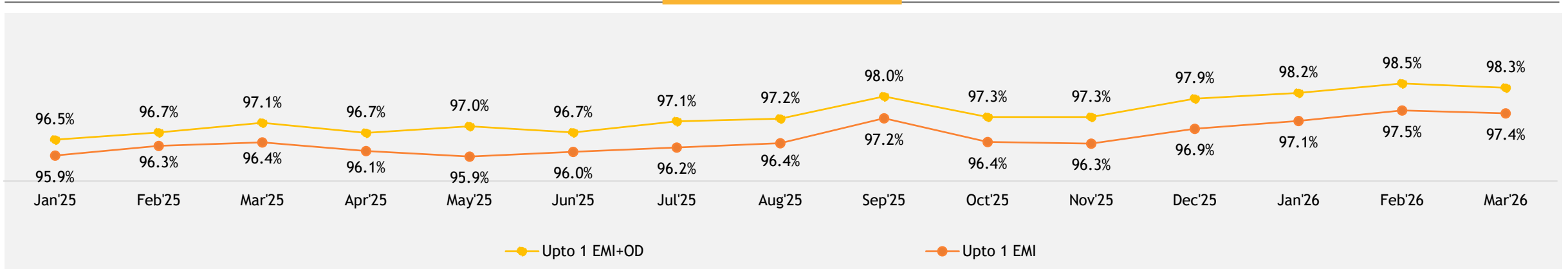
Segment Wise PAR 0 and NPA (%)



Healthy Collections

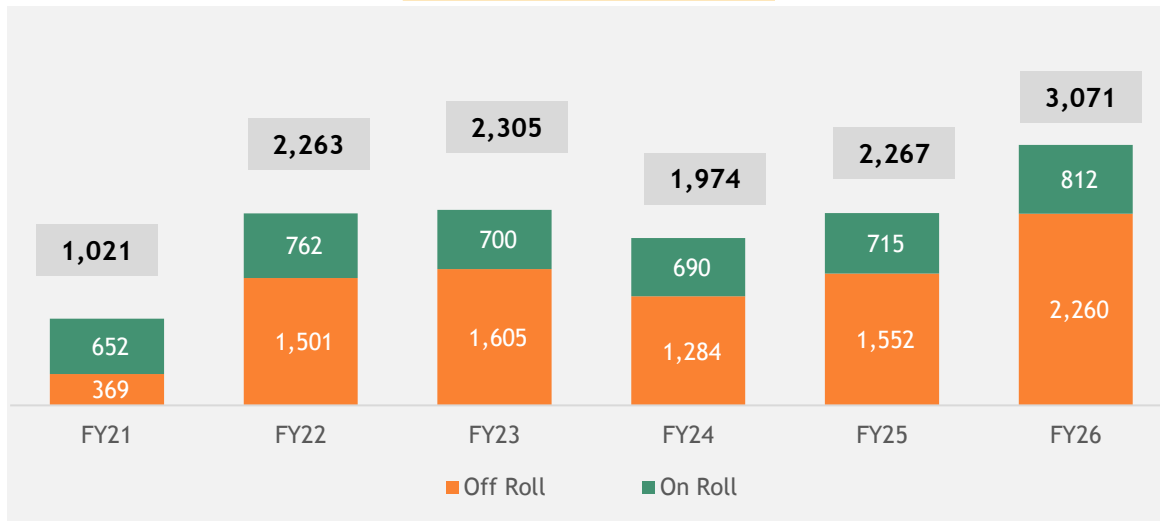


Bank Level Collection Efficiency %

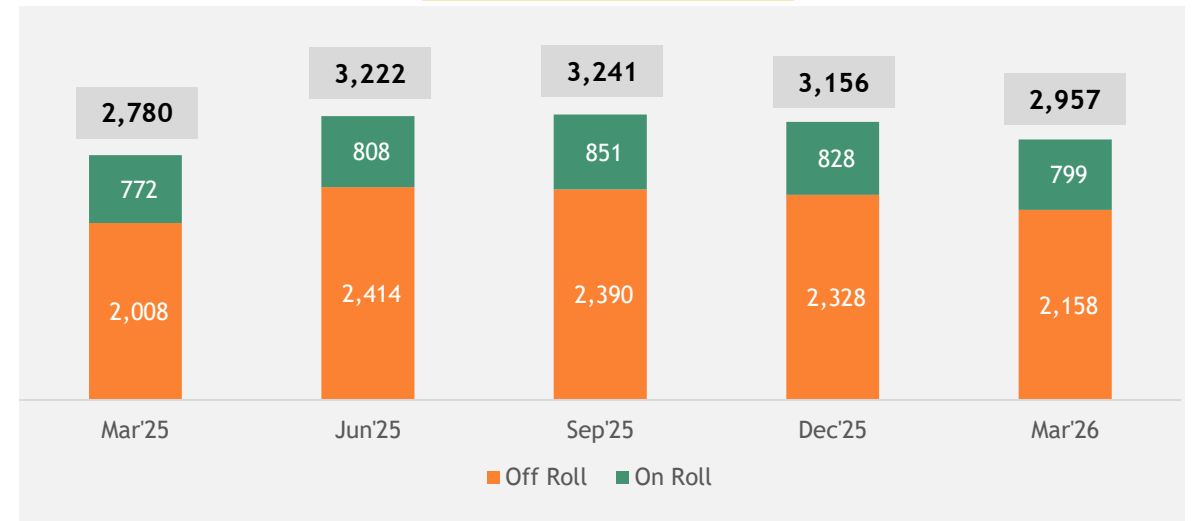


Well Calibrated Collection Team (Nos)

Full Year Average



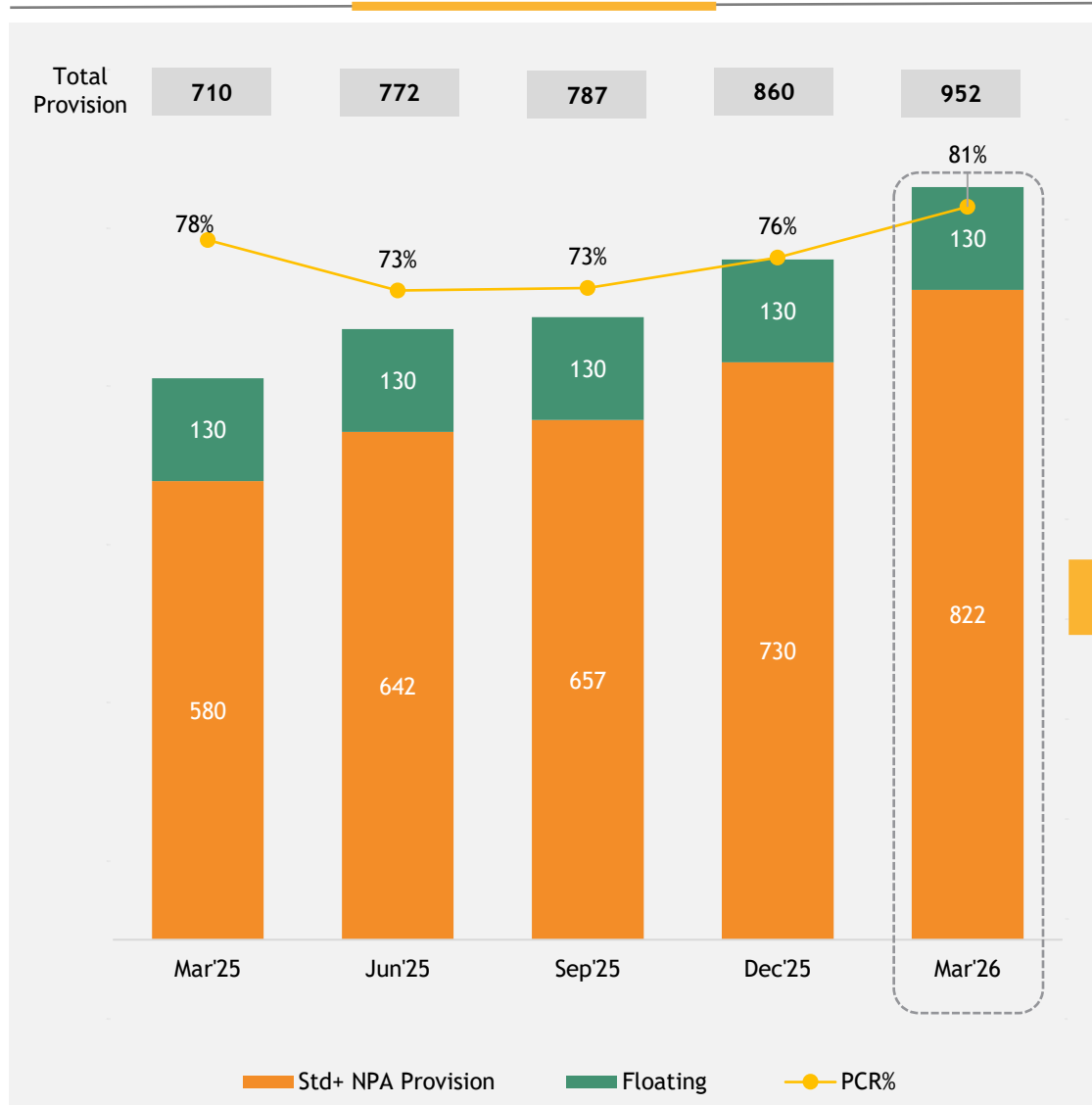
Quarter End Numbers



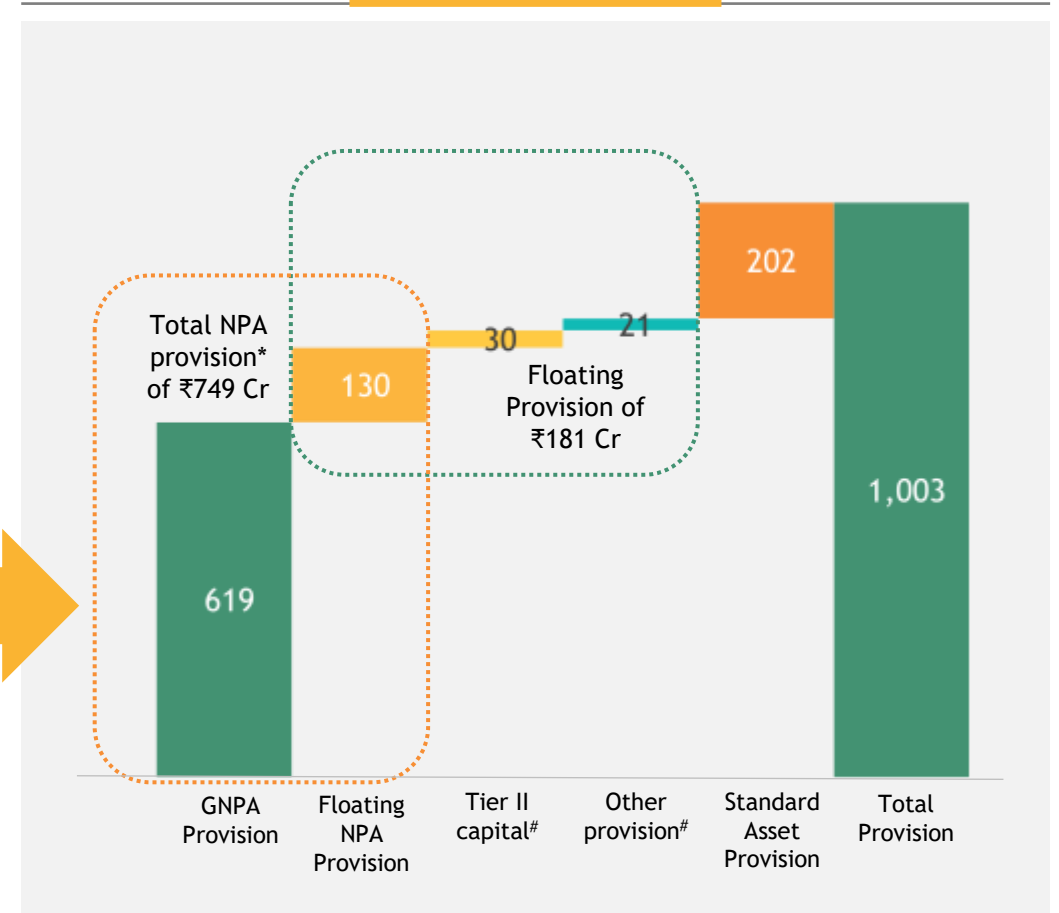
Provision Coverage



Provision & PCR



Q4FY26 Provision Breakup#



- NNPA as of Mar'26 at 0.4%
- Book Covered under CGFMU as on Mar'26 ₹1,005 Crore

Floating provision of ₹ 181 Crore continues to be on books. Of this ₹ 30 Crore is earmarked toward Tier II capital, ₹130 Crore is earmarked for PCR calculation and ₹ 21 Crore is earmarked for Other Provisions | Prior period data modified as required



Advances Growth

~ 25%



Credit Cost

1.4% to 1.5% of
Average GLB



RoA

~ 1.6%

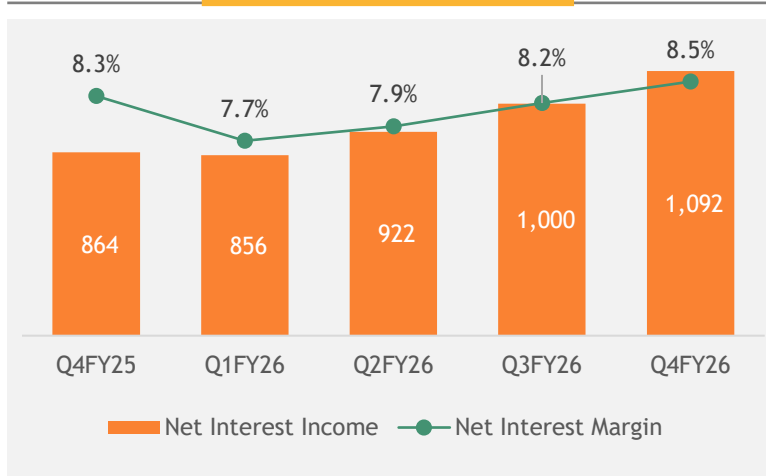


Financial Overview

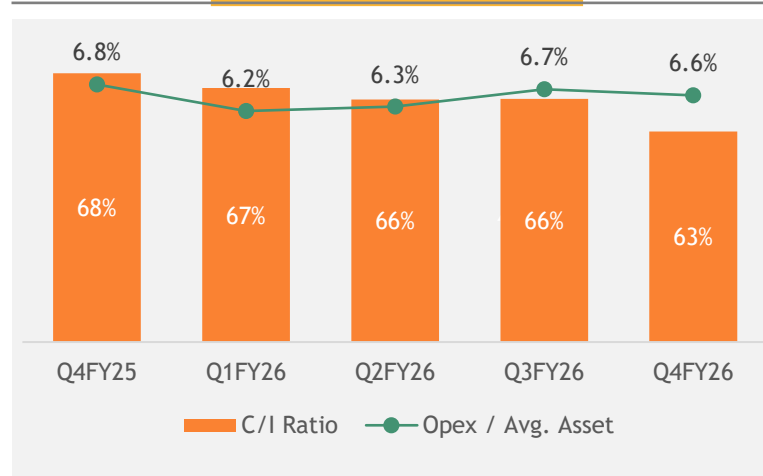
Financial Overview



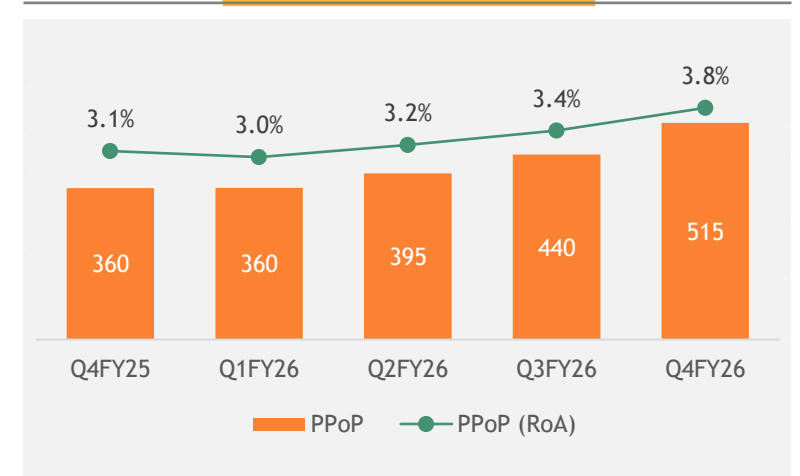
NII (₹ Crore) & NIM* (%)



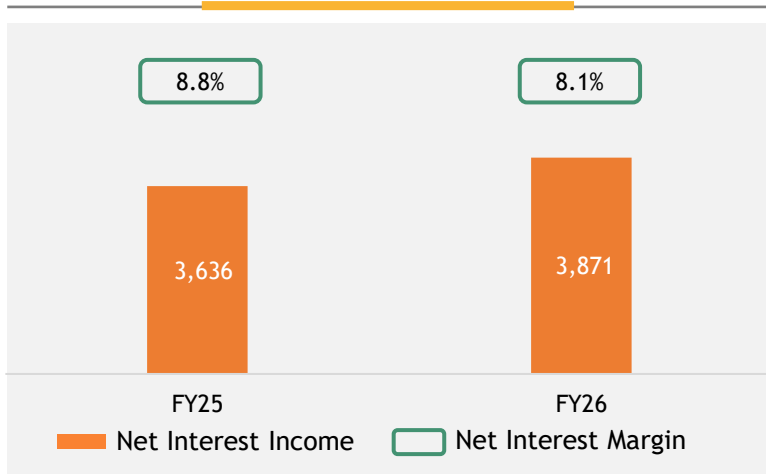
Cost to Income (%) & Operating Expenses/ Average Total Assets (%)



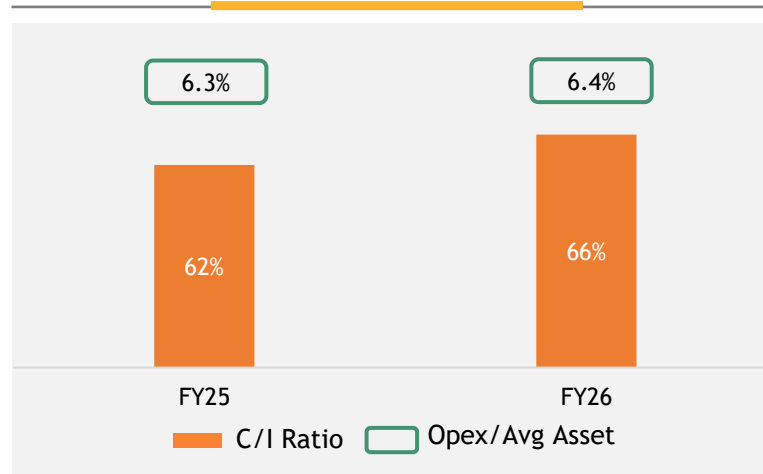
Pre-Provision Operating Profit (₹ Crore)



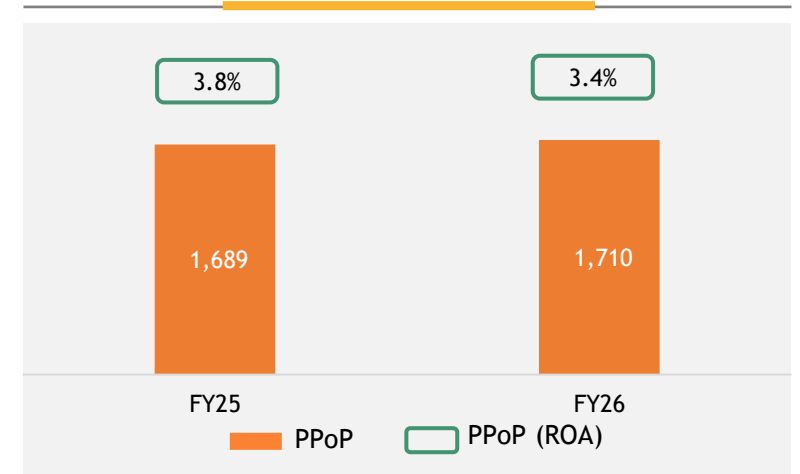
NII (₹ Crore) & NIM* (%)



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



Pre-Provision Operating Profit (₹ Crore)

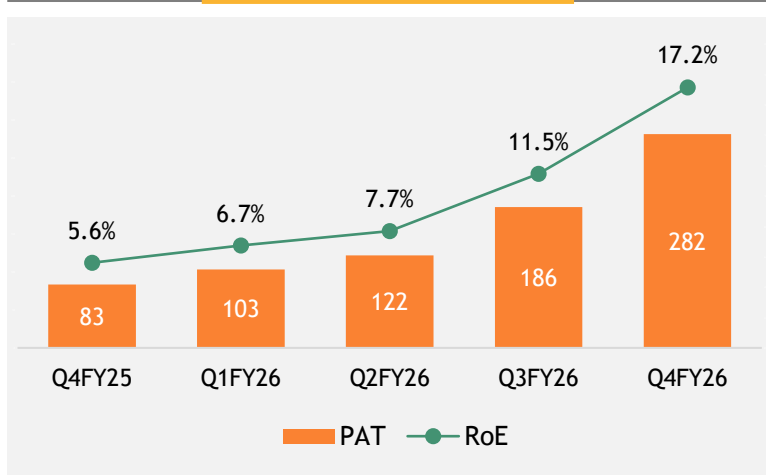


* NIM includes IBPC & Securitization

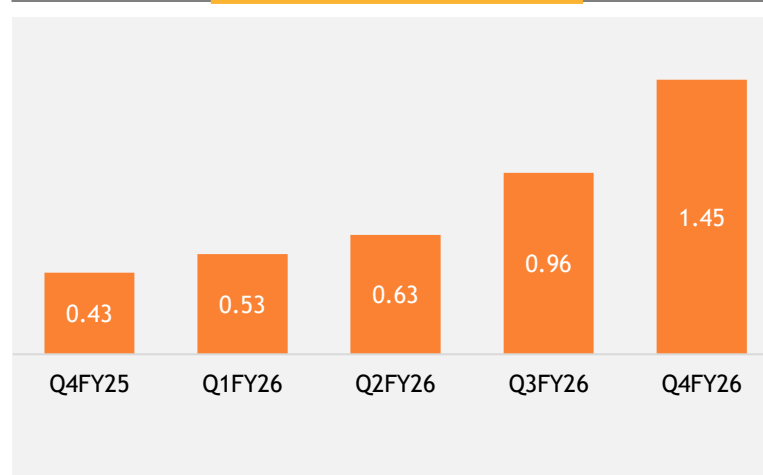
Financial Overview



PAT (₹ Crore) & RoE (%)



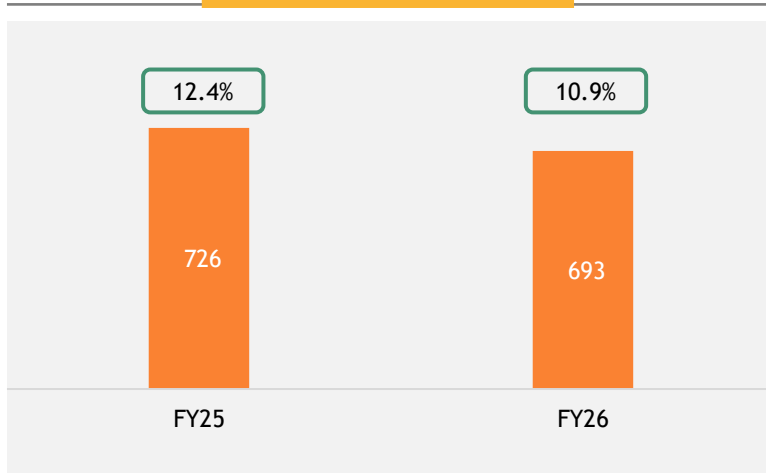
EPS (₹)



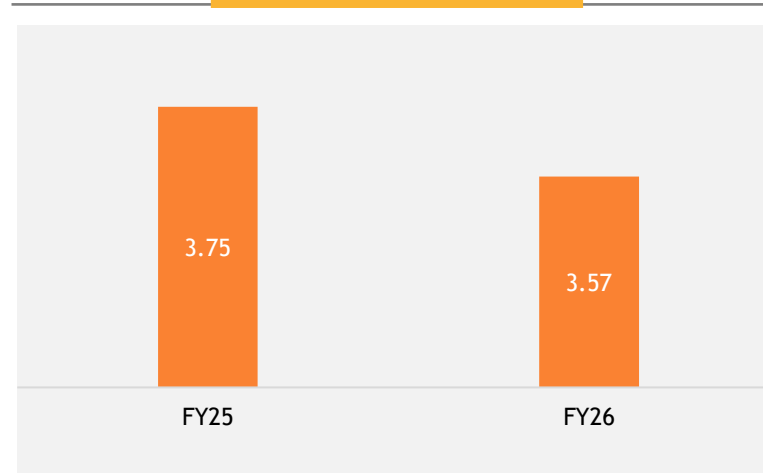
Net Worth (₹ Crore)



PAT (₹ Crore) & RoE (%)



EPS (₹)



BVPS (₹)





Profit & Loss Statement

Particulars (₹ Crore)	Q4FY26	Q4FY25	YoY Growth	Q3FY26	QoQ Growth	FY26	FY25	YoY Growth
Interest Earned	1,878	1,573	19%	1,752	7%	6,931	6,354	9%
Other Income	307	270	14%	295	4%	1,108	846	31%
Total Income	2,186	1,843	19%	2,047	7%	8,039	7,201	12%
Interest Expended	786	709	11%	751	5%	3,061	2,718	13%
Personnel Expenses	457	426	7%	476	(4%)	1,798	1,533	17%
Operating Expenses	428	348	23%	380	13%	1,470	1,260	17%
Total Cost	1,671	1,483	13%	1,608	4%	6,329	5,511	15%
Pre Provision Operating Profit	515	360	43%	440	17%	1,710	1,689	1%
Credit cost	144	265	(46%)	195	(26%)	799	748	7%
Other provisions & contingencies	0	0	NA	0	NA	0	0	NA
Tax	89	12	648%	59	51%	218	215	1%
Net profit for the period	282	83	238%	186	52%	693	726	(5%)



Total Income - Breakup

Particulars (₹ Crore)4%	Q4FY26	Q4FY25	YoY Growth	Q3FY26	QoQ Growth	FY26	FY25	YoY Growth
Interest on loan	1,658	1,360	22%	1,548	7%	6,077	5,526	10%
Int. on investments	218	211	3%	202	8%	845	816	4%
Securitization Income	2	3	(29%)	2	(6%)	9	13	(33%)
Total Interest Earned	1,878	1,573	19%	1,752	7%	6,931	6,354	9%
Processing Fees	115	93	24%	102	13%	384	301	28%
PSLC Income	5	21	(76%)	23	(78%)	36	48	(26%)
Insurance Income	63	40	57%	43	45%	175	115	51%
Bad Debt Recovery	34	20	70%	25	38%	105	75	39%
Treasury	(1)	25	(104%)	15	(106%)	89	45	96%
Misc. Income*	91	71	28%	88	3%	320	261	23%
Total Other Income	307	270	14%	295	4%	1,108	846	31%
Total Income	2,186	1,843	19%	2,047	7%	8,039	7,201	12%

*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 FY26 & FY25

Balance Sheet



Particulars (₹ Crore)	As at Mar 31, 2025	As at Dec 31, 2025	As at Mar 31, 2026
CAPITAL AND LIABILITIES			
Net worth	6,083	6,519	6,816
Capital	1,935	1,938	1,943
Employees Stock Options Outstanding	90	98	97
Reserves and Surplus	4,059	4,483	4,776
Deposits	37,630	42,223	45,668
Borrowings	2,845	2,383	3,736
Other Liabilities and Provisions	1,130	1,174	1,321
TOTAL	47,689	52,299	57,541
ASSETS			
Cash and Balances with Reserve Bank of India	3,133	2,173	3,110
Balance with Banks and Money at Call and Short Notice	36	481	334
Investments	11,730	11,768	12,724
Advances	31,390	36,228	39,761
Fixed Assets	457	482	493
Other Assets	942	1,167	1,119
TOTAL	47,689	52,299	57,541



Healthy Capital Adequacy

(₹ Crore)	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26
Credit Risk Weighted Assets	26,240	26,691	29,076	29,638	31,738
Tier I Capital	5,610	5,654	5,782	5,967	6,252
Tier II Capital*	451	423	429	440	456
Total Capital	6,062	6,077	6,211	6,407	6,709
CRAR	23.10%	22.77%	21.36%	21.62%	21.14%
Tier I CRAR	21.38%	21.18%	19.89%	20.13%	19.70%
Tier II CRAR	1.72%	1.58%	1.47%	1.49%	1.44%
Floating Provision considered in Tier II	30	30	30	30	30

Floating Provision:

- As of Mar'26 amount ₹181 Cr which can be utilized for making specific provisions in extraordinary circumstances, as per RBI guidelines. Of which:
 - ₹130 Cr earmarked for NNPA / PCR calculation
 - ₹30 Cr earmarked as part of Tier II capital
 - The balance ₹21 Cr has been earmarked as part of other provisions



Ujjivan - Platform For Growth



Mobile & Internet Banking Highlight

Presenting

the all-new revamped

UJJIVAN
EZY

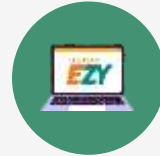
Mobile banking app.
Make banking effortless,
as easy as child's play.



200+ Features



Micro Services
Architecture



Customized Themes
& Enhanced UI UX



Multiple Software
Development Kit
Integrations

Key Achievements



2nd Rank Among SFB

**UPI Outward Remitter in
Transactions**

(Source NPCI Statistics)



93.7%

Digital Transactions

(Through IB, MB & UPI)



73%

Online Retail Term Deposits

(Using Self Service & Assisted digital)



45%

**Pure Digital Repayments in
Micro Banking**

(Using BBPS & Hello Ujjivan App)



Servicing Customers Through Multiple Channels

Channels



Retail Mobile / Internet Banking

- Ujjivan EZY Mobile & Internet Banking platform made live for all customers
- 200+ features, Customised Themes & Enhanced UI UX and available in 9 Languages (including English)
- Multiple payments modes: NEFT, RTGS, IMPS & Internal fund transfers
- Value added features like GST & Bill Payments



Business 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



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)



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



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 transaction, etc
- Phone / Video banking for 540+ services available in 13 Languages

Robotic Process Automation

- As of Mar'26: 69 process automated
- Savings: 99 Full Time Equivalent in FY26
- Cost saving through RPA: ₹15.9 Cr in FY26
- FY27: Plan to bring RPA automated process count to 80+



Data Asset

1 Cr+
Customer Franchise

10.5 Cr+
Transactions generating/month

5 Lac+ Loans
processed/month

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



Loss Mitigation And Recovery

Arrest loan loss by scorecard driven underwriting, behavioural scorecard for collection, recovery model for sticky buckets
Key metrics: PAR, Credit Cost



Data Quality

Building medallion structure to bring accuracy, consistency and real-time data availability for customer service
Key metrics: DQ score, RBI DQ, TAT



Automation

Automating key reports with business insights through Tableau with real-time data across 20k+ employees, saving FTE
Key metrics: FTE save, TAT



Analytics Stack



Branch Profitability

Prescriptive analytics to improve branch profitability and developed suitable mix to decrease Break-even-period
Key metrics: Cost to income ratio, Product Mix, Yield



Customer Retention

Retaining and win-back customers across verticals and products
Key metrics: Retention and Win-back rate

Balance Build-Up

ML powered business intelligence to nudge customers for balance build-up
Key metrics: TRV increase, Transacting customer, Balance skew

Cross/Up-Sell(ML Based), NTB Acquisition

Unlock business contribution by activating all verticals, utilizing phone banking & digital channels
Key metrics: Product per customer, Wallet share



Outcomes

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

Generated additional business volume of **~ ₹1,100 Cr.+** in FY26

~ ₹38 Cr.+ Loss recovered from written-off pool (360 DPD+) across GL/IL verticals



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



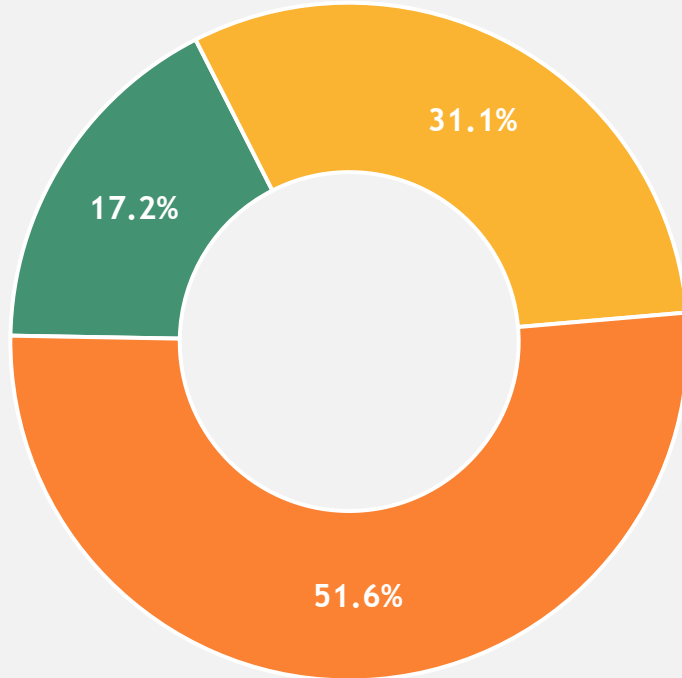
Education: Master of Social Work (SDM College)
Experience: UFSL

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 Mar'26



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

Top 10 Investors

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



Annexures



Environment



Scope 1 & 2
Emission
Intensity/Crore
Turnover:
1.93 (tCO₂e)

Scope 3 Emissions
Intensity/Crore
Turnover:
2.5 (tCO₂e)

~14,192 KWh
Solar Energy
generated & used

Water Intensity/
Crore Turnover:
21.62 (KL)

Waste Intensity/
Crore Turnover
0.0086 (tCO₂e)

Paper Saving
through Digitalisation
31.6 (Million Copies)
Emission Saved 295.5
(tCO₂e)

Social



19% Gender
Diversified Ratio

14,560+
Employees
Volunteering
Hours

38.9 Average Hours
of Training /
Employees

Total CSR Spend: ₹
0.17 Bn

No of
Beneficiaries
impacted: 1.2
Mn +

No of PWD's
Impacted:
600+

Beneficiaries impacted
through Financial
Literacy Program: 0.17
Mn

Governance



ISO 27001:2022
Certified IS
Management System

55% Gender
Diversity at
Board

78% of the board of
Directors are
Independent

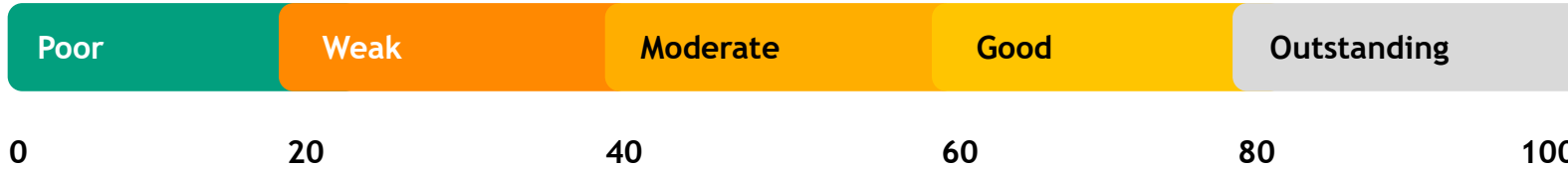
4.2 Mn Digital
Customer Base- 23%
Growth YoY

Policy on Whistle - blower, anti -
bribery, anti- corruption, anti -
money laundering, IT security,
POSH etc.

ESG Rating

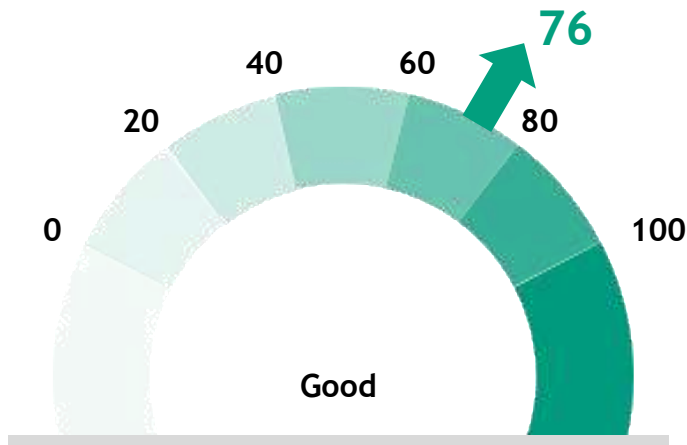


80/100



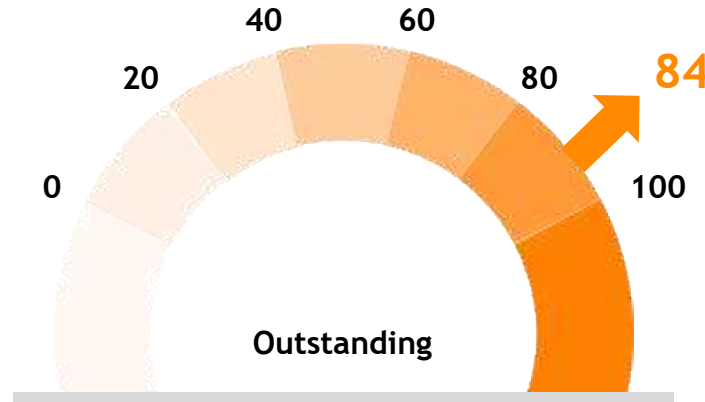
Ujivan Small Finance Bank Limited	Previous Score	Current Score	Rating Symbol	Rating Movement
ESG Impact Rating	-	80	Outstanding	-

Environment



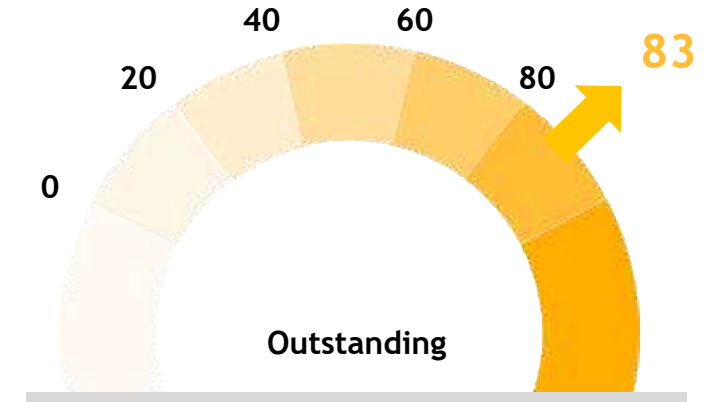
Weightage: 45%

Social



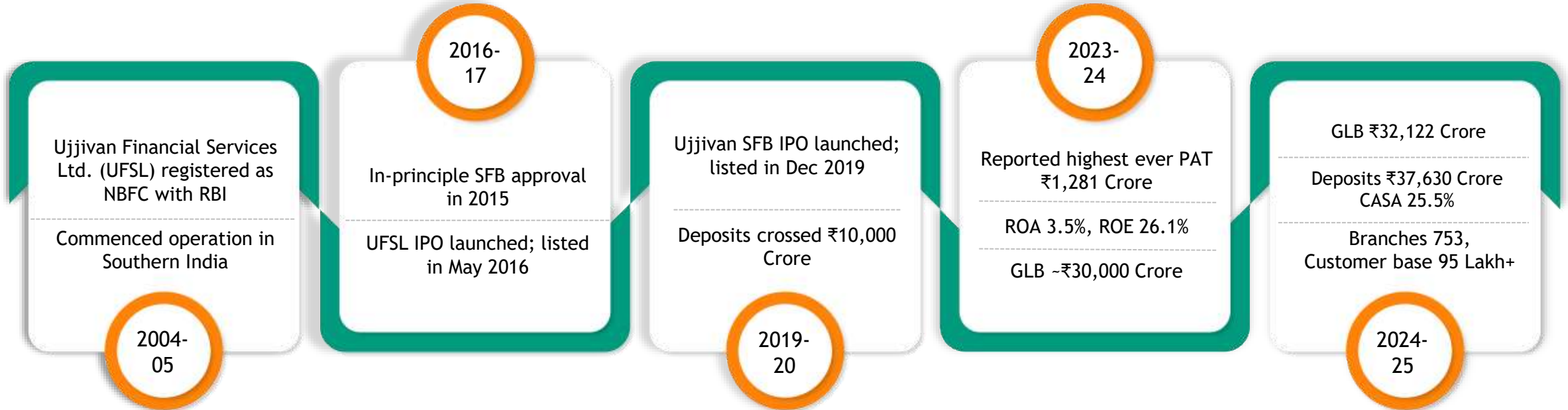
Weightage: 25%

Governance



Weightage: 30%

Ujjivan's Journey



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

It has navigated the major crises and cross cycle built a strong deposit franchise

The bank has consistently scaled through asset book diversification with best in class asset quality

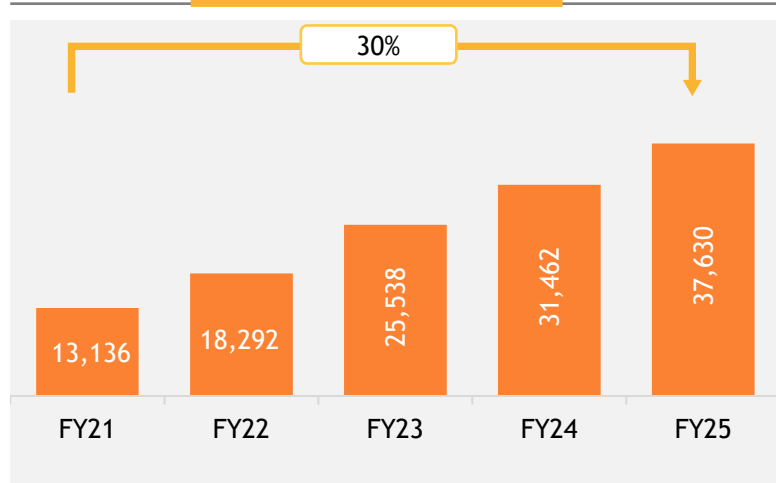


5 Year Annual Trend

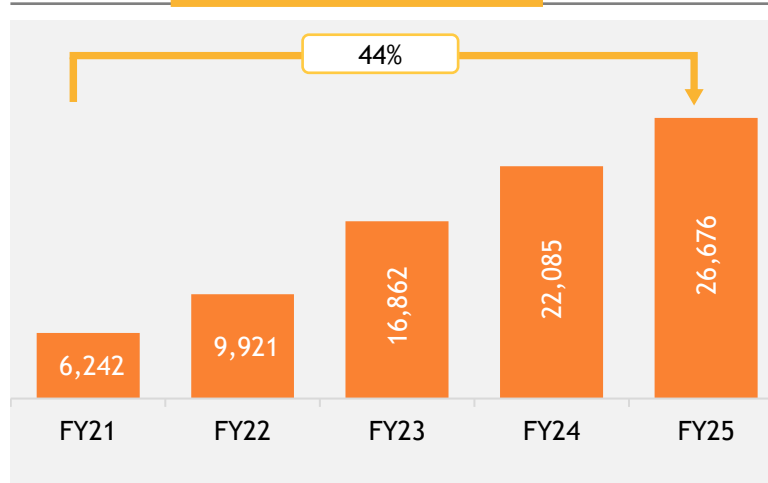
Performance Track Record (1/4)



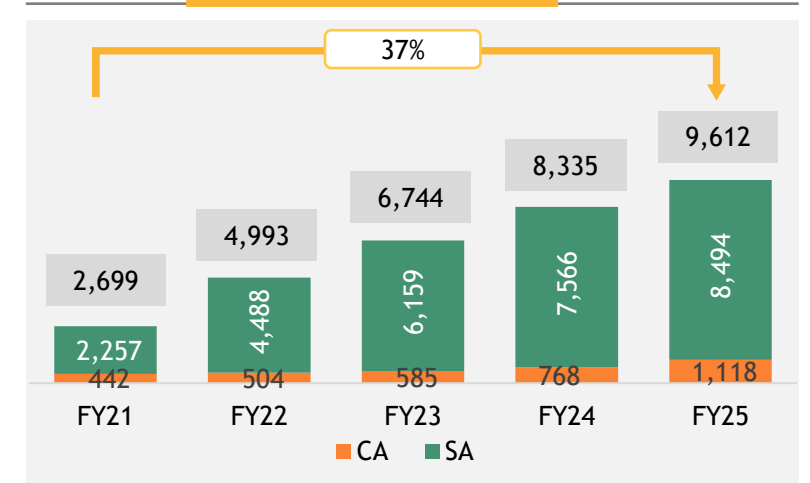
Total Deposits (₹ Crore)



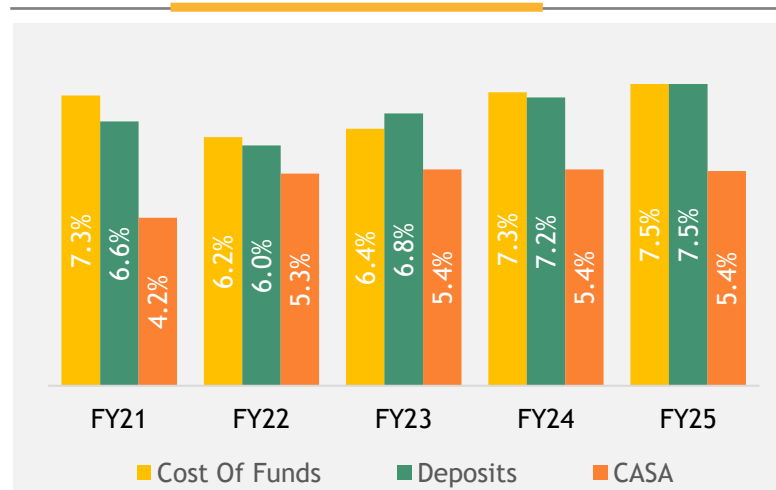
Retail Deposits (₹ Crore)



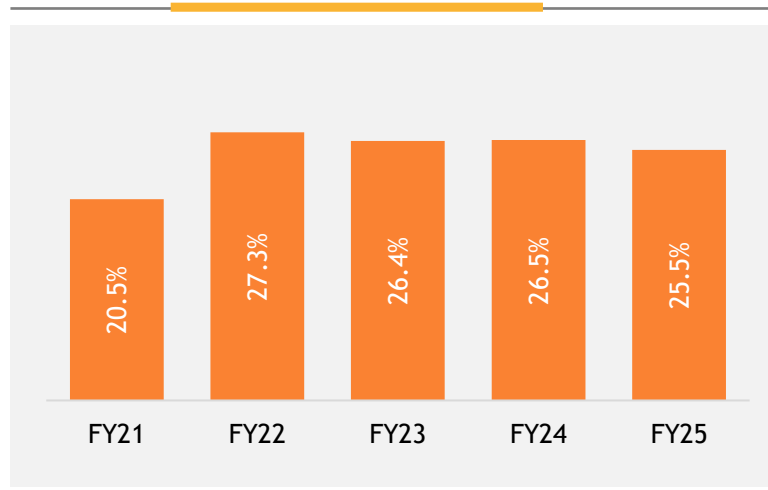
CASA Breakup (₹ Crore)



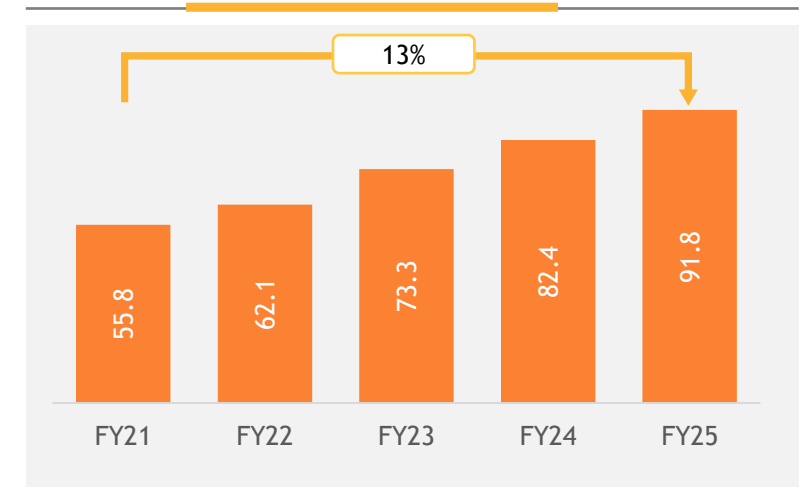
Cost of Funds (%)



CASA (%)



Deposit Customers^ (Nos Lakh)



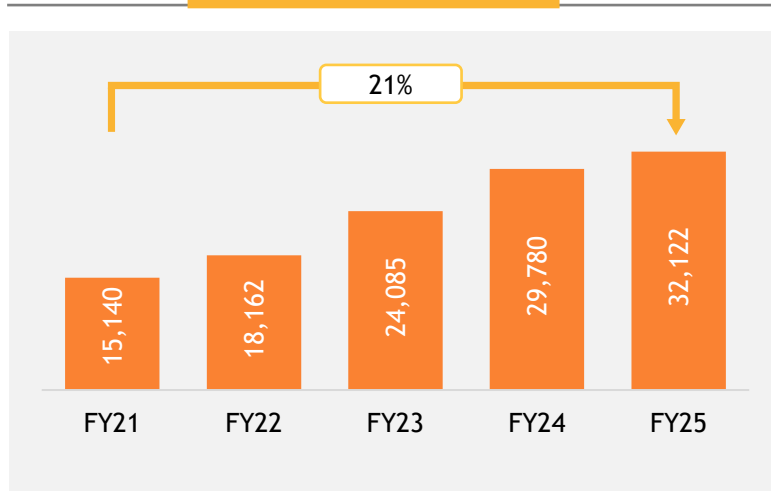
CAGR %

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

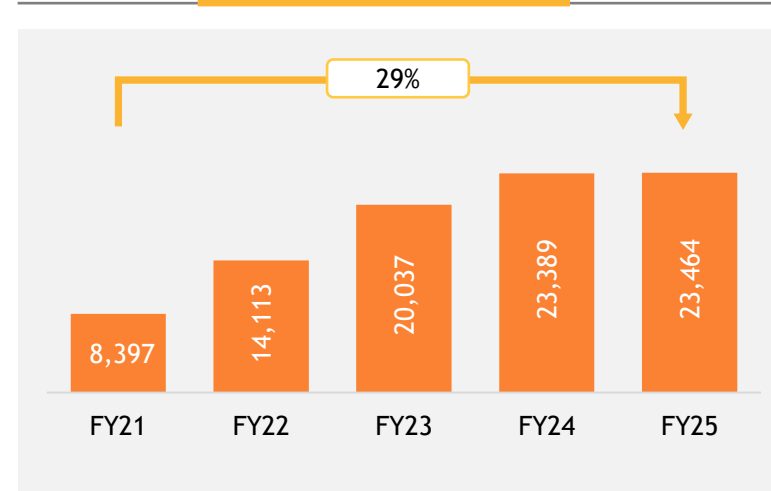
Performance Track Record (2/4)



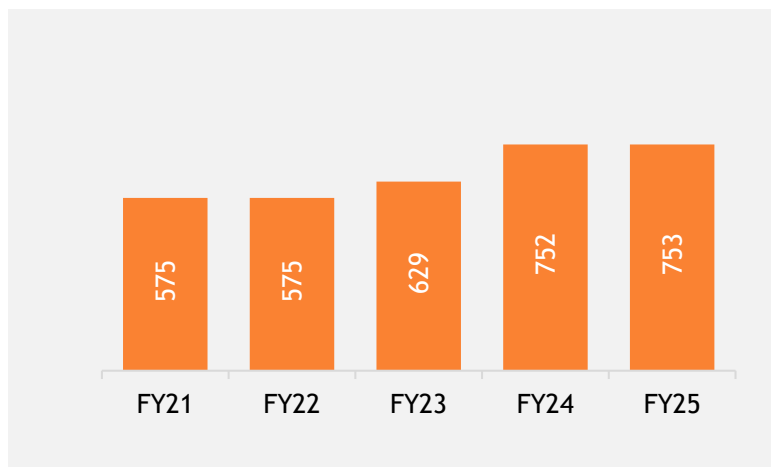
Gross Loan Book (₹ Crore)



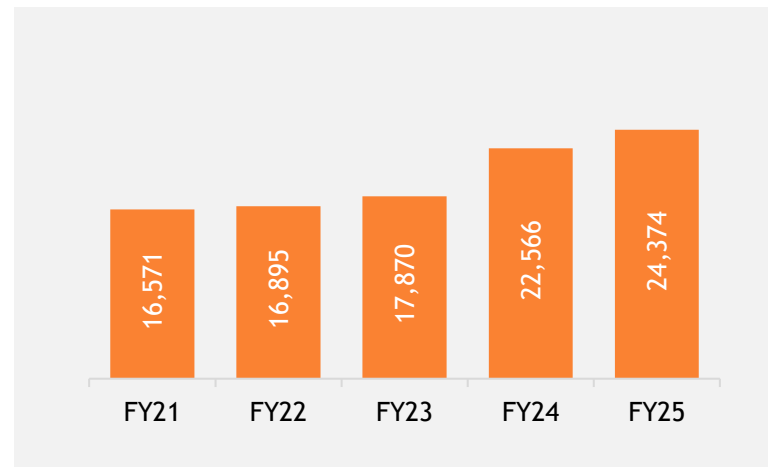
Disbursement (₹ Crore)



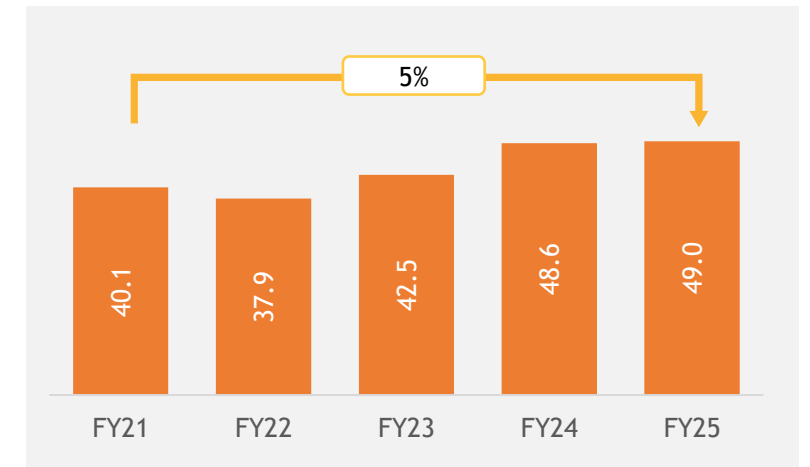
Branch Network (Nos)



Employees (Nos)



Asset Customer^ (Nos Lakh)



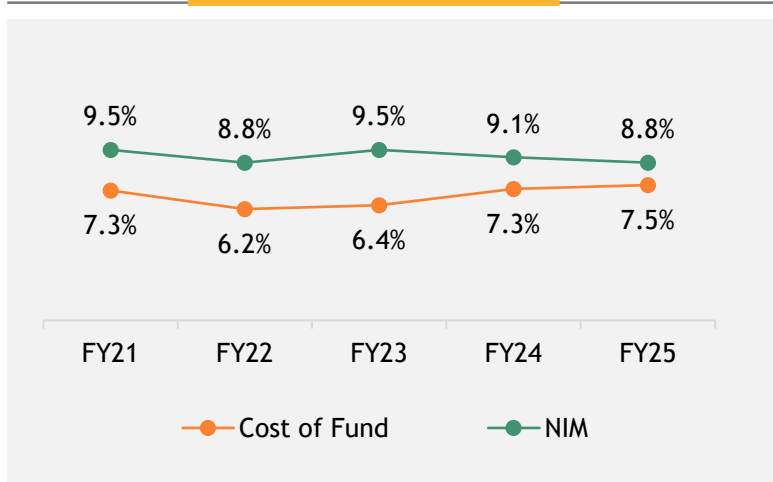
CAGR %

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

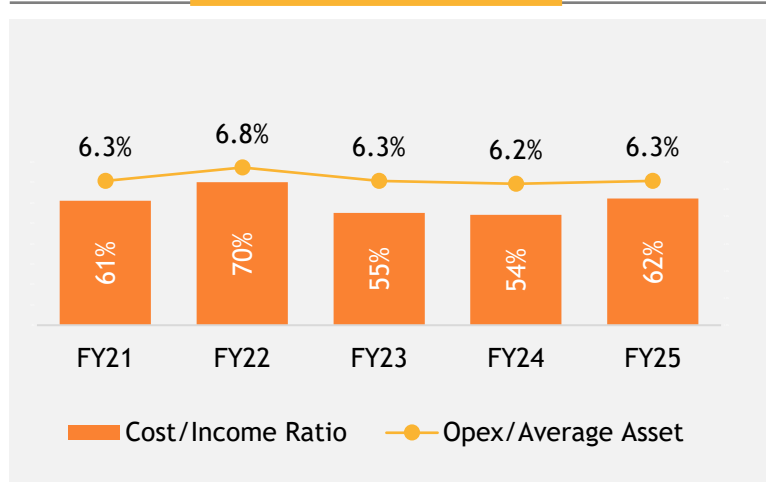


Performance Track Record (3/4)

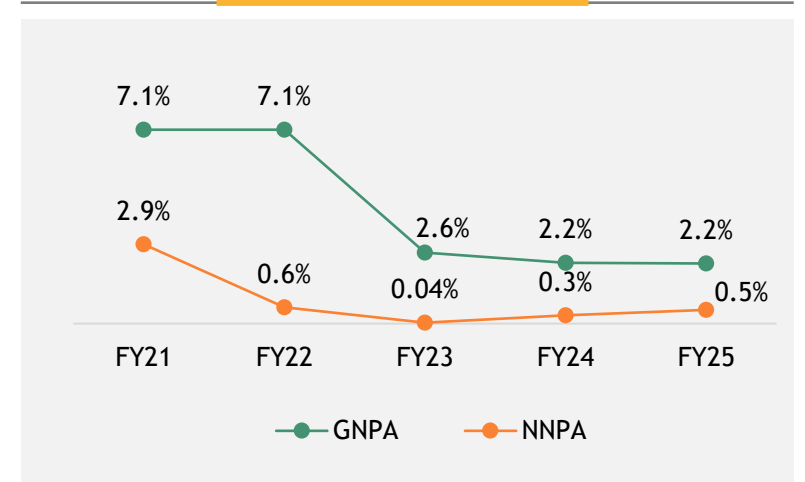
Margin (%)



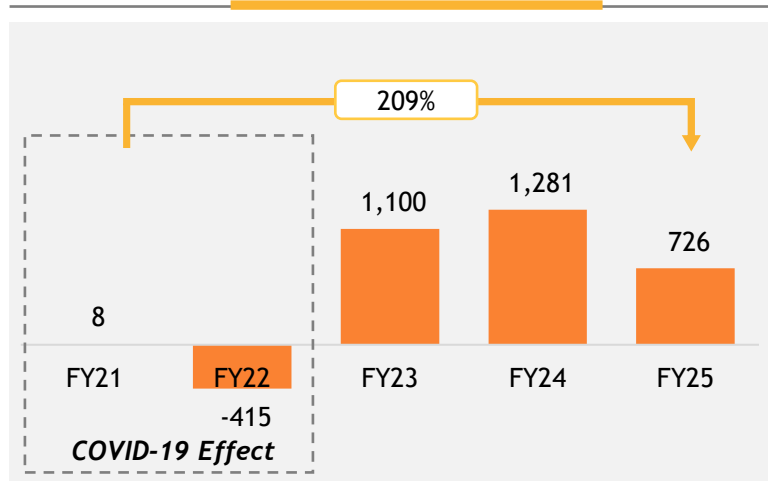
Operating Efficiency (%)



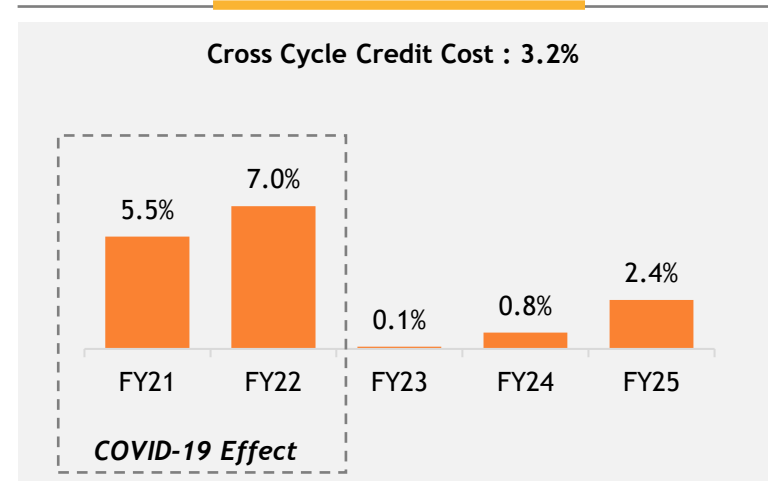
Asset Quality (%)



PAT (₹ Crore)



Credit Cost / Average GLB (%)



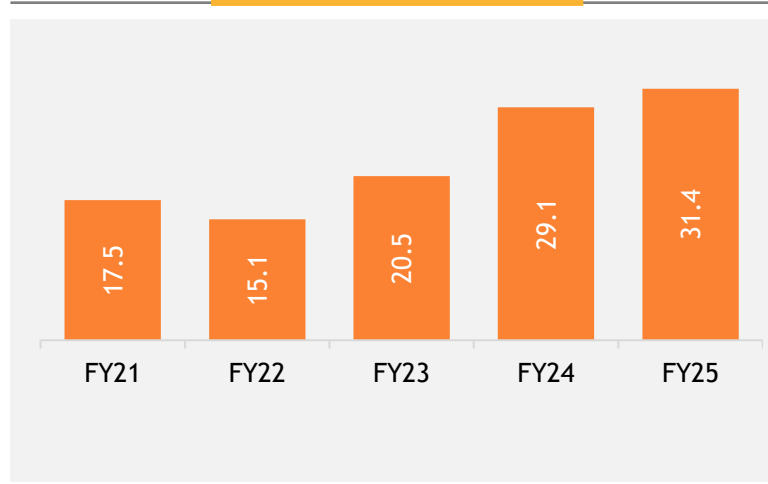


Performance Track Record (4/4)

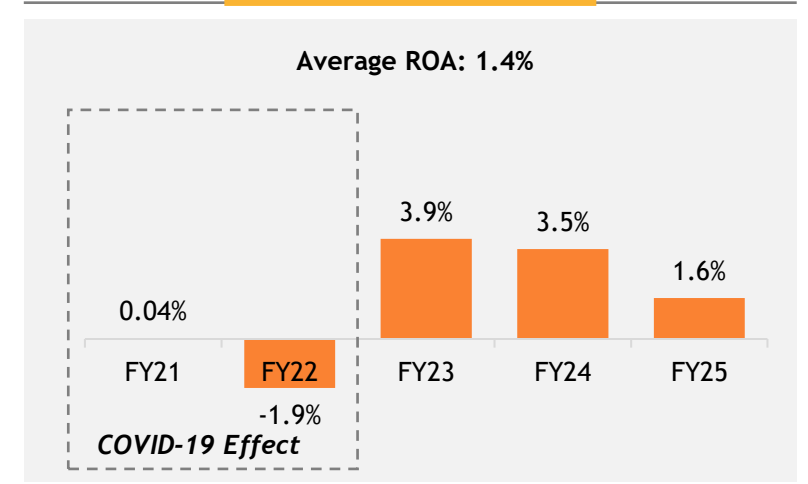
Net Worth (₹ Crore)



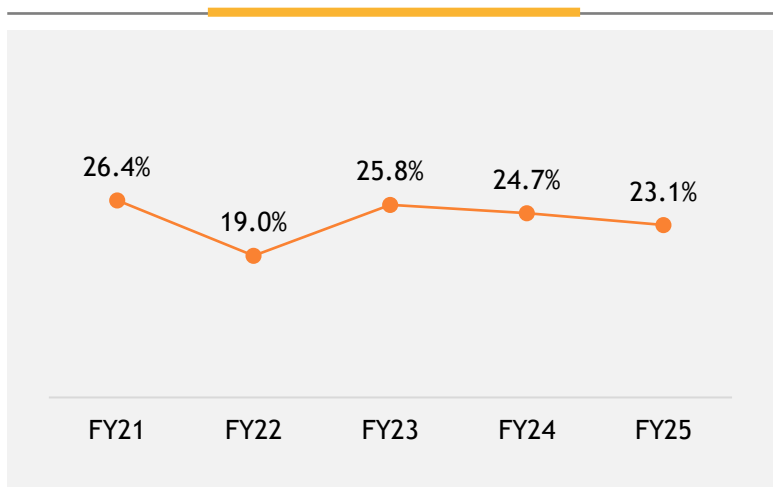
BVPS (₹)



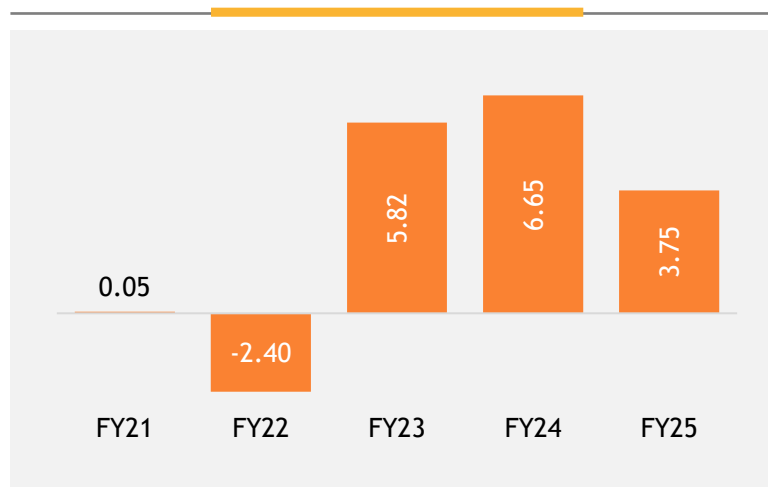
Cross Cycle RoA (%)



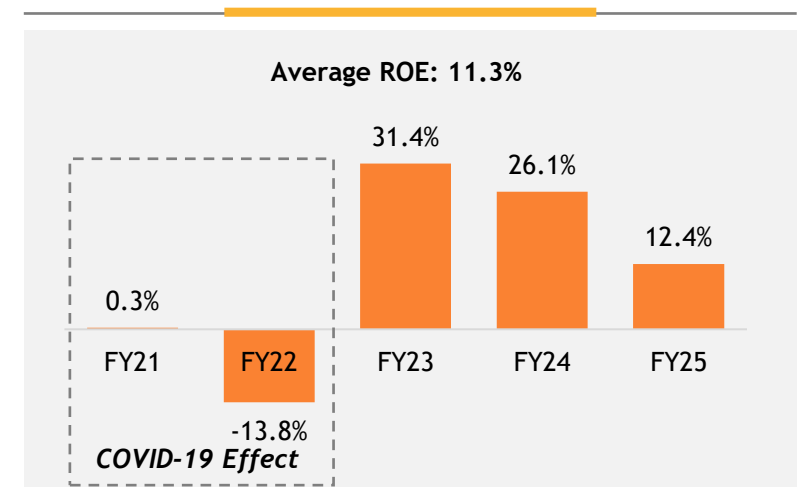
CRAR (%)



EPS (₹)



Cross Cycle RoE (%)





THANK YOU

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