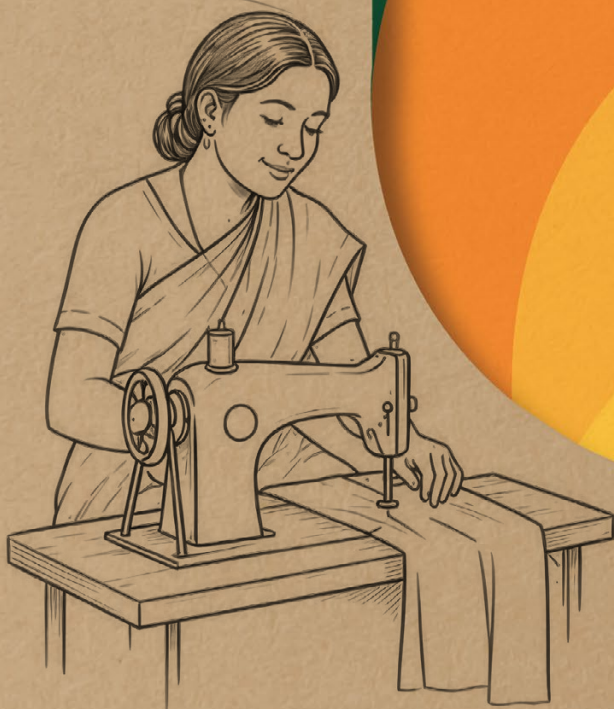
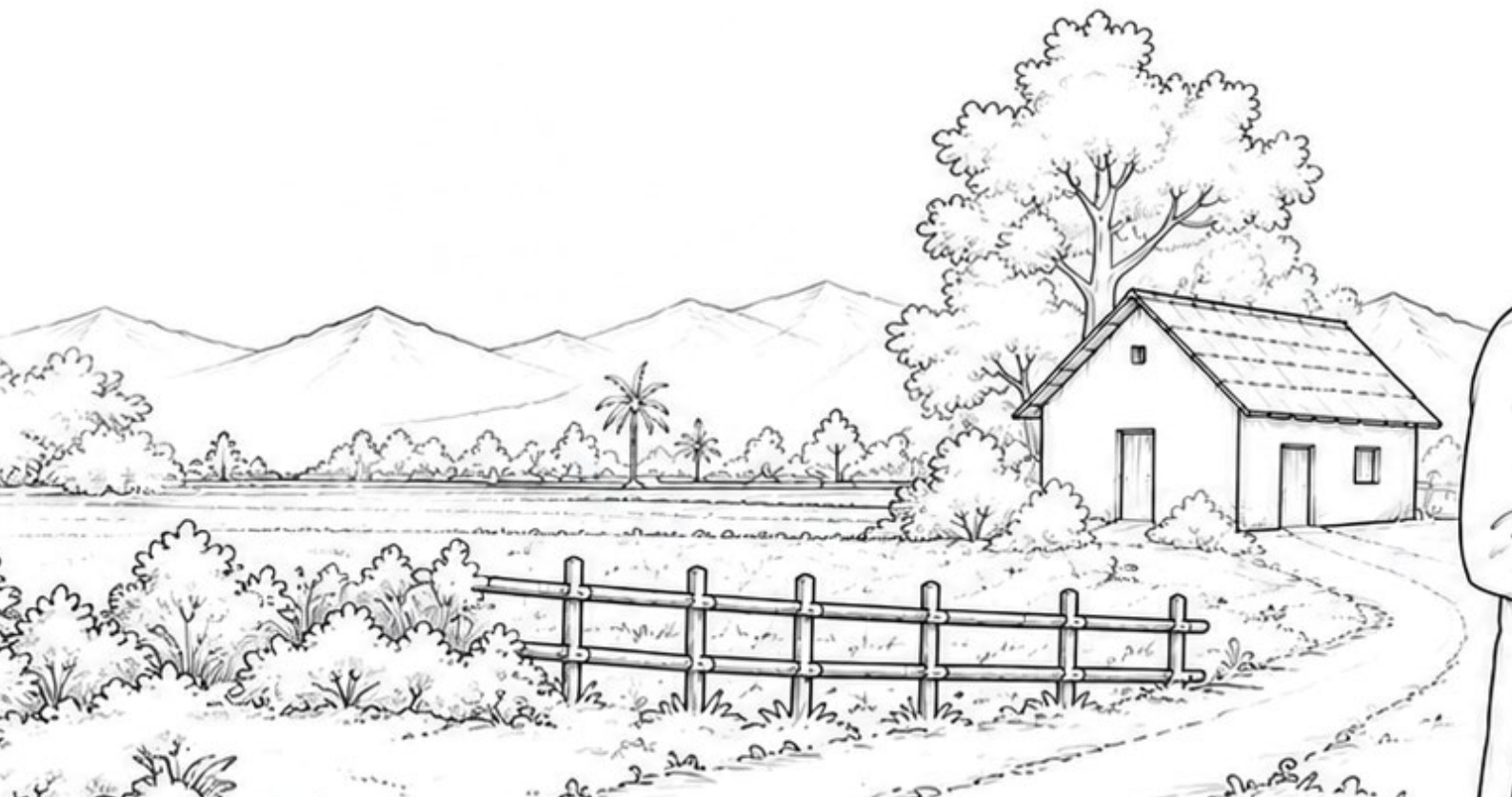


DELIVERING IMPACT SUSTAINABLY



Sustainable Stories Inside...

01	02	03	04
FY 2025-26: Defining a Year of Impact	Foundations of Reporting	Voices of Leadership	Ujjivan Growth Story
page 02	page 04	page 06	page 10
	04 Purpose and Scope 05 Reporting Guidelines and Standards 05 Organisational Boundary	06 Message from the Chairman 08 Message from the Interim CEO & WTD	10 Growth, Reach and Differentiation 11 Economic Value Creation 13 Advancing Partnerships for Progress





05 _____

Embedding Sustainability into Business

page 14

- 14 Value Creation Model
- 16 Sustainable Governance
- 19 Ethics, Integrity and Trust
- 21 Climate Resilience
- 23 Stakeholder Engagement
- 24 Material Priorities
- 25 Progressive ESG Strategy

06 _____

Delivering Impact Through Action

page 28

- 28 Innovation and Technology
- 32 Cyber Resilience
- 34 Environmental Responsibility
- 48 Workplace Excellence
- 74 Responsible Supply Chain
- 78 Inclusive Finance
- 93 Customer Excellence
- 102 Community Empowerment
- 117 Brand Positioning and Outreach

07 _____

Appendices

page 120

- 120 GRI Content Index
- 124 SASB Alignment
- 125 UN SDG Alignment
- 128 Abbreviations



FY 2025-26

Defining a Year of Impact



DRIVING CHANGE THROUGH

IMPACT CREATED



Financing Electric Vehicles

Financing of electric vehicles contributed to the avoidance of about 341 tCO₂e emissions, supporting cleaner mobility



Kanekallu Lake Rejuvenation

Lake ecosystem restored for 16 villages and 10,400+ individuals, including the release of 20,000 native fish, plantation of 1,250 saplings and an estimated 20% improvement in biodiversity



Employee Wellbeing

Employee satisfaction levels ranged between 89% and 96% across key dimensions of wellbeing



Financial Inclusion: First-time Borrowers(Aakarshan)

35,181 women entered the formal credit ecosystem as first-time borrowers



WATSAN Loans

Financing for household water and sanitation infrastructure improved health, safety, dignity and convenience for over 5 Lakh customers, particularly women



Livestock Loans

23,770+ customers enhanced their livelihood opportunities through livestock-based income generation, with women comprising 97% of beneficiaries

DRIVING CHANGE THROUGH		IMPACT CREATED
	Life-Event Banking Support (Aajeevan Services)	99.98% of claims settled within defined timelines, with an average settlement period of 10 days
	Community Infrastructure Development (Chote Kadam)	Strengthened 99 projects across education, healthcare, and community infrastructure, positively impacting over 13 lakh beneficiaries across India
	Women's Livelihood Empowerment (EmpowerThread)	Women gained tailoring skills, improved market access, and created additional sources of household income
	MSME Entrepreneurship Development (UEDP)	Entrepreneurs enhanced their understanding of business growth, government schemes, registrations, and regulatory compliance requirements
	Digital Inclusion for Senior Citizens (E-Vikas)	Senior citizens gained confidence in using digital banking services safely and independently
	Community Financial Literacy (FLP Beyond Ujjivan)	Financial literacy and formal banking awareness extended to 3,683 individuals from underserved communities



Foundations of Reporting

PURPOSE AND SCOPE

Purpose

This Sustainability Report presents Ujjivan Small Finance Bank's (hereafter referred to as 'Ujjivan SFB' or 'the Bank') approach to sustainable and responsible growth, highlighting its ESG priorities, initiatives, performance and progress during the reporting period. The report demonstrates how sustainability considerations are integrated into the Bank's business strategy, operations and decision-making processes, while providing stakeholders with a transparent account of its Environmental, Social and Governance (ESG) performance.

Guided by its commitment to responsible banking and long-term value creation, Ujjivan SFB seeks to generate sustainable outcomes for customers, employees, investors, communities, regulators and other stakeholders through the effective management of its financial, manufacturing, intellectual, human, social and relationship, and natural capitals. Through this report, the Bank aims to communicate its sustainability journey, progress against key priorities and ongoing efforts to support inclusive growth, environmental stewardship and strong governance.

Scope

This Sustainability Report covers Ujjivan SFB's operations across its Corporate Office, Regional Offices and branch network for the period from 1st April 2025, to 31st March 2026. The report includes disclosures on the Bank's material ESG topics, sustainability-related policies, management approaches, initiatives, performance and stakeholder engagement activities undertaken during the reporting period.



Unless otherwise stated, the information, data and performance indicators presented in this report relate to the Bank's operations within the defined organisational boundary and reflect its efforts to embed sustainability principles across its business operations and value creation activities.

REPORTING GUIDELINES AND STANDARDS

Ujjivan SFB has prepared this Sustainability Report in accordance with nationally and internationally recognised sustainability reporting frameworks and standards, reinforcing its commitment to transparency, accountability, and responsible disclosure practices. The report has been developed in alignment with the principles and disclosures prescribed by the Global Reporting Initiative (GRI) standards, enabling comprehensive reporting of the Bank's economic, environmental, and social impacts. In addition, the Bank's sustainability approach and disclosures are aligned with the United Nations Sustainable Development Goals (UN SDGs) reflecting its contribution towards advancing global sustainable development priorities. The report also complies with Business Responsibility Sustainability Report (BRSR) framework mandated in India, ensuring adherence to applicable regulatory requirements and promoting consistency in sustainability disclosures.

ORGANISATIONAL BOUNDARY

This Sustainability Report covers all business operations and offices of Ujjivan SFB and provides a comprehensive overview of the Bank's ESG performance during the reporting period from 1st April 2025, to 31st March 2026. The report reflects the Bank's integrated approach to sustainability and

highlights its efforts to embed responsible business practices across its operations, while demonstrating its commitment to sustainable value creation, responsible growth and effective management of environmental and social impacts. The report has been reviewed and approved by the Bank's Management.

As part of its commitment to transparency, accountability and stakeholder-centric governance, Ujjivan SFB actively engages with customers, employees, investors, regulators, business partners and communities to understand their perspectives and evolving expectations. Stakeholder feedback plays an important role in informing decision-making, strengthening sustainability initiatives and supporting continuous improvement across the organisation. Through ongoing dialogue and collaboration, the Bank seeks to enhance the effectiveness of its sustainability programs and foster open, meaningful and constructive engagement with all stakeholders.

For further information regarding this report, please contact
Mr. Sachin Jadhav -
sachin.jadhav@ujjivan.bank.in

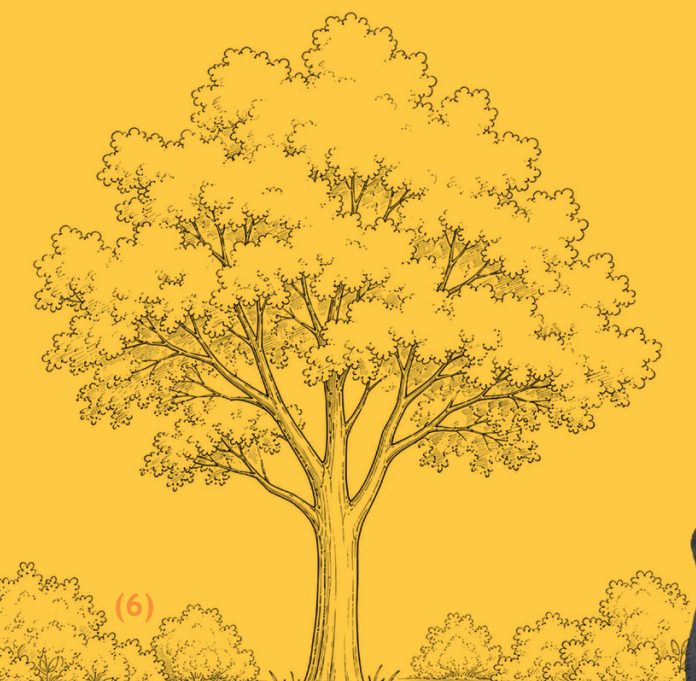


Voices of Leadership

MESSAGE FROM THE CHAIRMAN



Beyond banking, we continued to create meaningful social impact through our CSR initiatives, investing ₹ 27.39 crore and reaching 24.88 Lakh beneficiaries



Dear Stakeholders,

We are pleased to present Ujjivan Small Finance Bank's Sustainability Report for FY 2025-26. I extend my sincere gratitude to our customers, employees, shareholders, partners, regulators and communities for their continued trust and support as we advance our mission of enabling inclusive, responsible and sustainable growth.

At Ujjivan SFB, sustainability is embedded in the way we create long-term value for our stakeholders. Our approach is guided by the belief that lasting success is achieved when financial performance is complemented by strong governance, responsible business practices and meaningful social impact. As we continued to strengthen the integration of environmental, social and governance considerations across our operations and decision-making processes, our efforts received encouraging recognition from leading ESG rating agencies. I am pleased to share that the Bank retained an **'Outstanding' ESG Impact Rating** from ICRA ESG Ratings, rated **'Leader'** by NSE Sustainability Ratings & Analytics, and was assessed as **Low Risk** by Sustainalytics, reflecting the strength of our sustainability framework and our commitment to responsible banking.

Strong governance continues to be the foundation of our long-term success. In an increasingly dynamic operating environment, maintaining high standards of accountability, ethical conduct and transparency remains critical to building stakeholder trust. During the reporting year, we further strengthened our governance and risk management practices through active Board oversight, enhanced sustainability governance and deeper integration of climate-related considerations into key business and risk-management processes. These efforts continue to strengthen our resilience and position the Bank for sustainable long-term growth.

Financial inclusion remains central to our purpose. Through responsible and customer-centric banking, we continue to expand access to formal financial services for the unserved and underserved communities. Our WATSAN Loan program has enabled over 1.2 Lakh disbursements, benefiting 5 Lakh+ customers, primarily women, across rural, urban and semi-urban areas. Independent assessments show an average monthly income increase of ₹ 11,379 among beneficiaries, underscoring the program's positive impact on livelihoods, entrepreneurship and long-term financial resilience.

People remain at the heart of our progress. We continued to invest in learning, well-being, inclusion and leadership development, achieving an average of 48.2 training hours per employee, among the highest in the BFSI industry. Women represented 44% of our Board and nearly 20% of our workforce, reflecting our commitment to diversity. Employee-led health and safety initiatives, including a Pan-India Road Safety Quiz, engaged more than 7,000 employees. Ujjivan Small Finance Bank was recognised by **Great Place to Work® India** as one of India's Top 10 Best Workplaces in Health & Wellness 2026. This recognition reflects employees' feedback on the Bank's

psychologically, emotionally healthy work environment and its well-designed workplace wellness practices. Our people-centric culture was further recognised when Ujjivan was ranked 8th among India's Best Companies to Work For, reaffirming our commitment to an empowering and inclusive workplace.

Environmental responsibility remains a key pillar of our sustainability journey. Through resource optimisation, renewable energy adoption and responsible operations, we achieved a 5% reduction in electricity consumption across our Corporate and Regional Offices. Our digitalisation efforts also led to a 23.5% reduction in paper procurement intensity compared to FY 2022-23, demonstrating how technology can drive both operational efficiency and environmental stewardship. Together, these initiatives reflect our commitment to building a more resilient and environmentally responsible organisation.

Financial capability building remains integral to advancing inclusion beyond access to finance. Through initiatives such as Diksha+ Pro, IL Diksha, Pragati, Financial Literacy Camps and the Ujjivan Entrepreneurship Development Program, we strengthened financial awareness, digital adoption and entrepreneurship, reaching over 1.47 Lakh beneficiaries and equipping them with the knowledge and skills to participate confidently in the formal financial system.

Beyond banking, we continued to create meaningful social impact through our CSR initiatives, investing ₹ 27.39 crore and reaching 24.88 Lakh beneficiaries across education, healthcare, livelihoods, disaster relief, infrastructure development, and environmental conservation. Through the Chote Kadam program and other infrastructure initiatives, we benefited over 13 Lakh individuals by strengthening educational, healthcare and community facilities. Our livelihood programs empowered women, youth and persons with disabilities through skill development and income-generation opportunities, while our healthcare interventions enhanced access to quality services through upgraded public facilities, Brain Health Clinics in partnership with NIMHANS, provision of ambulances and critical medical equipment. We also advanced environmental stewardship through lake rejuvenation, waterbody restoration, the plantation of 20,000+ saplings, and cleanliness drives across 748 branches. Together, these efforts strengthened community resilience, improved quality of life and delivered sustainable impact beyond our banking operations.

As we look ahead, we remain committed to creating sustainable value through responsible growth, strong governance, empowered employees, meaningful community impact and continued financial inclusion. The progress highlighted in this report would not have been possible without the trust and partnership of our stakeholders. I thank all our customers, employees, shareholders, investors, partners, regulators and communities for being part of this journey, and I look forward to continuing our efforts to build a more inclusive, resilient and sustainable future together.

Warm regards,

B. A. Prabhakar
Chairman

MESSAGE FROM THE INTERIM CHIEF EXECUTIVE OFFICER AND WHOLE TIME DIRECTOR



Customer centricity remains at the core of our operating philosophy. During the year, we strengthened service quality through enhanced monitoring, improved grievance redressal and greater integration of customer feedback into service design.



Dear Stakeholders,

As we reflect on another year of growth and transformation, I am delighted to present Ujjivan Small Finance Bank's Sustainability Report for FY 2025-26.

The year was marked by continued progress in strengthening our banking franchise, advancing digital innovation, enhancing customer experiences and embedding sustainability more deeply into the way we operate and create value. As we continue to evolve as a diversified and customer-centric institution, our focus remains on building long-term resilience while creating meaningful value for customers, employees, communities and shareholders.

Sustainability is embedded in how we innovate, manage risks, strengthen operations and create long-term value. As our franchise diversified, we continued to grow our secured lending portfolio, with secured assets accounting for nearly half of the Bank's loan book, while expanding in affordable housing, MSME and vehicle finance. We also advanced sustainable finance through EV financing and green housing solutions, including the launch of a green housing certification pilot with the GRIHA Council, reinforcing our commitment to a low-carbon and climate-resilient economy.

Technology continued to drive the Bank's transformation during FY 2025-26, marked by the launch of the new Ujjivan EZY Mobile and Internet Banking platform. The Bank's digital ecosystem supported growing customer adoption, with 0.31 crore mobile banking users across Regular and Hello Ujjivan platforms and 2.55 Lakh retail online deposits booked through digital channels (+17% YoY). Digital initiatives facilitated ₹ 4,343.89 crore in retail online deposit value and ₹ 7,571.66 crore in digital collections across the Micro Banking portfolio. The Bank also enabled 2.4 Lakh+ digitally acknowledged loans through Hello Ujjivan, disbursed 6,000+ fully digital loans, processed 1.98 crore+ digital repayments, and achieved a 45% digital repayment collection rate for Micro Banking loans. These initiatives contributed ₹ 18 crore+ in cost savings and income impact while further strengthening digital adoption and customer convenience.

Customer centricity remains at the core of our operating philosophy. During the year, we strengthened service quality through enhanced monitoring, improved grievance redressal and greater integration of customer feedback into service design. By continuously refining service delivery

across channels, we aim to deepen customer trust through transparent, reliable and seamless banking experiences.

Our people and culture continue to drive strong execution and customer service excellence. We invested in capability building, leadership development and workforce readiness to build the skills, agility and innovation needed for future growth. During the year, ESG metrics were integrated into Senior Management KRAs with a 5% weightage, reinforcing leadership accountability for sustainability. Our continued recognition as a Great Place to Work® and among India's Best Companies to Work For 2025 reflects the strength of our culture and commitment to our people.

Responsible growth requires a continual focus on innovation, operational efficiency and environmental stewardship. During the year, we advanced our digitalisation agenda through enhanced automation, analytics-driven decision-making and paperless processes, helping improve efficiency and customer experience across the organisation. We also strengthened our green finance journey through EV financing and green housing initiatives, laying the foundation for scaling environmentally responsible financing solutions in the years ahead. These efforts reflect our commitment to creating sustainable value while supporting India's transition towards a more resilient and inclusive economy.

Strong governance remains the foundation of our growth, reinforcing ethical conduct, transparency, accountability and effective risk management. During the year, the Bank recorded zero incidents of corruption or bribery and no material cybersecurity or data privacy breaches, reflecting the strength of our control environment. We also maintained our ISO 27001:2022 certification and received multiple recognitions for cybersecurity and technology excellence, including **Cyber Security Team of the Year** and **Cyber Security Compliance Champion**. Looking ahead, we remain focused on strengthening customer relationships, enhancing operational excellence, leveraging technology-driven innovation and creating sustainable value through disciplined execution, while remaining steadfast in our commitment to responsible banking.

I extend my sincere gratitude to our customers, employees, shareholders, regulators, partners and communities for their continued trust and support. Together, we will continue building a more inclusive, resilient and sustainable future.

Warm regards,

Carol Kripanayana Furtado

Interim Chief Executive Officer and WTD

Ujjivan Growth Story

The Ujjivan Growth Story reflects the Bank's ability to balance business growth with its founding purpose of advancing financial inclusion. Over the years, Ujjivan SFB has built a resilient and evolving banking franchise that serves diverse customer segments while creating value for stakeholders through responsible banking practices, innovation and long-term customer relationships.

GROWTH, REACH AND DIFFERENTIATION

Over the years, Ujjivan SFB has evolved from a focused financial inclusion institution into a diversified banking franchise serving nearly 1 crore customers across India. During FY 2025-26, the Bank strengthened its scale, deepened customer relationships and expanded its product ecosystem, reinforcing its position as a trusted partner for individuals, households, entrepreneurs and small businesses at different stages of their financial journey.



Scale and Reach

The Bank's presence spans 26 States and Union Territories, supported by a network of 776 branches across 335 districts, including 197 Unbanked Rural Centres (URCs) and more than 8,000 electronic collection points. This extensive footprint enables the Bank to serve customers across metropolitan, urban, semi-urban and rural markets through an integrated distribution model that combines physical presence with assisted and digital channels, ensuring accessibility across diverse customer segments.

Diversified Growth Platform

Growth during FY 2025-26 was driven by diversification across both assets and liabilities. Total deposits reached ₹ 45,668 crore, while the gross loan book grew to ₹ 40,655 crore. A significant milestone in the Bank's transformation journey was the expansion of the secured portfolio to 49.4% of the overall loan book, reflecting a more balanced and resilient portfolio mix. Strong performance across housing finance, MSME lending, agriculture banking,

vehicle finance and gold loans complemented the Bank's established micro banking franchise, enabling it to serve a broader range of customer needs.

A Differentiated Banking Model

A key differentiator for Ujjivan SFB is its ability to grow alongside its customers. Relationships often begin with access to banking or microfinance services and progressively expand to offer various financial solutions such as housing finance, business loans, vehicle finance, savings products, investments and insurance. This lifecycle-based approach is complemented by an omni-channel banking ecosystem that combines branch-led engagement with digital capabilities. During FY 2025-26, 93.7% of transactions were conducted through digital channels, reflecting strong customer adoption and sustained investments in technology, analytics and customer experience. Together, its extensive reach, diversified product suite and customer progression model position Ujjivan SFB as a bank designed to support the aspirations of emerging India.

ECONOMIC VALUE CREATION

Economic value creation lies at the heart of Ujjivan SFB's mission as an inclusive financial institution. Through its banking operations, the Bank generates and distributes value across customers, employees, investors, governments and communities while supporting broader economic development through financial inclusion. During FY 2025-26, Ujjivan SFB generated economic value of ₹ 8,038.9 Crore and continued to create value through operating expenditures, employee wages and benefits, community investments and the expansion of financial access across underserved segments. Beyond its direct economic contributions, the Bank's inclusive finance, digitalisation, customer-centric initiatives and community development programs supported entrepreneurship, livelihood creation, asset ownership, financial capability and participation in the formal financial system, contributing to sustainable and inclusive economic growth.

Economic Value Generated, Distributed and Retained

Particulars (₹ Crores)	FY 2025-26	FY 2024-25	FY 2023-24
Economic Value Generated			
A) Revenue	8,038.9	7,200.6	6,464
Total (A)	8,038.9	7,200.6	6,464
Economic Value Distributed			
B) Operating Costs	1,430.6	1,293.8	675.3
C) Employee Wages and Benefits	1,791.0	1,499.5	1,183.2
D) Payment to Providers of Capital	0	290.1	68.3
E) Payments to Government by Country	245.9	222.3	414.3
F) Community Investments	27.4	17.6	6.3
Total (B+C+D+E+F)	3,494.9	3,323.3	2,347.4
Economic Value Retained (A-B+C+D+E+F)	4,544.1	3,877.3	4,116.6

Significant Indirect Economic Impacts

Ujjivan SFB's inclusive finance initiatives contributed to broader economic participation by expanding access to formal financial services for the unserved and the underserved individuals, households and enterprises. During FY 2025-26, the Bank expanded its physical presence through the addition of 25 new branches, extending access to banking services across geographies and enabling approximately 5833 New-To-Credit customers to enter the formal financial ecosystem. The expansion also contributed to local economic development through the creation of 197 new jobs and corresponding employee payouts of ₹ 2.05 crore. Supported by its expanding reach and customer base, the Bank's Micro Banking portfolio grew by 13.3% year-on-year to ₹ 20,709 crore, while the MSME portfolio increased by 57.9% to ₹ 3,230 crore and the Vehicle Finance portfolio more than doubled, growing by 101.7% to ₹ 944 crore. Through the Aakarshan Program, 35,181 women were onboarded into the formal credit ecosystem as first-time borrowers, while 23,770 customers benefited from Livestock Loans, with women accounting for 97% of beneficiaries. The Bank also disbursed 18,87,021 loans amounting to approximately ₹ 13,109.9 crore under the Pradhan Mantri Mudra Yojana and supported approximately 28,000 SC and OBC customers through interest subvention benefits under the VISVAS Scheme, strengthening access to affordable credit and supporting entrepreneurship, livelihood generation and financial inclusion.

Digitalisation initiatives improved the accessibility, efficiency and convenience of banking services across the customer lifecycle. During FY 2025-26, digital collections

across Micro banking increased from 34% to 41%, while digital loan acknowledgements in this business alone grew by 16% to 2,40,531, resulting in savings of over 7.2 Lakh sheets of paper approximately. The Bank also enhanced digital access to credit through solutions such as the Fast Track Loan platform, the NIMBLE loan processing system and automated disbursement processes, while 100% of vehicle loan applications and 100% of Supply Chain Finance transactions were processed digitally. Through digital onboarding, automated workflows and customer awareness initiatives, Ujjivan SFB expanded customer participation in formal and digitally enabled financial services while improving service accessibility and operational efficiency.

Beyond access to finance, Ujjivan SFB's customer service, housing finance and community development initiatives contributed to long-term social and economic development. The Bank strengthened access to affordable housing, including green housing and WASH-linked financing solutions, while the share of EV financing increased from 0.79% to 1.43% of the Vehicle Finance portfolio, supporting adoption of cleaner mobility solutions. Customer awareness and financial literacy initiatives promoted responsible banking, digital adoption and fraud prevention, reaching customers and communities through multiple programs and channels. Through its CSR initiatives, the Bank reached 24.88+ Lakh beneficiaries across infrastructure development, healthcare, education, livelihood enhancement, disaster relief and environmental stewardship, while environmental projects such as lake rejuvenation, waterbody restoration and afforestation supported local water security, biodiversity conservation and community resilience.



ADVANCING PARTNERSHIPS FOR PROGRESS

Ujjivan SFB collaborates with industry bodies and regulatory platforms to strengthen stakeholder engagement, contribute to industry development and promote knowledge-sharing. Through these memberships and affiliations, the Bank remains aligned with the evolving regulatory requirements, industry trends and emerging opportunities while advancing its commitment to responsible and inclusive banking. As of July 31, 2026, the Bank maintained memberships in the following trade and industry associations across state and national levels.

Memberships and Industry Affiliations

State	National	
Association of Karnataka Micro Finance Institutions (AKMI)	Association of Mutual Funds in India (AMFI)	Foreign Exchange Dealers' Association of India (FEDAI)
Association of Microfinance Institutions, West Bengal (AMFI-WB)	Data Security Council of India (DSCI)	Indian Financial Technology and Allied Services (IFTAS)
District Level Consultative Committee (DLCC)	Association of Small Finance Banks of India (ASFBI)	KFin Technologies Limited (KFin)
Kerala State Association of Financial Inclusion Institutions (KASAFI)	Equifax Credit Information Services Private Limited	National Payments Corporation of India (NPCI)
Odisha State Association of Financial Inclusion Institutions (OSAFI)	Indian Banks' Association (IBA)	Sahamati
State Level Bankers' Committee (SLBC)	Microfinance Consultants Private Limited (ALPHA)	Fixed Income Money Market and Derivatives Association of India (FIMMDA)
Uttar Pradesh Microfinance Association (UPMA)	Sa-Dhan - Association of Community Development Finance Institutions	Institute for Development and Research in Banking Technology (IDRBT)
	Unique Identification Authority of India (UIDAI)	Micro Finance Institutions Network (MFIN)
	Women's World Banking (WWB)	

Embedding Sustainability into Business

VALUE CREATION MODEL

INPUTS



FINANCIAL CAPITAL

- Total deposits: ₹ 45,668 Crores
- Advances: ₹ 40,655 Crores
- Shareholders' Fund: ₹ 6,816 Crores
- CASA Ratio: 28.6%
- Investments: ₹ 12,724 Crores



MANUFACTURING CAPITAL

- 776 Banking Outlets (Branches) + 51 offices
- 600+ ATMs + 62 ACRs



INTELLECTUAL CAPITAL

- 69 number of process automation initiatives
- Digital Banking Ecosystem



HUMAN CAPITAL

- 25,107 men (including 'other than permanent' men employees)
- 5,713 women (including 'other than permanent' women employees)
- Avg. 48.2 training hours/employee
- Employee Attrition Rate: <25%



NATURAL CAPITAL

- Energy usage: 70,563 GJ
- Water usage: 20.87 KL/ Revenue from operation
- Solar energy: 116.69 GJ
- Paper Consumption: 35.77 Kg/ Revenue from operation



SOCIAL & RELATIONSHIP CAPITAL

- CSR expenditure: ₹ 27.39 Crores
- Employees Volunteers: 18,000+
- Partnership (NBCFDC, NSFDC)
- Money Mitras (39 agents)



OUR MISSION

To provide financial services to the unserved and the underserved customers as a responsible mass market bank, focused on building a sustainable tomorrow.

OUR VALUES

Best place to work

Fair with suppliers & service partners

Customer's choice of institution

Respected in the community

Professionalism & teamwork

Compliance with laws, regulations and code of conduct

Integrity in all dealings

Provide responsible finance



OUR SERVICE OFFERINGS

Asset Products (Loans)

Third-Party Products (Insurance)

Government-led Schemes & Products

Digital Solutions

Liability Products (Deposits)

OUTPUTS



Financial Capital

- Net Interest Income: ₹ 3,871 Crores
- Capital Adequacy Ratio: 21.1%
- Disbursement: ₹ 32,576 Crores

Digital & Customer Highlights

- New Customers Onboarded Digitally: 48.88+ Lakhs
- ₹ 7,571.66 Crores Loan repayment via Ujjivan EZY Internet & Mobile Banking Application
- ₹ 4,343.89 Crores deposits via digital channels

Operational Efficiency

- Full Time Employee (FTE) savings: 18.3%
- ₹ 15 Crores saved via automation
- SDK and API-based Integration into its automation process for ecosystem connectivity

People & Workplace

- 10,041 new hires
- 1,983 women recruited (19 via Unpause Joiners)
- Employee happiness index: 4.3/5

Environment & Sustainability

- Scope 2 emission = 12,240 MTCO₂e
- 100% energy-efficient lighting
- Increase in renewable energy consumption

Social Impact

- 24+ Lakh CSR beneficiaries
- Beneficiaries through Financial Literacy Program: 1.8+ Lakhs
- Number of PwDs empowered: 529
- PMMY Loan: ₹ 13,109.9 Crores
- Spent in Aspirational District: 5% (54 Projects in Aspirational Districts)
- 25,000+ hours of employee volunteering

OUTCOMES



- Net Profit after tax: ₹ 693 Crores
- Return on Equity: 10.9%
- EPS: ₹ 3.57 per share
- Risk-weighted stability (Gross NPA: 2.3%; Net NPA: 0.4%)

- 100+ Lakh total customers
- 93.7% of transactions are digital
- Financial access in 335 districts

- Reduced TAT and error rates
- Stronger data-driven insights
- Faster underwriting and customer onboarding

- Ranked among Top 10 BFSI workplaces
- Employee Attrition Rate (<25%)
- Upskilled, engaged workforce

- Reduced carbon footprint
- Green financing

- Strengthened community trust
- Enhanced financial inclusion
- Deepened social impact

SDGs Mapping



SUSTAINABLE GOVERNANCE

At Ujjivan SFB, sustainable governance serves as the foundation for responsible and sustainable banking. The Bank has established a robust governance framework that promotes ethical conduct, transparency, accountability, diversity, and regulatory compliance across its operations. This framework supports effective decision-making, prudent risk management, and strong oversight mechanisms, enabling the Bank to navigate an evolving business and regulatory environment while creating sustainable value for its stakeholders. By integrating governance considerations into its strategy and operations, the Bank enhances organisational resilience while advancing its mission of financial inclusion.

Board of Directors



**Banavar
Anantharamaiah
Prabhakar**
Part-time Chairman &
Independent Director



**Carol Kripanayana
Furtado**
WTD & Interim Chief Executive Officer
(effective 1st September 2026)*



Sudha Suresh
Independent
Director



Rajesh Kumar Jogi
Independent
Director

CSR & Sustainability Committee of the Board



Rajesh Kumar Jogi
Independent Director



Rajni Anil Mishra
Independent Director
(Chairperson)



Sudha Suresh
Independent Director

CSR & Sustainability Management Committee

Carol Kripanayana ^C
Furtado
Interim CEO and WTD

Suresha C
Head - Customer
Experience

G PremKumar
Head - Vehicle
Finance

Vibhas Chandra
Head - Micro Banking
& Gold Loans

Martin Pampilly S.
Chief Operating Officer

**Sadananda Balakrishna
Kamath**
Chief Finance Officer

Implementation Team (Working Group)

Sanjeev Barnwal
Company Secretary

**Srikumar Vadake
Varieth**
Legal

Zubair Ulla
Digital Channels

Tahir Khan
Procurement

Vijayesh Kumar Pande
Admin & Infrastructure

Sachin Jadhav
Sustainable Banking

Comprises of functional heads and representatives assigned by the functional head as SPOCs

Strong Board oversight remains central to this governance framework. The Board of Directors, as the Bank’s highest governing authority, provides strategic direction and oversight of business performance, risk management, sustainability priorities, and governance practices. Supported by a well-defined committee structure, the Board ensures that strategic priorities are translated into effective actions across the organisation. Through periodic reviews, the Board promotes informed decision-making, responsible growth, and the Bank’s long-term success.



Rajni Anil Mishra
Independent
Director



Mona Kachhwaha
Independent
Director



Aniruddha Paul
Independent
Director



**Ravichandran
Venkataraman**
Independent
Director



Carol Kripanayana Furtado
Interim CEO & WTD

Srikumar Vadake Varieth
Chief Legal Officer

Hitendra Jha
Head-Retail Liabilities, TASC & TPP

**Chandralekha
Chaudhuri**
Human Resources

**Brajesh Joseph
Cherian**
Risk Management

Suresha C
Service Quality

Support Functions

Mangesh Mahale
Digital IT

**Sadananda Balakrishna
Kamath**
Finance & Accounts

Vijayalakshmi Muddu
Internal Audit

Lakshman Velayutham
Marketing

**Rajaneesh Hosakoppa
Rudresha**
Compliance

C Chairperson

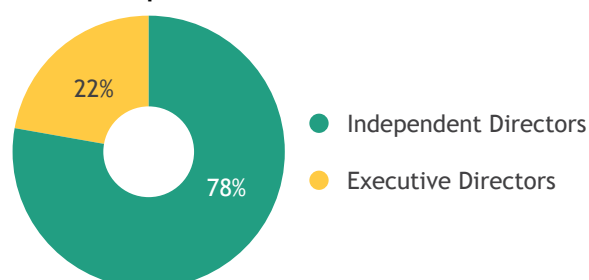
**Mr. Sanjeev Nautiyal ceased to be Director of the Bank & Ms. Carol Furtado, Whole-Time Director has also been appointed as the Interim Chief Executive Officer effective from 1st September 2026.*

Board Diversity and Independence

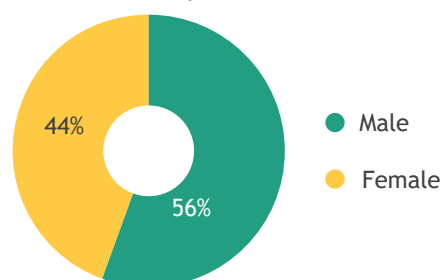
The Bank maintains a diverse Board with an average experience of 40 years comprising expert professionals across domains such as banking, finance, risk management, technology, legal affairs, human resources, accountancy and taxation, microfinance, agriculture, financial inclusion, rural economy, and governance. This diversity of expertise enables comprehensive oversight and supports balanced decision-making across the Bank's operations.

As of 31st March 2026, the Board comprised nine (9) directors, including four (4) women directors. Of the nine directors, seven (7) are Independent Directors and two (2) are Executive Directors, resulting in 77.8% Board independence. The Bank's commitment to diversity extends beyond regulatory compliance and is guided by its Policy on Board Diversity, which promotes an inclusive Board composition with varied skills, experiences, backgrounds, and perspectives.

Board Independence



Board Diversity



Board Committees and Governance Processes

The Board is supported by a structured committee framework that enables focused review and informed decision-making across key areas of the Bank's operations, including audit, risk management, customer service, technology, sustainability, stakeholder engagement and business strategy. Together, the Board and its Committees help reinforce accountability, regulatory compliance, prudent risk management and long-term value creation.

Detailed information on the Board Committee structure, meeting attendance, nomination and remuneration framework, Board performance evaluation processes, and other governance disclosures are available in the Annual Report FY 2025-26.

Sustainability Oversight

The Board-approved ESG policy provides the foundation for the Bank's sustainability governance framework. Through the CSR & Sustainability Committee, the Board reviews sustainability priorities, ESG performance, CSR initiatives and relevant regulatory requirements. During FY 2025-26, the Committee convened 2 meetings and recorded an attendance rate of 87.5%, reflecting active participation and engagement by its members. At the management level, the CSR & Sustainability Management Committee, supported by the Sustainable Banking department and a cross-functional ESG Working Group, drives the implementation, monitoring and reporting of sustainability initiatives across the organisation. The Sustainable Banking department acts as the central coordinating function for the Bank's sustainability agenda, facilitating the execution of ESG, CSR and financial literacy initiatives while supporting impact measurement and performance tracking. Through regular reviews of sustainability performance and key ESG priorities, sustainability considerations are integrated into the Bank's operations and business practices.

ESG Policies

A comprehensive suite of policies guides the Bank's approach to responsible banking, ethical conduct, regulatory compliance, and sustainable value creation. These policies support decision-making, establish clear expectations and reinforce transparency, accountability and effective governance across the organisation. Policies are periodically reviewed and updated to align with evolving regulatory requirements, industry practices, emerging sustainability priorities, and stakeholder expectations.

For details of the Bank's sustainability-related and corporate governance policies, please refer to the following links:

Sustainability-related Policies:

[Sustainability Initiatives and Financial Services](#)

Corporate Governance Policies:

[Corporate Governance Policies - Ujjivan Small Finance Bank](#)



ETHICS, INTEGRITY AND TRUST

Ethics, integrity and trust underpin Ujjivan SFB's approach to responsible business conduct. Through strong compliance practices, transparent stakeholder engagement, digital governance solutions and effective legal oversight, the Bank promotes accountability, supports informed decision-making and strengthens confidence among all stakeholders.

Ethical and Responsible Conduct

Upholding high standards of ethical conduct is integral to the Bank's governance framework. A comprehensive Code of Conduct establishes the principles, values and standards of professional conduct expected of employees, Directors and senior management. To reinforce awareness and accountability, annual Code of Conduct training is made mandatory for employees across all levels. Complementing this framework are the 'Code of Conduct for Prevention of Insider Trading and Code of Fair Disclosure and Conduct' and the Whistleblower Policy, which support transparent decision-making, responsible business conduct and compliance with applicable regulatory requirements.

Ujjivan SFB's Chief Legal Officer was honoured with the General Counsel of the Year – BFSI award at the 7th Annual Conference on Insolvency and Bankruptcy Code Awards 2025

Tax Transparency and Compliance

Responsible tax practices are an important part of Ujjivan SFB's approach to ethical and responsible business conduct. The Bank is committed to complying with applicable tax laws and regulatory requirements and maintains internal controls and compliance processes to support accurate tax reporting and timely fulfilment of tax obligations. This approach reinforces transparency, accountability and compliance across the Bank's operations.

Digitalising Legal Operations

Technology played an important role in improving the efficiency, accessibility and sustainability of legal operations. During FY 2025-26, the Legal department processed 2,110 contracts through the SpotDraft platform, resulting in an estimated saving of approximately 28,000 pages of paper through the digitisation of contract management processes. A key milestone during the year was the successful digitisation of the entire pre-disbursement legal vetting process, eliminating manual preparation, printing and maintenance of physical legal-vetting reports while improving record management and workflow efficiency. The year saw the evaluation of Sidebar, an AI-powered legal assistance tool integrated with SpotDraft, with a pilot initiated in June 2026 to support legal knowledge management and improve access to banking regulations and legal resources. Additional enhancements included automated retrieval of digital e-stamp certificates and deeper integration with digital execution tools to streamline contract execution workflows.

Litigation Management

The Legistify platform remained a key enabler of litigation management and case monitoring during FY 2025-26. The platform provided real-time tracking of more than 14,000 legal cases, supported by daily and weekly alerts to regional and corporate legal teams, as well as empanelled advocates, enabling timely action and improved case oversight. During the year, the AskAI feature was introduced to facilitate faster access to case-related information through AI-enabled retrieval of legal summaries and supporting documents. The platform also provided access to digital copies of court orders uploaded through e-Courts, helping legal teams prepare themselves more effectively for hearings and case developments. Since May 2024, 4,584 court orders have been digitally tracked and shared through Legistify, enhancing accessibility, responsiveness and transparency across litigation management processes.

Investor Engagement and Trust

Transparent and timely communication with investors remains central to maintaining stakeholder trust. Investor engagement is facilitated through multiple channels, including a dedicated Investor Relations section on the Bank's website, a dedicated Investor Relations email address, quarterly earnings calls, investor conferences, analyst interactions and direct engagement with investors. These channels support regular dialogue with shareholders, analysts and prospective investors.

Investor relations activities are governed through an internal process note, which outlines engagement responsibilities, communication protocols, quarterly earnings call processes, Analyst Day planning and

stakeholder interaction mechanisms. The framework supports structured engagement while ensuring compliance with applicable disclosure requirements and regulatory obligations. A key engagement milestone during FY 2025-26 was the Annual Analyst Day, held on 8th September 2025, which enabled management to engage with investors and analysts on business performance, strategic priorities and growth outlook.

During the year, investor engagements increasingly covered sustainability-related topics, reflecting growing interest in ESG integration, governance practices, climate resilience and long-term value creation. Investors expressed positive feedback on the quality and transparency of the Bank's sustainability disclosures, particularly climate-related disclosures aligned with the TCFD framework.



Future Outlook

The Bank remains focused on strengthening ethics, compliance, transparency and stakeholder engagement through continued investments in digital governance and legal technology. Key focus areas include:

Deploying the AI-enabled Sidebar legal assistance tool to enhance legal knowledge management and improve access to regulatory information.

Digitising the legal audit process to reduce manual documentation, improve record management and strengthen monitoring and compliance processes.

Expanding digital legal workflows and automating manual legal processes to improve operational efficiency, consistency and turnaround times.

Leveraging the enhanced CERMO+ platform to strengthen usability, monitoring capabilities and governance oversight.

Undertaking a stakeholder perception study covering investors, potential investors and depositors to better understand stakeholder expectations and strengthen engagement approaches.

Continuing ESG and Sustainable Finance awareness programs for senior leadership and Board members to support informed decision-making and oversight of sustainability-related matters.

Integrating sustainability considerations more deeply into strategic planning and decision-making processes to support long-term value creation and responsible business growth.

Collectively, these initiatives will support stronger governance practices, greater transparency and deeper stakeholder trust across the organisation.

CLIMATE RESILIENCE

In response to the evolving climate risk landscape, Ujjivan SFB is strengthening its approach to identifying, assessing, and managing potential impacts across its operations and portfolio through a structured and research-driven framework spanning short, medium, and long-term horizons.

During FY 2025-26, the Bank developed plans to further integrate climate considerations into its risk management framework through enhanced monitoring of climate-vulnerable geographies and strengthened governance

oversight. These initiatives are expected to enhance the Bank's resilience while supporting the deeper integration of climate risk considerations into core risk management and business processes.

No exposure limit breaches were reported during FY 2025-26

Climate Risk Governance and Oversight

Climate-related considerations are reviewed through established governance mechanisms within the Bank's risk management framework. Monitoring of climate vulnerable districts forms part of the Risk Appetite Statement, which is discussed at every quarterly meeting of the Risk Management Committee of the Board (RMCB). In addition, the Bank's approach to climate risk and its future priorities are reviewed through the annual Internal Capital Adequacy Assessment Process (ICAAP) reviews and discussed at the Board-level forum.

Climate Risk Governance and enterprise-wide climate risk assessment remain under the Enterprise Risk Management (ERM) function, which coordinates climate-related risk activities across the Bank and supports the monitoring and review of climate-risk initiatives as part of the broader risk-management framework. Climate-related matters are evaluated as part of broader risk-management discussions, ensuring alignment between climate resilience objectives, enterprise-wide risk governance and oversight mechanisms.

Climate Risk Integration and Monitoring

The Bank advanced climate-risk integration within its Credit Monitoring Framework, with a focus on physical climate risks. During FY 2025-26, monitoring coverage was expanded from 8 climate-vulnerable districts to 18 districts identified based on the CEEW vulnerability assessment

covering 'High' and 'Very High' Vulnerability classifications and a combination-of-events approach. These districts were monitored for vulnerabilities such as drought, cyclone and flood, with exposure tracked against a limit of 5% of the Bank's outstanding portfolio through quarterly reviews. The Bank remained within the defined exposure threshold, with no climate-risk exposure limit breaches during the reporting year.

Strengthening Operational Resilience

The Bank is in the process of strengthening its Operational Risk and Control Framework by incorporating climate, business continuity and outsourcing considerations into its risk-management processes. During FY 2026-27, five bank-wide climate-related Key Risk Indicators (KRI) covering premises, Business Continuity and Disaster Recovery (BCP/DR), Information and Communication Technology/Disaster Recovery (ICT/DR), material vendors and staff safety were incorporated into the framework for regular monitoring.

The Business Risk and Compliance Officers (BRACO) framework continued to support the First Line of Defence through incident reporting, KRI monitoring and regulatory compliance oversight. As part of its ongoing evolution, the BRACO framework has been expanded to include climate-related operational risk drivers such as premises resilience, business continuity and material-outsourcing continuity.



VOICE OF OUR EMPLOYEE

The BRACO initiative has helped the HR function strengthen risk ownership, improve process governance, and embed a proactive risk culture within the team. Through structured risk assessments, control monitoring, regulatory compliance tracking, and regular engagement with Risk and Compliance teams, we are better equipped to identify and mitigate risks early. The framework has enhanced accountability, improved coordination across stakeholders, and enabled HR to contribute more effectively to the Bank's overall risk management objectives"

Ms. Meenakshi Lamba

Manager - HR Operations, Ujjivan Small Finance Bank





VOICE OF OUR EMPLOYEE

BRACO initiative has made a noticeable difference in how we manage risk within Treasury. Having clear SPOCs and a structured way to track risk has brought more clarity and accountability to our core treasury functions and operational workflow. The regular connects and defined process have also made coordination with different teams much smoother, especially when it comes to Audits, compliance, regulatory requirements and vendor related activities. Activities are better aligned now with a much lower TAT. Overall, BRACO has helped us move towards a more organised and proactive approach to risk management making our process stronger and more efficient.”



Ms. Arba Shaikh

Business Manager, Treasury, Ujjivan Small Finance Bank

To further strengthen operational preparedness, the Bank has initiated the integration of climate considerations into its operational risk assessments. Key areas of assessment include the potential impacts of extreme weather events on branches, processing facilities, data centres, employee safety, and outsourced service providers. In parallel, the Bank is strengthening its operational resilience framework by evaluating the resilience of critical operations to climate-related disruptions and strengthening preparedness, response, and recovery capabilities.

Climate-Informed Branch Expansion

As part of its branch expansion and due diligence processes, the Bank has developed an ESG and climate-risk assessment checklist to support climate-informed decision-making. The checklist, proposed for launch in FY 2026-27, considers climate-related factors such as heat stress and flood events, along with community impacts, biodiversity considerations and governance-related requirements, including approvals and sanctions.

District climate-vulnerability assessments and CZMP buffer-zone references have been incorporated into the branch-opening due diligence processes as operational controls over premises siting and continuity. These assessments support the Bank's broader efforts to identify, evaluate and monitor climate-related risks within its day-to-day decision-making processes and strengthen resilience against potential environmental disruptions.

Building Climate Risk Capabilities

The Bank continued to invest in climate-risk awareness and capabilities across relevant functions during FY 2025-26. Representatives from Risk, Sustainable Banking, and other functions participated in climate risk and ESG-focused learning and development programs, as well as external training initiatives. These training programs covered topics including climate risk, physical risk, transition risk, NGFS scenarios, integration of climate risk into banking operations and the broader ESG concepts. Team members also participated in training programs offered by external

institutions, including climate-risk training conducted by IIBF. These initiatives strengthened internal understanding of the climate-related financial risks, opportunities and the evolving risk-management practices, while supporting capability development across relevant functions.



Future Outlook

The Bank intends to strengthen its climate resilience framework through deeper integration of climate-related considerations across operational risk processes and business functions. Key focus areas include:

- ▶ Completion of climate, business continuity and outsourcing risk integration across departmental risk-control frameworks.
- ▶ Finalisation and monitoring of climate-operational KRIs.
- ▶ Incorporation of physical climate scenarios into business impact analysis and business continuity planning processes.
- ▶ Evaluation of the feasibility of introducing climate stress testing through the policy review process.
- ▶ Advancement of the Green Finance Program, Green Deposit Policy and Sustainable Finance Framework.
- ▶ Progression of climate-risk assessment frameworks alongside broader sustainable-finance initiatives.

These initiatives are expected to strengthen the integration of climate considerations into business operations and long-term resilience planning.

STAKEHOLDER ENGAGEMENT

At Ujjivan SFB, stakeholder engagement is a cornerstone of sustainable business practices and responsible banking. The Bank actively engages with a diverse range of stakeholders to understand their expectations, addresses emerging concerns, and gathers insights that support informed decision-making. Engagement with both external and internal stakeholders' aids in incorporating their perspectives into its business planning, sustainability strategy, and operational decision-making processes. This continuous dialogue enables the Bank to align its business strategies, products, services, and sustainability initiatives with evolving stakeholder needs while creating long-term value for all.

Stakeholder Engagement Approach

Meaningful engagement with stakeholders enables Ujjivan SFB to identify material issues, respond to emerging expectations and create long-term value. Through ongoing interactions with employees, customers, investors, suppliers and communities, the Bank incorporates stakeholder perspectives into its business, sustainability and risk management practices.

Further information on stakeholder engagement processes, communication channels and key engagement themes is available in the [BRSR section](#) of the [Annual Report FY 2025-26](#).

Stakeholder Oversight and Accountability

The Bank maintains structured oversight of stakeholder concerns through Board-level committees, including the Stakeholders Relationship Committee, Customer Service Committee, CSR & Sustainability Committee, etc. These committees periodically review stakeholder-focused initiatives, feedback and emerging concerns, helping ensure that stakeholder perspectives are considered in policy formulation and decision-making processes.

To support transparency, accountability and responsible business conduct, the Bank has established a comprehensive grievance redressal framework for both internal and external stakeholders. Multiple channels, including whistleblower mechanisms, HR helpdesks, investor support channels, disciplinary and appellate committees, toll-free customer service numbers, email support and branch-level assistance, enable stakeholders to raise concerns and seek resolution in a fair, transparent and timely manner.



MATERIAL PRIORITIES

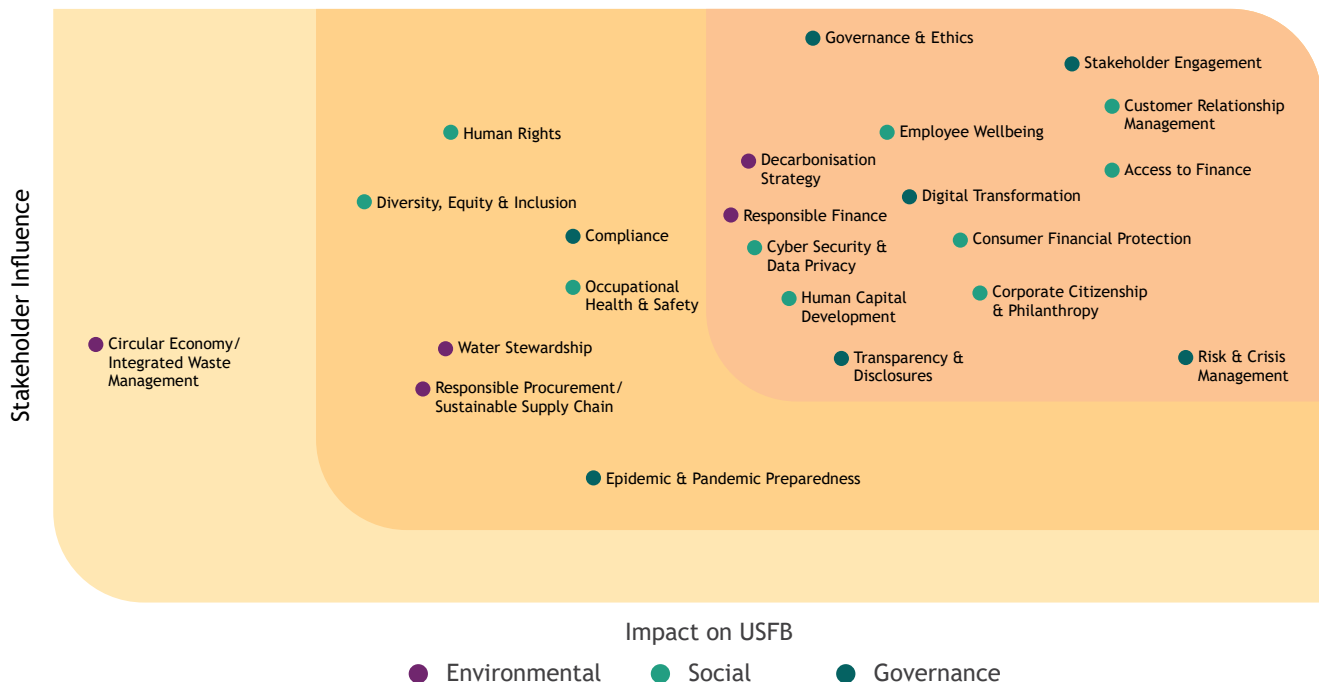
Understanding and managing the issues that are most significant to its business and stakeholders is fundamental to Ujjivan SFB's sustainability approach. To identify and prioritise these issues in a structured manner, the Bank conducted its maiden Materiality Assessment in FY 2022-23, encompassing environmental, social, governance, and economic topics that have the potential to influence the Bank's long-term performance and stakeholder value creation.



Process of Materiality Assessment

Post identification of the ESG topics, Ujjivan SFB benchmarked the topics against globally recognised sustainability frameworks and reporting standards, including United Nations Sustainable Development Goals (UN SDGs), S&P Global Corporate Sustainability Assessment (CSA) and Global Reporting Initiative (GRI) Standards. The assessment culminated in the creation of a Materiality Matrix that ranks ESG topics according to their importance to stakeholders and their potential impact on the Bank's business performance and long-term sustainability.

Process of Materiality Assessment

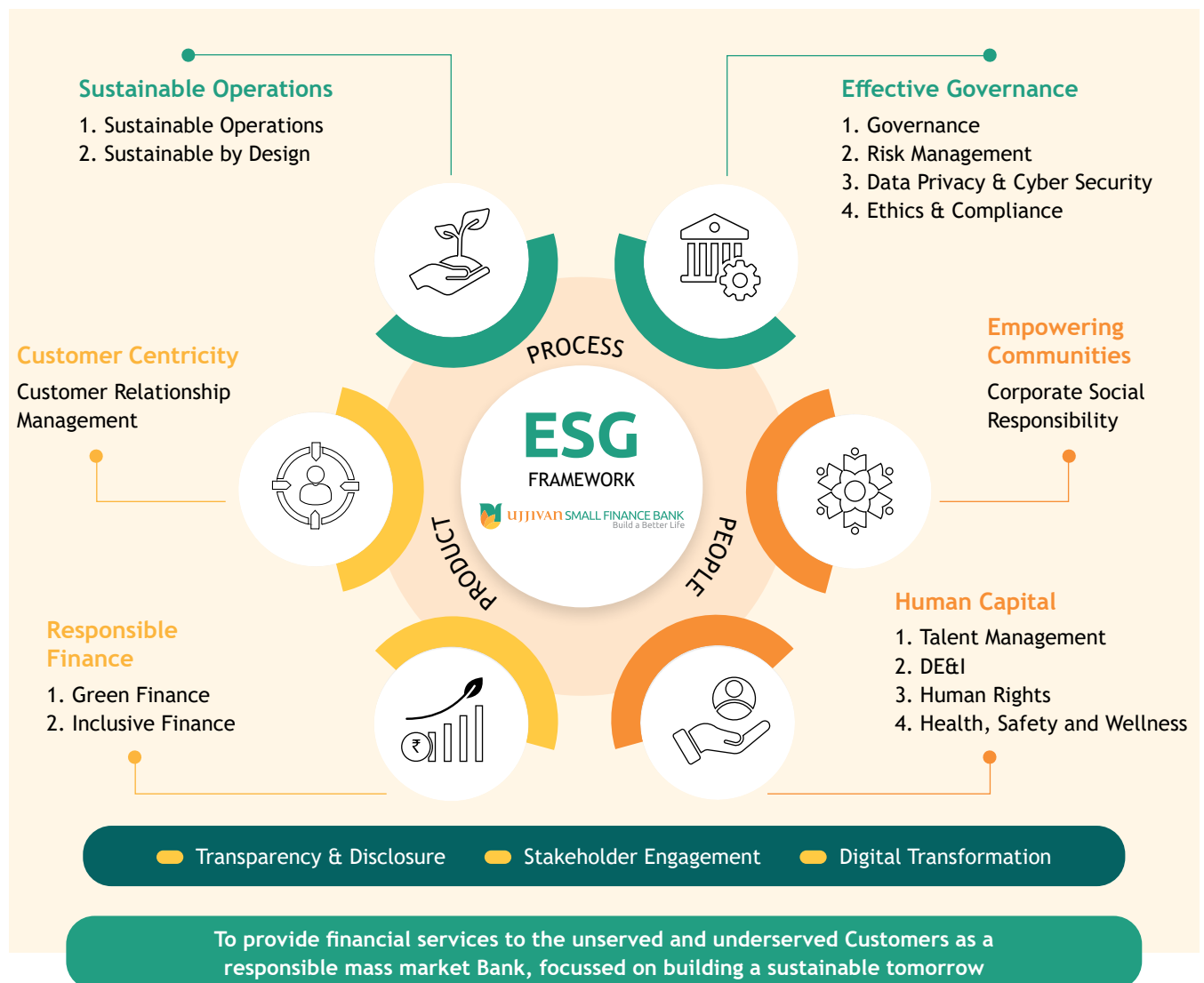


The Bank's materiality matrix highlights 14 high-priority topics that represent the most significant sustainability matters for both the organisation and its stakeholders. These topics guide the Bank's ESG priorities, strategic decision-making, risk management practices and stakeholder engagement efforts, and are regularly reviewed to reflect evolving stakeholder expectations, business needs and regulatory developments.

PROGRESSIVE ESG STRATEGY

The insights derived from Ujjivan SFB's materiality assessment form the foundation of its ESG strategy. By identifying the environmental, social, governance and economic topics that are most significant to its business and stakeholders, the Bank has established a focused approach to integrating sustainability considerations into its decision-making, operations and long-term growth plans.

To translate its material priorities into meaningful action, the Bank has developed a comprehensive ESG Framework that integrates sustainability across its products, processes and people. The framework provides a structured roadmap for managing ESG risks and opportunities, strengthening stakeholder value and advancing the Bank's sustainability commitments.



The framework is built around 6 strategic pillars and 14 priority areas, covering key aspects of responsible finance, customer engagement, sustainable operations, human capital, community development and governance. Together, these pillars guide the Bank's sustainability initiatives, target-setting efforts and performance management approach, enabling the integration of ESG considerations across the organisation.

Underpinning the framework are the cross-cutting enablers of transparency and disclosure, stakeholder engagement and digital transformation, which support implementation and continuous improvement across all focus areas. Through this approach, Ujjivan SFB seeks to create long-term value for stakeholders while contributing to a more inclusive, resilient and sustainable future.

Sustainability Strategy 2030 Roadmap: Goals and Progress

Building on its ESG Framework, Ujjivan SFB has defined long-term aspirations and measurable targets across each of its strategic pillars. Progress against these commitments is monitored periodically to drive accountability, support continuous improvement and create long-term value for stakeholders.

Pillar	Focus Area	Goals 2030	Performance in FY 2024-25	Performance in FY 2025-26
 Sustainable Operations	Sustainable by Operations	20% reduction in power consumption	Successfully rolled out Sanchaya Program across Regional and Corporate offices in October 2024 and achieved a savings of 8% from that of FY 2023-24 (Q3 and Q4) in energy consumption	Achieved a 5% reduction in electricity consumption across Corporate and Regional Offices through energy conservation initiatives from that of FY 2024-25
	Sustainable by Design	10% of total office area (Ujjivan offices) to achieve Green Building certification	- Installed solar panels of capacity 5KW at Adanoor, Shyagale and 11KW at Sudarshan Moore Branches in this reporting year - Around 14,192 kWh (0.078%) of renewable energy has been used from solar panels - Guidelines on Green Buildings formulated	- Generated over 32,000 kWh of renewable electricity through rooftop solar installations at Shyampura (10 kW), Krishnapura (3 kVA), Adanur (5 kW), Shyagale (5 kW) and Sudarshan More (11 kW) branches - Operationalised the Green Building Guidelines across renovation and infrastructure planning activities
 Empowering Communities	Corporate Social Responsibility	Disclose social value through Social Return on Investment study	16% of CSR projects were implemented in economically weaker geographies - A total of 7,280 employees participated in volunteering programs, which represents a 12% increase from that of FY 2023-24	- Reached 24.88 Lakh beneficiaries through CSR programs across infrastructure development, healthcare, education, livelihoods, environmental stewardship and disaster relief initiatives 18,000 employees participated in volunteering initiatives through the Ujjivan Seva Mitra program, representing a 147% increase over FY 2024-25
 Human Capital	Talent Management	34 hours of training per employee	38.91 average training hours spent per employee in the reporting year	Achieved 48.20 average training hours per employee, representing a 24% increase over FY 2024-25
	Diversity, Equity and Inclusion	Achieve gender diversity of 30%	Achieved 55% board gender diversity with 5 women representatives out of total 9 directors	Achieved 44% board gender diversity
	Health, Safety and Wellness	Zero Accidents - Ujjivan SFB office locations	- Awareness programs conducted to prevent road accidents - Launched wellness app 'Aalizwell' for employees which is further extended to their family members	- Conducted a PAN-India Road Safety Quiz that engaged more than 7,000 employees to promote road safety awareness - Conducted 55 wellness awareness sessions and provided 1,527 consultations through the Doctor-on-Call facility
 Effective Governance	Governance	Robust governance structure, beyond compliance	Engagement with 74 investors and 37 sell-side analysts during FY 2024-25	- The Board convened 9 meetings during FY 2025-26, achieving an attendance rate of 96.2%, while maintaining 77% Board independence - Zero investor complaints during the year
	Data Privacy and Cyber Security	Zero data security breaches	- Zero data breaches - Successfully completed the sustenance Audit from BSI and have received the confirmation of continuation of ISO 27001:2022 certification for 2nd year	- Zero data breaches - Successfully completed the second year of ISO 27001 surveillance audit and sustained ISO 27001 certification for information security management systems
	Ethics and Compliance	Zero fines/penalties	No incidents of corruption or conflicts of interest	No incidents of corruption or conflicts of interest
	Risk Management	Achieve transformative stage in the risk maturity ladder	- Second TCFD Report published - Ujjivan has commenced building resilience for climate-related financial risks and working towards deploying processes to conduct granular climate risk assessments	- Third TCFD report published - Expanded climate-risk monitoring from 8 to 18 climate-vulnerable districts, with exposure reviewed quarterly and maintained within defined risk thresholds

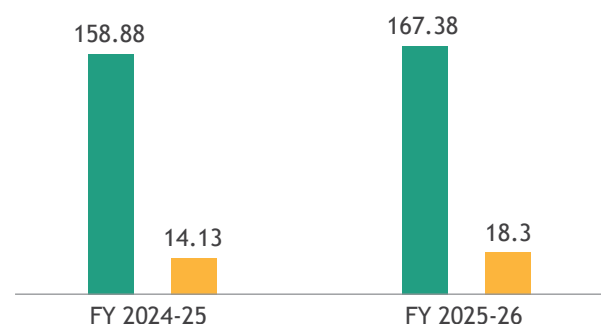
Pillar	Focus Area	Goals 2030	Performance in FY 2024-25	Performance in FY 2025-26
 Customer Centricity	Customer Relationship Management	Top quartile in Customer Satisfaction Survey Score	- There was a 4-point improvement in the Bank's service index levels, rising from 89 to 93 - In FY 2024-25, the Bank surveyed 11% of customers to assess service quality and plans to digitise CSAT and NPS surveys in Q1 FY 2025-26	- Service Index improved to 92 in March 2026 from 85 in April 2025 - Digitised the CSAT and NPS framework across key customer touchpoints, recording an NPS score of 57.4 and a CSAT score of 4.2/5 based on 10,741 customer responses in Q1 FY 2026-27
	Green Finance	Exploring the green finance opportunities specific to MSME sector and Electric Vehicle (EV) financing	- EV financing is currently concentrated on two-wheelers - The Bank's MSME business contributes to the transition towards a greener economy by extending credit to projects focused on pollution control, renewable energy, clean mobility, and sustainable water and waste management	- Launched a GRIHA green housing pilot, with 50 housing cases being submitted for certification assessment - Increased EV financing share from 0.79% to 1.43% and onboarded 10 EV dealerships
 Responsible Finance	Inclusive Finance	Expanding reach and impact	- Introduced a secured livestock loan under its Individual Loan portfolio, allowing customers to access credit by hypothecating cattle - Provided loans to SC/ST customers under government-backed PM Vishwakarma Yojana	- Benefited 23,770 customers through Livestock Loans, with women accounting for 97% of beneficiaries - Enabled access to the PM Vishwakarma Scheme and supported approximately 28,000 SC and OBC customers through the VISVAS interest subvention program
	Transparency and Disclosures	Aspire to reach top quartile on S&P Global CSA (formerly DJSI)	Disclosure of 2nd Sustainability Report (GRI aligned) along with BRSR as per SEBI requirements	Disclosure of 4th Sustainability Report (GRI and SASB aligned) along with BRSR as per SEBI requirements
 Aspects Cutting Across	Stakeholder Engagement	100% digital invoices from suppliers with spend of ₹ 1 Crore or higher	20-25% invoices digitalised	Achieved 100% digitisation of invoice processing workflows and eliminated paper invoice submissions
	Digital Transformation	Bringing ₹ 1 Crore customers into digital banking space and achieve digital transactions (volume) of 100 Crores	- Achieved a digital customer base of 42.86 Lakh (IB/MB/UPI), exceeding the target of 40 Lakh, marking a 23% YoY growth 99% of the contracts (approx. 1,870 contracts) were digitally executed, saving 18,700 number of papers - Exceeded the target with 53 crore digital transactions, representing 92.40% of total bank transactions through phone banking	- Reached 48.88 Lakh unique customers through digital channels as of March 2026 since inception, of which 18.85 Lakh unique registered customers are across rural and underserved areas - Processed 61.12 crore digital transactions, with 93.75% of outward debit transactions executed digitally - Introduced 21 new automation initiatives and achieved ₹ 18.3 crore in savings through digitalisation and automation

Delivering Impact Through Action

INNOVATION AND TECHNOLOGY

Innovation efforts during the reporting year focused on enhancing customer experience, expanding digital access and improving operational agility through investments in digital banking platforms, customer onboarding journeys, merchant solutions, analytics-driven engagement and automation initiatives. Continued investments in digitalisation and technology enabled the Bank to reach 48.88 Lakh+ unique customers from inception to March 2026 through digital channels, including 18.85 lakh+ customers from rural and underserved areas. Through various digitalisation & automation efforts, the Bank could demonstrate a saving of about ₹ 18.3 crore during FY 2025-26.

Digitalisation Investment and Cost Savings



■ Capex budget utilisation (₹ Crores)

■ Cost-savings due to digitalisation (₹ Crores)

Digital Product Ecosystem

FY 2025-26 marked significant expansion of the Bank's digital product ecosystem through new customer journeys, integrated offerings and self-service capabilities. More than 130 enhancements were introduced across digital banking platforms, including launch of the new Ujjivan EZY platform (IB & MB) with 200+ features across banking, payments, servicing and investments aimed at improving customer convenience, engagement and digital accessibility.

Key developments included:

- ▶ **Customer Protection**
Introduction of a standalone digital insurance journey on Hello Ujjivan.
- ▶ **Customer Engagement**
Integration of marketing automation capabilities into Ujjivan EZY platform to support contextual customer communication and engagement.
- ▶ **Digital Servicing**
Simplified transaction and servicing journeys, alongside regular customer experience and regulatory enhancements.



RECOGNITIONS

IBA 20th Annual Banking Technology Awards

Winner, Best Technology Bank;
Runner-Up, Best Tech Talent



IBEX India BFSI Tech Awards 2026

Silver Winner, Digital CX Trailblazer



Finnoviti 2025

Winner, WhatsApp Banking Recognition



Qlik Organisation Award

Winner, Best Organisation Through Data



Infosys Finacle Innovation Awards

Platinum Winner, Modern Technologies-Led
Innovation for the AI-powered MSME Lending
Transformation Project

- ▶ **Investments and Rewards**
Introduction of Mutual Fund investment capabilities and integration of Ujjivan Rewardz within the EZY platform.
- ▶ **Self-Service Banking**
Expansion of digital self-service capabilities across banking, payments and servicing journeys.
- ▶ **Digital Lending**
Repeat loan functionality through Hello Ujjivan benefited 2,673 rural and semi-rural customers, enabling faster and more convenient access to repeat credit journeys.

Digital Onboarding and Adoption

Digital onboarding and adoption gained momentum, with investments in digital platforms, assisted banking capabilities and customer-centric solutions helping broaden customer access and improve convenience. These efforts supported seamless banking experiences across geographies and customer segments while encouraging greater adoption of self-service banking channels.

Digital Onboarding

Ujjivan EYZ launched with

200+

features across banking, payments, servicing and investments

90+

new capabilities introduced at launch on Ujjivan EYZ

Close to

3 Lakh

customers onboarded on Ujjivan EYZ

2,382

digital current accounts opened through the digital CA platform

96%

of savings account openings completed through digital or assisted-digital journeys

31%

of individual current accounts opened through digital/self-service channel

Digital Adoption

48.88 Lakh+

unique customers reached through digital channels

18.85 Lakh+

customers from rural and underserved areas used MB, IB, Hello Ujjivan or UPI

73-74%

servicing interactions fulfilled through digital and assisted channels

61.12 crore

digital transactions processed during FY 2025-26

93.75%

outward debit transactions executed digitally by March 2026

₹ 18.3 crore

savings generated through digitalisation and automation initiatives

Digital Platform Modernisation through Ujjivan EZY

A key milestone of FY 2025-26 was the launch of Ujjivan EZY, the Bank's upgraded Mobile and Internet Banking platform for the retail customers. Built on a modern microservices-based architecture, the platform improved scalability, security, deployment agility and overall customer experience while supporting the Bank's transition to agile, sprint-based digital delivery.

Ujjivan EZY: Features and Future Roadmap			
Platform Features	Enhancements for Customer Experience	Adoption and Engagement	Future Roadmap
Microservices-based architecture	200+ features across banking, payments, servicing, investments and loans	Phased roll out to customers from 18 th November 2025	70+ additional features planned
Faster deployment and scalability	90+ new capabilities introduced at launch	Phased roll out to customers from 18 th November 2025	50+ additional features planned
Enhanced security and performance monitoring	12 additional features added post-launch	Awareness through social media, email, WhatsApp and branches	Dedicated Ivory customer theme
Semi-agile sprint-based rollout model	10 UI/UX enhancements completed	Feedback collected through branches, app stores and social media	Continued sprint-based enhancements
Integrated SDK capabilities	Customised themes for Regular, Privilege and Maxima customers	Close to 3 Lakh customers on EZY	Dedicated UI/UX enhancement partner onboarding

As of March 2026, the platform served close to 3 Lakh customers, including approximately 2.8 Lakh mobile banking users and 60,000 internet banking users. Adoption was supported through phased rollouts for employee and customers, targeted awareness campaigns across social media, email, WhatsApp and branch channels, and continuous customer feedback collected through branches, app stores and social media platforms. During FY 2025-26, digital adoption campaigns reached 2,27,24,838 customer interactions, accelerating migration to the new platform and improve awareness of digital banking capabilities.

Merchant Ecosystem

Merchant digitisation gained traction by investments in payment infrastructure and digital onboarding capabilities. The Bank deployed 427 sound boxes, with 421 merchants adopting the solution, improving transaction visibility and digital payment acceptance. Alongside these efforts, development progressed on a broader merchant stack comprising online QR generation, UPI handle capabilities, online merchant onboarding, acquiring solutions and merchant payment services. The proposed ecosystem will also include merchant applications for receipt and receivable management, supporting greater convenience for merchant partners.

Automation and Data Intelligence

Automation and data intelligence emerged as key enablers of operational efficiency and informed decision-making. The Bank introduced 21 new automation initiatives, taking the total number of automated processes to 69, helping

streamline workflows, reduce manual intervention and improve turnaround times across onboarding, servicing and operational processes.

Furthermore, the analytics capabilities supported customer lifecycle management, targeted engagement and business decision-making. Analytics-led interventions contributed an estimated ₹ 1,100+ crore of business impact and ₹ 38+ crore in loss recovery during FY 2025-26.

Digital Customer Support

DigiMitra served as the Bank's digital grievance management platform, facilitating timely resolution of customer concerns across digital channels. During the reporting year, 18,584 digital grievances were managed through the platform, with 93.73% of cases resolved within the prescribed turnaround time. These efforts improved service responsiveness and reinforced customer confidence in the Bank's digital banking ecosystem.

Capability Building

Employee-readiness has been integral to the Bank's digital transformation journey. This is supported by structured learning and awareness initiatives focused on digital platforms, products and customer journeys. These efforts have enabled the branch and field teams to support customers more effectively across digital onboarding, servicing and engagements.

Key initiatives included:

- ▶ **Digi-Sampark**
2,500+ employees trained through 40+ training sessions.
- ▶ **Digital Banking Awareness**
Improved understanding of digital platforms, self-service capabilities and customer journeys.

▶ Customer Enablement

Strengthened branch and field team capabilities to guide customers through digital banking channels.

▶ Digital Adoption Support

Promoted workforce-readiness and utilisation of digital platforms and services.

These initiatives enhanced employee-readiness, improved customer support capabilities and contributed to wider adoption of digital banking solutions.



Future Outlook

Building on FY 2025-26 progress, Ujjivan SFB is focused on enhancing its digital banking ecosystem through platform innovation, stronger ecosystem integration and expanded digital capabilities across customer, employee and partner journeys. The Bank's digital roadmap prioritises enhanced customer experiences, greater operational efficiency, wider accessibility and accelerated digitisation across both liability and asset businesses.

Key focus areas include:

- ▶ Expanding Ujjivan EZY capabilities through the rollout of 50+ additional features and new customer-centric functionalities
- ▶ Introducing UPI Scan-and-Pay and additional UPI functionalities within the EZY platform
- ▶ Advancing UI/UX enhancements and personalised customer experiences
- ▶ Completing digitisation across current account onboarding journeys
- ▶ Rolling out upgraded Corporate Internet Banking and transaction banking capabilities
- ▶ Scaling merchant stack capabilities, including QR solutions, UPI handle services and digital merchant onboarding
- ▶ Digitising DSA connector onboarding journeys across Housing, Micro Mortgage, MSME and Vehicle Finance businesses
- ▶ Reducing paper-based interventions through digitisation of asset onboarding and underwriting journeys
- ▶ Automating 30+ additional processes through RPA and workflow transformation
- ▶ Implementing a Unified Lead Management platform across asset and liability businesses
- ▶ Leveraging analytics-led interventions to strengthen customer engagement and digital adoption
- ▶ Expanding accessibility features for differently abled customers across digital platforms
- ▶ Deepening ecosystem integrations, fintech partnerships and omni-channel banking capabilities

Collectively, these initiatives are expected to support a more connected, accessible and scalable digital banking ecosystem while improving customer experience, operational efficiency and long-term business resilience.

CYBER RESILIENCE

The Bank continued to strengthen cyber resilience through a balanced and risk-based approach covering cybersecurity governance, defence-in-depth controls, continuous monitoring, vulnerability management, incident preparedness and third-party oversight. These measures support the protection of critical information assets and the continued availability of banking services, while aligning cybersecurity practices with evolving threats, business priorities and regulatory expectations.

Cybersecurity Governance

During FY 2025-26, the Bank integrated Technology Risk Management within the Information Security function under the oversight of the CISO. This supported coordinated governance over cybersecurity, technology risk, data privacy, emerging technologies, cloud adoption and third-party integrations through periodic risk assessments, threat intelligence reviews, monitoring and incident response preparedness.

Successfully completed 2nd year of ISO surveillance in FY 2025-26, and the next recertification is scheduled for FY 2026-27

Data Privacy Compliance

The Bank progressed its ongoing DPDP readiness program by strengthening privacy governance, updating policies and notices, documenting processing activities through RoPA work and aligning practices with emerging data protection expectations. Consent-related implementation and related governance enhancements remained under phased implementation during the year.

Privacy-by-design reviews were embedded into business requirement documents and new digital initiatives, while oversight of the enterprise privacy program continued through the Data Protection Officer and cross-functional coordination across business teams.

Third-Party Privacy Oversight

Vendor privacy oversight was enhanced through privacy-focused due diligence, assessment activities and development of a data processing addendum for critical service provider agreements, in consultation with the Legal team.



RECOGNITIONS

DPO Club

Recognised as Data Privacy Team of the Year



IBA 20th Annual Banking Technology Awards

Runner-Up, Best IT Risk Management



4th IBA CISO Summit & Citations

Cyber Security Compliance Champion
(Payment & Small Finance Bank Category)



5th IBA CISO Summit & Citations 2026

Cyber Security Team of the Year (Small Finance Bank Category); Cyber Resilience of the Year (Small Finance Bank Category)



Key areas of focus included:

- ▶ **VAPT and Remediation Tracking**
Periodic VAPT was conducted for critical systems, internet-facing applications, APIs and digital platforms, with observations tracked through risk-based remediation plans.
- ▶ **Infrastructure and Network Reviews**
Reviews focused on perimeter security, endpoint protection, segmentation, configuration hygiene and network controls, with open actions monitored through governance forums.
- ▶ **Operational Resilience**
Measures focused on system availability, failover readiness, backup validation, DR preparedness and incident response readiness.
- ▶ **Monitoring and Risk Visibility**
Centralised monitoring, alerting and analytics supported timely review of exceptions, alerts and control indicators.
- ▶ **Data Protection and Access Governance**
DLP, encryption validation, access reviews and privileged-access monitoring were progressed, while API and data-protection controls continued to be enhanced.

Security Controls

The Bank continued to strengthen security controls across IT infrastructure, applications, cloud environments, APIs and digital channels through periodic reviews and risk-based enhancement activities. The disclosure remains factual, with remediation and regulatory-readiness activities continuing based on severity, dependency and implementation timelines.

Cyber-Aware Workforce

The Bank continued structured cyber and privacy awareness initiatives, including DPDPA e-learning, mandatory cybersecurity training, phishing simulations, tabletop drills, refresher assessments, Data Privacy Month activities and leadership engagement sessions to strengthen employee vigilance and incident preparedness.



Future Outlook

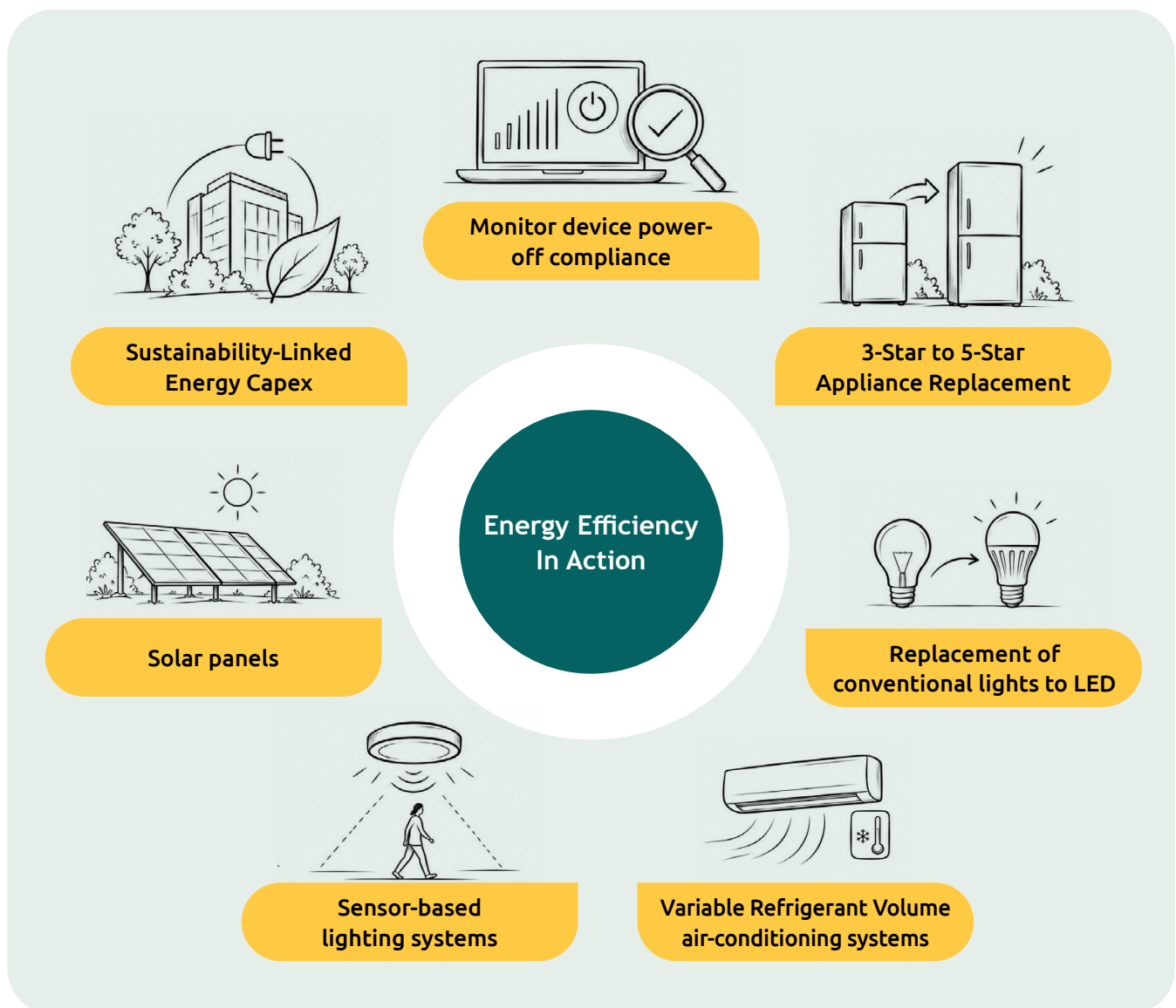
During FY 2026-27, the Bank plans to implement a Data Privacy Automation Tool to enhance privacy workflow management, strengthen monitoring capabilities, and support structured compliance management. The initiative forms part of the Bank's ongoing DPDP-readiness program and is expected to further strengthen data privacy governance.

ENVIRONMENTAL RESPONSIBILITY

ENERGY MANAGEMENT

Energy management forms an integral part of Ujjivan SFB's environmental responsibility approach. The Bank adopts a structured approach towards enhancing energy efficiency across its offices, branches and operational infrastructure through conservation initiatives, operational controls, energy-efficient technologies, energy audits and the exploration of renewable energy opportunities.

The Bank continued to strengthen its energy conservation efforts through the Sanchaya Program, which was implemented in FY 2024-25. As a result of this program and associated energy-efficiency interventions, Ujjivan SFB achieved a **5% reduction in electricity consumption** during FY 2025-26 across its Regional and Corporate offices compared to the previous reporting year.



The Bank's energy management approach is further supported by its Green Building Guidelines, which establish a framework for renovation and the development of green infrastructure. These guidelines incorporate sustainability considerations across the design, construction and operational phases of facilities, supporting the integration of energy efficiency and resource optimisation principles through the development and operational phases of the infrastructure.

Energy Consumption Across the Organisation

Ujjivan SFB systematically monitors energy consumption across its operations to assess resource utilisation patterns and identify opportunities to enhance energy efficiency. The Bank tracks energy consumption from both renewable and non-renewable sources, enabling a comprehensive assessment of its operational energy footprint. During FY 2025-26, the Bank's non-renewable energy consumption primarily comprised purchased electricity and Liquefied Petroleum Gas (LPG), with LPG used exclusively in the cafeterias of the Corporate Office and South Regional Office.

Energy Metrics over a Three-Year Period

Parameter	Unit	FY 2025-26	FY 2024-25	FY 2023-24
FROM RENEWABLE SOURCES				
Total electricity consumption	GJ	116.69	51.09	9.58
Total fuel consumption	GJ	0	0	0
Total energy consumed from renewable resources	GJ	116.69	51.09	9.58
FROM NON-RENEWABLE SOURCES				
Total electricity consumption (Purchased electricity)	GJ	62,064.79*	65,712.33	60,924.62
Total fuel consumption (LPG)**	GJ	8,381.51	8,063.25	12,181.29
Total energy consumed from non-renewable resources	GJ	70,446.30	73,775.58	73,105.91
Total energy consumed (renewable and non-renewable)	GJ	70,562.99	73,826.67	73,115.49
Energy intensity per rupee of turnover	GJ/ ₹ Cr.	8.78	10.25	11.31

*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.

**The Bank has initiated monitoring and reporting of LPG consumption used in its cafeteria from FY 2025-26 onwards and hence there is an increase in energy consumption.

Aligning with its commitment to environmental sustainability, Ujjivan SFB continued to generate solar energy through rooftop installations at select branch locations, including Shyampura (10 kW), Krishnapura (3kVA), Adanur (5 kW), Shyagale (5 kW) and Sudarshan More (11 kW). Collectively, these installations generated over **32,000 kWh of renewable electricity** during FY 2025-26, supporting the Bank's efforts to integrate cleaner energy sources into its operations and reduce reliance on conventional energy sources. At the Shyampura branch, approximately **3,432 kWh of surplus renewable electricity**, representing 72% of the total electricity generated by the rooftop solar installation during FY 2025-26, was exported to the grid after meeting beyond operational requirements.



Impact Spotlight

Optimising Energy Use through the Sanchaya Program

The Opportunity

As Ujjivan SFB continues to expand its operational footprint, managing energy consumption across offices and branches remains critical to reducing environmental impact and improving cost efficiency. Given the distributed nature of the Bank's facilities, a consistent and measurable approach was required to encourage energy conservation across locations.

Our Response

To drive continuous energy conservation, Ujjivan SFB continued to advance the Sanchaya Program (launched in FY 2023-24), which targets a 5% year-on-year reduction in energy consumption through energy monitoring, power management practices, and operational efficiency improvements. Following implementation across Corporate and Regional offices during FY 2024-25, the program was extended across its branches during FY 2025-26 to encompass broader resource conservation initiatives.

Impact Delivered

Achieved savings of 5% in energy consumption in FY 2025-26 in comparison to FY 2024-25 across Regional and Corporate Offices.

Outcomes

The Sanchaya Program has institutionalised energy conservation as an ongoing operational priority, supporting resource efficiency, environmental performance and operational cost optimisation through annual reduction targets and continuous improvement measures.

Alignment with ESG Strategy

This initiative supports

- ▶ **Strategic Priority:** Sustainable Operations
- ▶ **Material Topic:** Decarbonisation Strategy
- ▶ **ESG Pillar:** Environmental

SDGs Aligned



Driving Efficiency Through Energy Audits

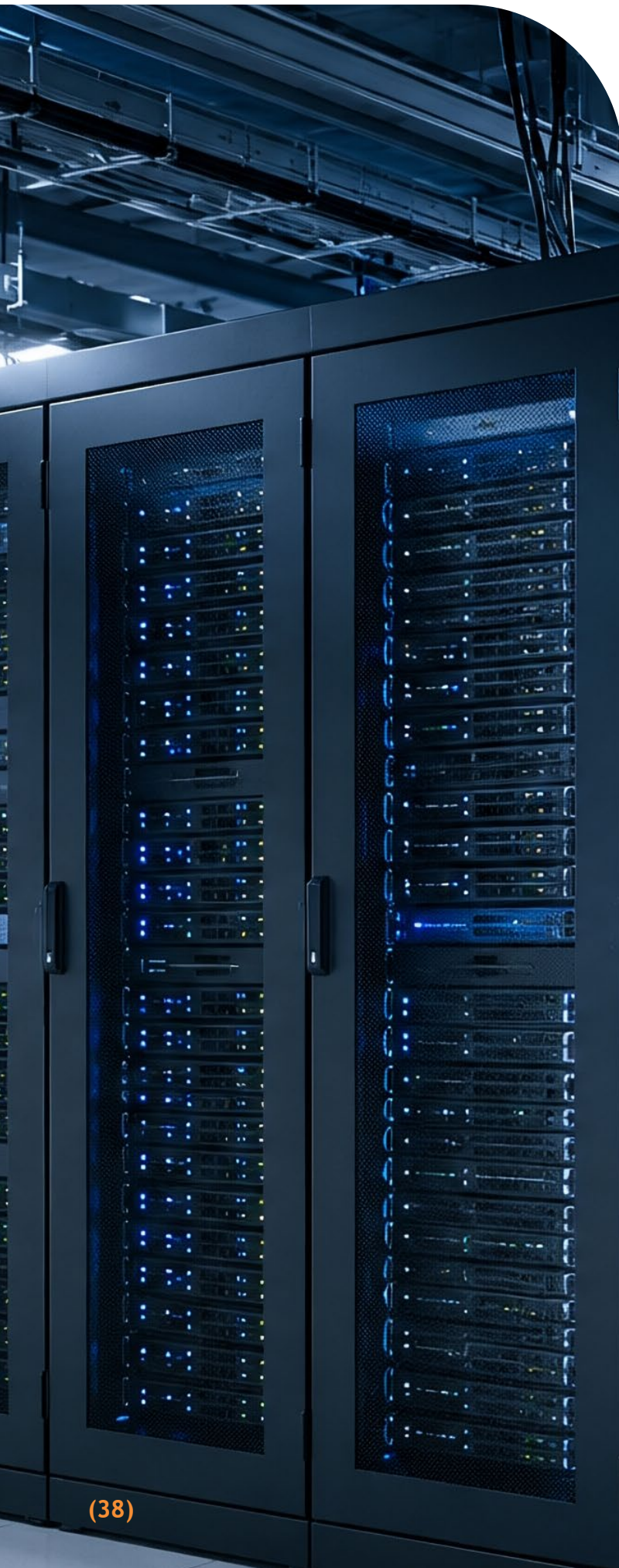
Ujjivan SFB has integrated energy audits into its administrative Standard Operating Procedures (SOPs), reinforcing a systematic approach to energy management across its offices. Conducted as a periodic exercise, these assessments help evaluate energy usage patterns, review facility infrastructure, and identify opportunities to enhance operational efficiency. The audits cover key areas such as electrical systems, power management practices and air-conditioning infrastructure, supporting efficient resource use and cost-effective operations. During FY 2025-26, detailed assessments were undertaken covering electricity consumption patterns, demand profiles, transformer loading, power quality parameters and HVAC systems, providing insights to optimise energy performance across facilities.

Through a combination of periodic assessments, infrastructure optimisation and targeted investments, Ujjivan SFB continues to enhance the energy performance of its facilities while reinforcing operational resilience. During the year, thermographic assessments conducted across key electrical installations did not identify any critical hotspots, reflecting the effectiveness of the Bank's preventive maintenance and monitoring practices. The Bank remains focused on expanding energy assessments across key locations and pursuing further opportunities to enhance energy efficiency as part of its broader commitment to responsible resource management.

During FY 2025-26, the Bank advanced its energy management efforts through the following initiatives during the year:

- ▶ Conducting energy assessments across select office locations.
- ▶ Reviewing electrical infrastructure and power utilisation practices to identify optimisation opportunities.
- ▶ Assessing air-conditioning and other energy-intensive systems to enhance efficiency.
- ▶ Optimising load management across facilities.
- ▶ Progressively upgrading equipment with more energy-efficient alternatives as part of sustainability-linked capital expenditure initiatives.
- ▶ Evaluating and implementing recommendations arising from energy audits to improve overall facility performance.
- ▶ Undertaking thermographic inspections of electrical panels to support preventive maintenance and system reliability.





Energy Optimisation Across Data Centres

Ujjivan SFB leverages third-party data centre facilities to support its digital operations. The Bank's data centre partners have implemented a range of energy management and sustainability initiatives aimed at enhancing energy performance, improving operational efficiency and supporting responsible operations.

Key initiatives undertaken across the data centre facilities include:

- ▶ Implementing Energy Management System (ISO 50001) to improve energy performance, optimise energy consumption and promote energy efficiency.
- ▶ Implementing Environment Management System (ISO 14001) to strengthen environmental management practices.
- ▶ Continuously monitoring of energy conservation measures that are continuously monitored under established energy management systems.
- ▶ Improving Power Usage Effectiveness (PUE) and optimising energy utilisation across facilities.
- ▶ Adopting advanced cooling technologies and energy-efficiency measures to reduce energy consumption associated with data centre operations.
- ▶ Sourcing and utilising renewable energy to support lower-carbon operations.
- ▶ Procuring renewable energy through long-term arrangements and expanding renewable energy usage.
- ▶ Monitoring and assessing energy performance to identify efficiency improvement opportunities.
- ▶ Integrating of sustainability considerations into data centre operations and infrastructure management.
- ▶ Conducting employee awareness and engagement initiatives on sustainability and responsible resource use.
- ▶ Implementing sustainable waste management practices to support resource efficiency and reduce environmental impacts.

Through these measures, the Bank's data centre partners continue to enhance energy efficiency and strengthen the sustainability of the digital infrastructure supporting its operations.

EMISSION MANAGEMENT

Ujjivan SFB has been monitoring & reporting its Scope 1 and Scope 2 Greenhouse Gas Emissions (GHG) since FY 2022-23 in accordance with the GHG Protocol. During FY 2025-26, the Bank further enhanced the comprehensiveness of its emissions inventory by expanding its Scope 3 disclosures to include its Affordable Housing portfolio. These efforts support the Bank's commitment to managing its environmental footprint and advancing its transition towards a low-carbon future.

Parameter	Unit	FY 2025-26	FY 2024-25	FY 2023-24
Total Scope 1 emissions	MT CO ₂ equivalent	601.8	600.52	887.73
Total Scope 2 emissions	MT CO ₂ equivalent	12,240.56	13,270.24	13,995.74
Total Scope 1 and Scope 2 emissions	MT CO ₂ equivalent	12,842.35	13,870.76	14,883.47
Total Scope 1 and Scope 2 emission intensity	MT CO ₂ equivalent/ turnover in ₹ Crores	1.60	1.93	2.30
Total Scope 3 emissions*	MT CO ₂ equivalent	62,520.60	17,907.95	-
Total Scope 3 emissions intensity	MT CO ₂ equivalent/ Revenue from operations in ₹ Crores	7.78	2.50	-

* In FY 2025-26, Ujjivan SFB monitored Category 1 (Purchased goods and services), Category 2 (Capital goods), Category 3 (Fuel and Energy related activity), Category 5 (Waste generated in operations), Category 6 (Business travel - air travel only) and 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.

AIR POLLUTION MANAGEMENT

To support operational continuity during power outages, backup power is made available across the Bank's office network through diesel generator (DG) sets. All Ujjivan SFB offices operate out of the rented premises and the DG sets are owned and maintained by the respective infrastructure owners. DG sets ranging from 5 kVA to 25 kVA in capacity are utilised across office locations during grid power disruptions. All such DG sets are approved by the Automotive Research Association of India (ARAI) and comply with applicable air pollution control norms, supporting the responsible management of local air emissions.



WATER MANAGEMENT

Responsible water consumption was promoted across its operations through practical conservation measures and efficient water-use practices. During FY 2025-26, the Bank focused on reducing water consumption across its corporate and regional offices by optimising water flow at points of use, while also strengthening employee awareness around water conservation.

As part of these efforts, aerators were installed in water faucets across all Head Office and Regional Office locations to regulate water flow while maintaining adequate pressure. The Bank also installed sensor-based taps at its recently renovated Corporate and Regional Offices, contributing to lower freshwater consumption and encouraging responsible water-use practices. Building on the success of these initiatives, Ujjivan SFB plans to progressively expand water-efficiency measures across its branch network, further strengthening its commitment to water conservation.

Water Metrics over a Three-Year Period

Parameter	Unit	FY 2025-26	FY 2024-25	FY 2023-24
Total volume of water consumed*	KL	1,67,782	1,55,682	1,66,060
Water intensity	KL/₹ Cr.	20.87	21.62	25.69

*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.

WASTE MANAGEMENT



E-Waste

- ▶ Comprises of laptops, printers and other IT devices
- ▶ 12.47 MT generated in FY 2025-26
- ▶ IT devices are handed over to authorised recyclers, while admin-related electrical waste is managed through vendor buy-back arrangements



Waste Oil

- ▶ Primarily comprises used oil generated from diesel generators
- ▶ 0.128 MT generated in FY 2025-26 (from the Corporate Office DG which is the only DG under the Bank’s direct maintenance)
- ▶ Collected separately and handed over to authorised recyclers



Battery Waste

- ▶ Primarily comprises used UPS batteries
- ▶ 37.19 MT generated in FY 2025-26
- ▶ Managed through vendor buy-back mechanisms and authorised recyclers



Non-Hazardous Waste

- ▶ Includes paper waste, carton boxes, wet waste, dry waste and scrap materials
- ▶ 59.9 MT generated in FY 2025-26 across Corporate and Regional offices
- ▶ Segregated for recycling and responsible disposal through authorised recyclers



Sanitary Waste

- ▶ Generated across Corporate & Regional offices
- ▶ 0.14 MT generated in FY 2025-26
- ▶ Handed over to the respective ward municipality for responsible processing (incineration) and disposal



Cigarette Butt Waste

- ▶ Cigarette butts at the Bank’s Corporate Office collected through a structured waste management program
- ▶ Upcycled into value-added products through an authorised vendor

Waste Generation

Ujjivan SFB adopts a systematic approach to waste minimisation, source segregation, responsible disposal, recycling and employee awareness. During FY 2025-26, the Bank enhanced its waste management framework across its Corporate and Regional Offices by enhancing waste management framework, strengthening monitoring and data recording mechanisms besides promoting responsible waste segregation practices.

The Bank's operations generate different waste streams, including electronic waste, battery waste, sanitary waste, hazardous waste such as used oil from diesel generators, and other non-hazardous waste such as paper waste, carton boxes, wet waste, dry waste and cigarette butt waste. During the year, Ujjivan SFB also initiated monitoring and reporting of battery waste generated from UPS rooms and residual oil collected from diesel generators under the Bank's operational control, improving the completeness of its waste inventory.

**Zero single-use plastics
across Ujjivan SFB offices**



VOICE OF OUR EMPLOYEE

Being part of an organisation that is committed to sustainability has positively influenced the way I work every day. Initiatives such as water conservation have made us more mindful of using natural resources responsibly, while the transition to digital processes has simplified our daily tasks, improve efficiency and significantly reduced paper consumption. The emphasis on waste segregation at source has also encouraged all employees to actively participate in responsible waste management. These initiatives demonstrate that sustainability is not just an organisational goal but a shared responsibility and contribute to creating a more efficient, environmentally conscious and sustainable workplace."

Praveen GS

Senior Manager - Facilities, Admin & Infrastructure,
Ujjivan Small Finance Bank

Waste Handling and Resource Recovery

Wastes generated across the Bank's operations are segregated at source and routed through appropriate disposal or recovery channels, including authorised recyclers, vendor buy-back mechanisms and the respective ward municipalities. To strengthen responsible waste management practices, the Bank has eliminated single-use plastics across its premises, implemented event management guidelines restricting the use of unsustainable materials, and established a process requiring approval from the Sustainable Banking team for any exceptions.

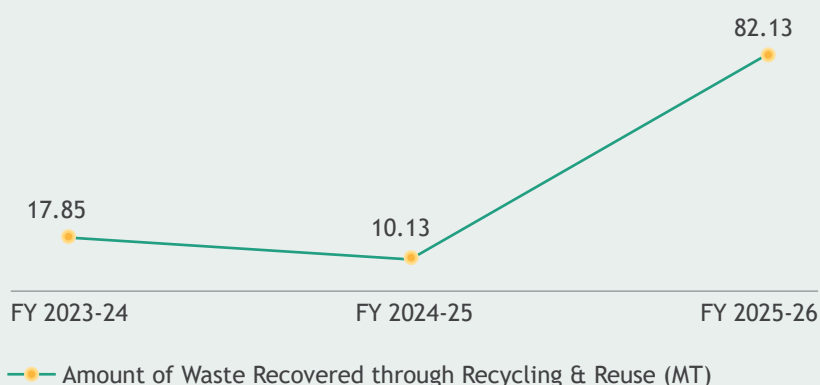
Key waste-handling practices adopted by the Bank include:

- ▶ Digital devices are handed over to authorised recyclers.
- ▶ UPS batteries and certain electrical waste are managed through buy-back arrangements and routed for authorised recycling.

- ▶ Used oil generated from diesel generators is collected separately and handed over to authorised recyclers for responsible disposal.
- ▶ Sanitary waste generated is incinerated through authorised vendors.
- ▶ Cigarette butt waste collected through the Bank's structured cigarette butt waste management program is upcycled through an authorised vendor, supporting resource recovery and circularity.
- ▶ Wet waste from cafeterias and dining areas is handed over to the respective ward municipalities for composting.

These initiatives contributed to improved resource recovery across the Bank. The recycling rate increased to 74.78% in FY 2025-26 from 16.36% in the previous reporting year, representing an improvement of 58.42 percentage points.

Amount of Waste Recovered through Recycling & Reuse (MT)



Note: The significant increase in FY 2025-26 waste recovered through recycling and reuse was primarily driven by the recovery of battery waste.

Waste Metrics over a Three-Year Period

Parameter	Unit	FY 2025-26	FY 2024-25	FY 2023-24
E-waste	MT	12.47	10.13	17.85
Biomedical waste	MT	0.14	0	0
Battery waste	MT	37.19	0	0
Hazardous wastes*	MT	0.128	0	0
Non-hazardous wastes**	MT	59.9	51.8	9.1
Total waste generated	MT	109.83	61.93	26.90
Waste intensity	MT/ ₹ Cr.	0.0137	0.0086	0.00417
Amount of waste recycled	MT	82.13	10.13	16.69
Amount of waste reused	MT	-	-	1.16
Total waste recovered	MT	82.13	10.13	17.85
Amount of waste incinerated	MT	0.14	-	-
Amount of waste managed through other disposal operations	MT	27.56	51.80	9.10
Total waste disposed	MT	27.70	51.80	9.10

*Hazardous waste comprised used oil from diesel generators, filter bed sand, filter bags, and other process-related hazardous waste.

**Non-hazardous waste comprised MS scrap, aluminium scrap, paper waste, carton boxes, wet waste, dry waste, and cigarette butt waste collected for upcycling



Impact Spotlight

Turning Cigarette Butt Waste into Circular Value

The Opportunity

Despite its resource recovery potential, cigarette butt waste frequently ends up in landfills. Recognising this challenge, the Bank sought to strengthen its waste management practices and minimise environmental impact through responsible recycling initiatives.

Our Response

As part of its broader waste management and circularity efforts, Ujjivan SFB partnered with an authorised recycler to responsibly collect and process cigarette butt waste generated at its Corporate Office. The collected waste was diverted from landfill and upcycled into commemorative mementos, demonstrating an innovative approach to resource recovery and highlighting the potential

of transforming a challenging waste stream into a value-added product.

Impact Delivered

Cigarette butt waste was successfully transformed into useful mementos through upcycling, supporting the principles of resource recovery and circularity.

Outcomes

The initiative helped promote responsible waste management while showcasing the potential of innovative recycling solutions for difficult-to-manage waste streams. By converting waste into value-added products, Ujjivan SFB reinforced its commitment to reducing landfill-bound waste and advancing circular economy practices.

Alignment with ESG Strategy

This initiative supports

- ▶ **Strategic Priority:** Sustainable Operations
- ▶ **Material Topic:** Decarbonisation Strategy
- ▶ **ESG Pillar:** Environmental

SDGs Aligned



Waste Performance and Monitoring

To enhance its understanding of waste treatment and resource recovery practices, representatives from the Administrative and Regional Managers visited municipal waste processing and resource recovery facilities across regions. These engagements provided insights into integrated waste management systems, including material recovery, recycling infrastructure and landfill diversion practices. Learnings from these visits are being leveraged to strengthen internal waste management practices, improve waste data monitoring and support the Bank's broader efforts towards responsible waste management.

Regional waste management practices include:

South Region (Bengaluru)

Segregated food waste is channelled to local piggery farms and biogas facilities, where it is utilised as animal feed. Dry waste, including paper, cardboard, plastic and metal, is recovered through authorised recycling networks, supporting circular economy practices and reducing landfill dependency.

North Region (Noida)

Segregated waste is handed over to the Noida Municipal Authority for scientific processing. Waste is subsequently managed through municipal waste-processing infrastructure, including Hyva compression units that improve transportation efficiency and support recycling, composting and resource recovery.

East Region (Kolkata)

The Bank undertook a benchmarking exercise with the New Town Kolkata Development Authority (NKDA) to study integrated solid waste management practices. Key learnings included source segregation, material recovery, scientific processing and waste monitoring systems, which are supporting the Bank's long-term roadmap towards improved waste diversion, resource recovery and responsible waste management practices.

West Region (Pune)

Segregated the wastes and handed over to the municipality for further responsible processing.

Through these initiatives, the Bank continues to improve waste monitoring, strengthen recycling and recovery practices, advance circular economy principles and support its broader environmental stewardship commitments.



Training and Awareness

During FY 2025-26, the Bank promoted employee awareness and capability building through targeted training and engagement initiatives covering ESG, sustainability, water conservation and responsible waste management practices.

Training Topics	Training and Awareness Sessions in FY 2025-26
ESG and Sustainability	80% of the employees completed the basic ESG training - Offered certification program on the fundamentals of ESG and Sustainability to employees from ESG-facing functions through annual nominations
Water Management	Conducted awareness campaigns through posters and visual creatives placed near waste taps to encourage responsible water consumption and conservation practices
Waste Management	- Conducted awareness programs on waste segregation through employee communication, while support staff received relevant training through their respective employers - Conducted Regional Managers visits to waste processing facilities to understand and document waste treatment and disposal practices across locations - Communicated sanitary waste segregation practices to women employees through in-person guidance sessions and regional WhatsApp groups - Undertook employee sensitisation initiatives on waste segregation protocols and responsible disposal practices - Facilitated employer-led training for housekeeping staff on responsible waste management and waste segregation practices



VOICE OF OUR EMPLOYEE

The waste management training conducted by my employer enhanced my understanding of the importance of source-level waste segregation and its environmental benefits. Since then, I have consistently followed waste segregation practices at Ujjivan, ensuring proper classification of waste into dry, wet, and sanitary categories. This learning has also influenced my practices at home, where I encourage my family and children to segregate waste responsibly. I believe that adopting such simple habits today can help create a cleaner and more sustainable future for the next generation”.

Suma

Support Staff, Ujjivan Small Finance Bank





Future Outlook

Sustainability remains integral to Ujjivan SFB's long-term business resilience. Focus remains on advancing resource-efficient operations, strengthening climate preparedness and embedding sustainability considerations across its infrastructure, processes and operational practices. Through a structured roadmap of targeted initiatives, the Bank seeks to enhance environmental performance while supporting sustainable growth.

Key priorities for the coming years include:

Energy and Climate Action

- ▶ Expand the adoption of rooftop solar installations across the feasible branch locations to increase the share of renewable energy in the Bank's operational energy mix.
- ▶ Continue evaluating opportunities to improve energy efficiency across branch operations.

Sustainable Infrastructure

- ▶ Advance the greening of 50 branches in line with the Bank's Green Building Guidelines, incorporating sustainability considerations into renovation and infrastructure enhancement initiatives.

Water Management

- ▶ Extend the successful water aerator initiative to branch locations.
- ▶ Assess opportunities to incorporate water-efficient infrastructure and conservation measures across branch operations.

Resource Efficiency and Waste Reduction

- ▶ Review department-specific stationery usage to identify opportunities for paper reduction and digitisation.
- ▶ Continue efforts to reduce paper consumption through process optimisation and digital workflows.
- ▶ Explore bagasse paper as a sustainable alternative to conventional paper.

Stakeholder Engagement

- ▶ Strengthen engagement with landlords to encourage adoption of sustainability-focused practices and infrastructure improvements in leased premises.

These initiatives support the integration of sustainability considerations into the Bank's operations, contributing to improved environmental performance and long-term business resilience.



WORKPLACE EXCELLENCE

Human Rights

Human rights considerations are embedded across the Bank's operations, workforce and value chain through dedicated policies, governance mechanisms, training and due diligence processes. During FY 2025-26, the Bank reinforced its commitment to human rights through a dedicated Human Rights Policy integrated with its Diversity, Equity and Inclusion (DEI) Policy, promoting a fair, respectful and inclusive workplace. During FY 2025-26, human rights considerations were integrated into employee training and vendor assessments. As part of its commitment to responsible business conduct and adherence to human rights principles, the Bank remained aligned with the principles of zero tolerance towards child labour, forced labour and workplace discrimination, supported by a 100% assessment of its offices during the year.

Awareness and Accountability

To strengthen employee understanding of ethical conduct and responsible workplace behaviour, the Bank formulated and rolled out a dedicated Human Rights training module for all the employees in January 2025, with 85.18% of permanent employees completing the training In FY 2025-26.

Training was also provided to the outsourced personnel deployed at Ujjivan SFB premises. Service providers engaged for housekeeping and security functions conducted behavioural and POSH training programs for their employees. The Bank is working towards strengthening the monitoring and reporting of the participation in these programs.

Governance and Oversight

Ujjivan SFB has established a structured governance framework to oversee the implementation, monitoring and continuous enhancement of its human rights practices. Dedicated committees at the Regional, Central and Appellate levels support accountability, policy adherence and effective grievance management across the organisation.



Committee	Role and Responsibilities	Meeting Frequency
Regional Committee	Oversees the implementation of human rights-related policies and protocols, reviews disciplinary matters and addresses concerns at the regional level.	Once or twice every week
Central Committee	Reviews actions taken by Regional Committees, evaluates support requirements, oversees disciplinary processes and assesses opportunities to strengthen existing practices and controls.	Monthly
Appellate Committee	Serves as the final review and escalation forum for matters requiring further consideration, ensuring fairness, accountability and structured resolution.	Convenes as required for appeals and escalated matters

Beyond grievance resolution and disciplinary oversight, these committees play an important role in evaluating existing communication channels, identifying areas for improvement and incorporating enhancements to strengthen Ujjivan SFB's human rights management framework. Through periodic reviews and continuous monitoring, the Bank seeks to reinforce accountability and ensure that its human rights practices remain effective and responsive to the evolving needs.

Grievance Redressal Mechanism

The stakeholders can raise concerns through accessible and confidential grievance redressal channels designed to support timely review, fair resolution and appropriate escalation. These mechanisms promote transparency, accountability and employee trust.

Ujjivan SFB's Grievance Redressal Mechanisms for Employees

HR Helpdesk

Platform for employees to raise workplace-related concerns, complaints and queries

Whistleblower Mechanism

Enables reporting of unethical conduct, policy violations and other protected disclosures, while ensuring confidentiality and protection against retaliation

Regional Committee

Reviews and addresses disciplinary matters and employee concerns at the regional level

Central Disciplinary Committee

Reviews appeals against decisions taken by Regional Committees and provides an additional level of oversight

Appellate Committee

Serves as the final escalation authority for appeals against decisions taken by the Central Disciplinary Committee

Chief Listening Officer (CLO)

AI Chatbot provides an additional channel for employees to escalate and resolve non-POSH grievances and concerns

POSH Internal Committee

Dedicated forum for reporting and addressing complaints related to sexual harassment in the workplace

Branch Representative Meeting (BRM) & Townhall

HR provides employees with additional platform to voice their concerns and share feedback through quarterly Branch Representative Meetings and quarterly Townhall conducted across all regions, fostering open communication and stronger employee connect.

These redressal mechanisms are designed to ensure the concerns are reviewed and resolved in a timely, structured and transparent manner. Stakeholders are informed of the investigation outcomes, as well as any corrective and preventive actions taken, reinforcing accountability and trust throughout the resolution process.

Achieved 99%

**employee grievance resolution rate
through HR-enabled digital processes**

The Bank's Whistleblower Policy and POSH Policy provide safeguards against retaliation, threats, intimidation or other unfair treatment arising from protected disclosures. These mechanisms also ensure confidentiality of complainants, with information disclosed only when required by law.

As part of its governance structure, the Bank also manages employee grievances and workplace concerns through the CLO mechanism. It is an AI-enabled chatbot which proactively connects with employees on pre-defined intervals to identify early sign of disengagement in employees. Based on the insights generated, Human Resources Team prioritises timely intervention, meaningful conversations and retention efforts. During FY 2025-26, a total of 11 cases were reported through this mechanism, while all cases reported during FY 2024-25 were successfully resolved and closed.

POSH Governance

Ujjivan SFB has constituted a dedicated Corporate Internal Committee (IC) to address POSH complaints pertaining to Corporate Office employees apart from the existing regional IC committees. This Committee has been established in accordance with the POSH Act and comprises a Chairperson, Secretary, Internal Members and an External Member considering the growing employee base in the corporate office and sufficient focus and seniority of managing complaints in the corporate office.

Based on insights from grievances received and to further strengthen resolution processes, the Bank enhanced its POSH grievance handling mechanism during FY 2025-26. Earlier, corporate POSH complaints were managed by the South Regional Inquiry Committee. To facilitate more effective and timely resolution of grievances, a dedicated Corporate Inquiry Committee was established to handle corporate POSH cases. Additionally, the composition of regional inquiry committees has been revised to incorporate periodic rotation of members, further strengthening governance, independence and oversight.

Human Rights Due Diligence Across the Value Chain

As part of its responsible business practices, Ujjivan SFB incorporated human rights due diligence into its quarterly vendor assessments beginning FY 2024-25 for vendors whose manpower is deployed at Ujjivan SFB premises. Human Rights considerations have been embedded within vendor onboarding and monitoring processes, supported by quarterly compliance certifications, self-declarations and documentary evidences submitted by vendors. Under this process, vendors are required to submit self-declarations supported by documentary evidences to demonstrate their



compliance with labour laws, timely payment of wages, provident fund and other statutory dues, prevention of child labour and forced labour, fair wage practices, workplace safety requirements, POSH compliance and other human rights-related policies and practices. This due diligence process also verifies whether vendors have established grievance redressal mechanisms to address concerns related to human rights and workplace safety.

During FY 2025-26, Ujjivan SFB completed human rights assessments for 100% of manpower service providers,

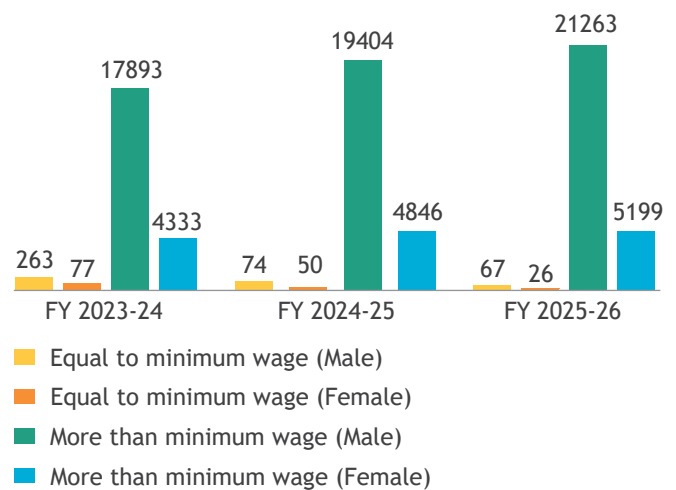
covering 39 vendors and representing 20.39% of the Bank's total procurement value. Vendors deploying personnel at Bank premises were also required to submit quarterly confirmations relating to remuneration and statutory compliance. No critical human rights-related risks, non-compliance issues, supplier grievances, vendor misconduct cases or breaches of the Vendor Code of Conduct were identified through the assessment process during the year. The Bank intends to extend the human rights assessment process to additional vendors in a phased manner over time.

Wages and Compensation

Ujjivan SFB ensures compliance with applicable wage regulations while maintaining structured remuneration and benefits frameworks designed to recognise employee contributions and foster an inclusive workplace. Over the last three years, the Bank has consistently reviewed its remuneration practices and increased the proportion of employees earning above the applicable minimum wage, reflecting its commitment to fair compensation, as illustrated in the table below.

Category	FY 2025-26	FY 2024-25	FY 2023-24
Total	99.6%	99.5%	98.5%
Women	99.5%	99.0%	98.3%
Men	99.6%	99.6%	98.6%

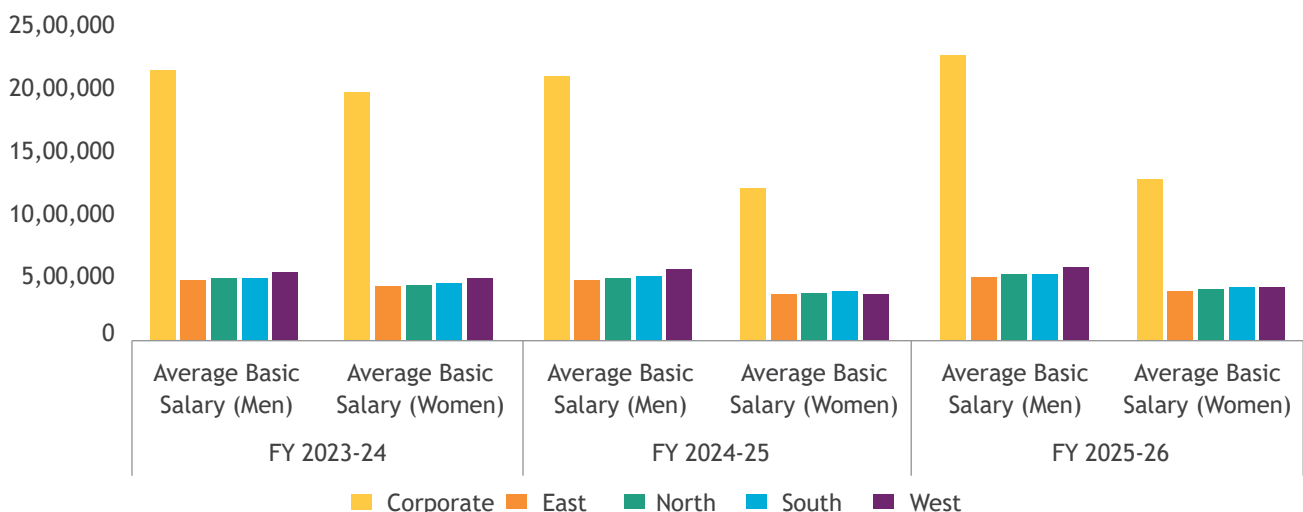
Minimum Wages Paid to Employees



The ratio of average basic salary and average remuneration of women to men remained stable or improved across most regions during FY 2025-26, indicating continued progress towards equitable compensation practices.

During FY 2025-26, average basic salaries (Fixed Pay) increased across all regions for both men and women compared to the previous year. The highest increase in average basic salary for male employees was recorded in the South region (8.02%), followed by Corporate (7.99%). For female employees, the strongest growth was observed in the South region (9.35%) and West region (9.14%). Notably, average basic salary growth for women exceeded that of men in the North, South and West regions during the year.

Average Basic Salary (in ₹) - Region-wise

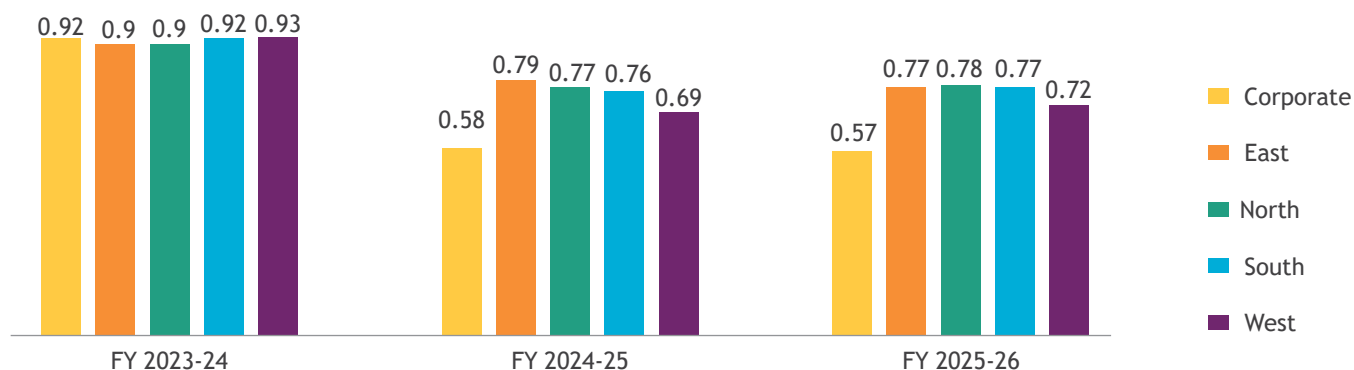


Average remuneration also witnessed year-on-year growth across all regions in FY 2025-26, reflecting Ujjivan SFB's continued focus on rewarding employee contribution and performance. The highest growth in average remuneration for male employees was observed in the East region (9.63%) and South region (9.10%). Female employees recorded the strongest remuneration growth in the West region (11.53%) and South region (10.96%). Women also reported higher remuneration growth than men in the North, South and West regions, indicating positive progress in compensation growth across these geographies.

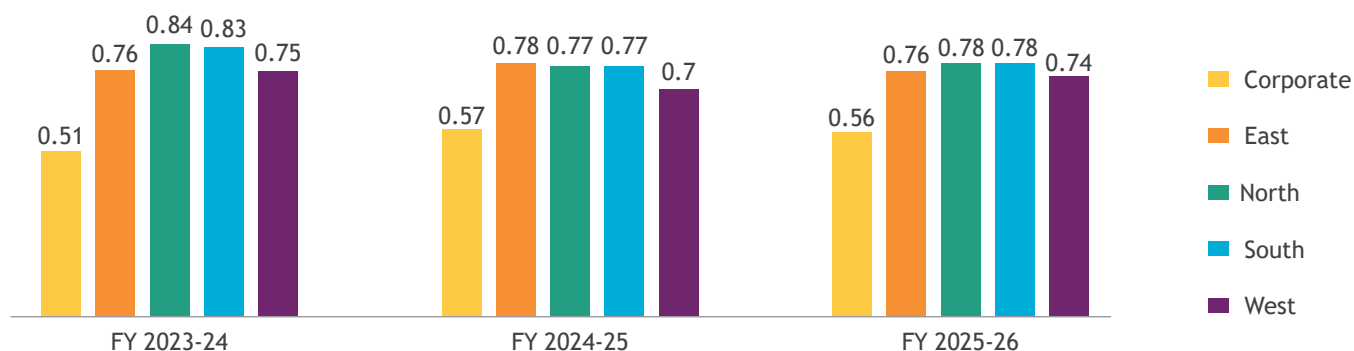
Average Basic Remuneration (in ₹) - Region-wise



Ratio of Average Basic Salary of Women to Men



Ratio of Average Basic Remuneration of Women to Men



Diversity and Inclusion

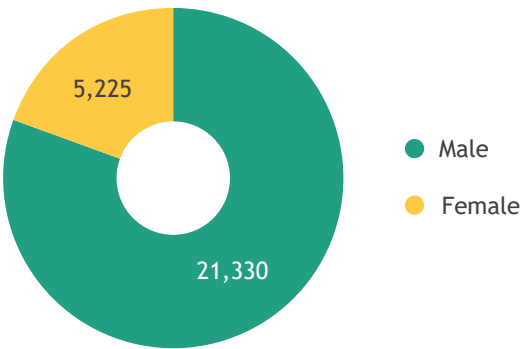
DEI principles are embedded across the employee lifecycle, supported by structured policies, inclusive hiring practices, leadership development initiatives and employee-centric workplace programs. The Bank continues to strengthen representation, create equitable opportunities, and enhance employee wellbeing, fostering an inclusive and resilient workplace that reflects the rich diversity of the communities it serves.

Ujjivan SFB’s exclusive Human Rights and Diversity, Equity & Inclusion Policy was introduced in FY 2025-26

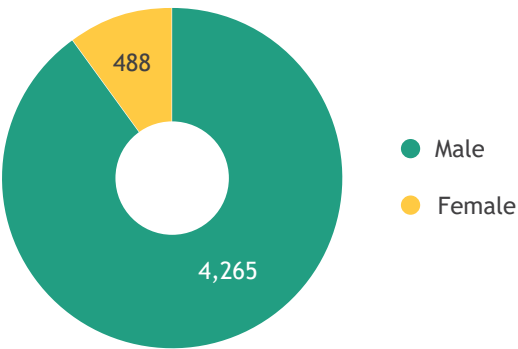
Workforce Diversity

As of FY 2025-26, Ujjivan SFB had 30,820 total employees, comprising 26,555 permanent employees and 4,265 other than permanent employees. Women represented 20% of permanent employees and 11% of ‘other than permanent’ employees.

No. of Permanent Employees (by gender)

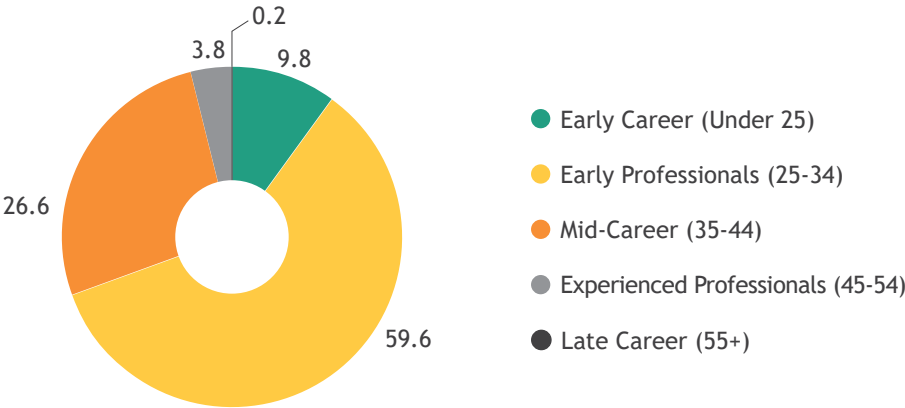


No. of Non-Permanent Employees (by gender)



Ujjivan SFB also promotes generational diversity by enabling employees across age groups to contribute, collaborate and grow within the organisation. The Bank’s workforce represents a diverse blend of early-career talent, emerging professionals, mid-career employees, and seasoned experts, fostering both organisational agility and continuity of institutional knowledge.

Workforce distribution (%) across categories

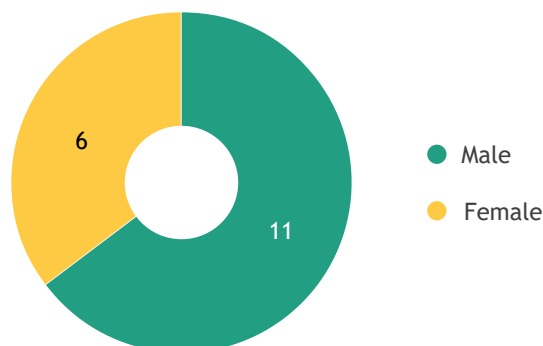


Inclusion of Persons with Disabilities

Ujjivan SFB is advancing inclusion for Persons with Disabilities (PwDs) through a structured and phased approach. As of 31st March 2026, the Bank had **17 differently-abled** employees on its roll, comprising 11 male employees and 6 female employees.

To advance accessibility and inclusive employment practices, the Bank is developing a dedicated Standard Operating Procedure (SOP) for PwDs. This SOP is expected to define the program objectives and provide guidance on talent sourcing, training and sensitisation, performance management and career progression, creating a structured framework to support workforce inclusion. As part of this initiative, Ujjivan SFB plans to recruit 35 PwDs.

No. of Differently-abled Employees (by gender)



Women Representation

Gender diversity efforts focus on expanding women's participation across leadership, operational and business-critical roles. During FY 2025-26, women represented 19.68% of the overall workforce, while women accounted for 20% of top management roles reporting to the Managing Director. The Bank also maintained strong gender diversity

at the governance level, with 44% women representation on the Board, reflecting its commitment to inclusive leadership and balanced decision-making.

To monitor progress and identify opportunities for improvement, Ujjivan SFB tracks women's representation across management levels, revenue-generating functions and STEM-related roles.

Category	No. of Female Employees		
	FY 2025-26	FY 2024-25	FY 2023-24
Junior Management Positions (Officer to Senior Vice President level)	5,222	4,894	4,408
Top Management Positions (Executive Vice President level)	3	2	2
Management Positions in Revenue-Generating Functions	5,225	4,896	4,410
STEM-related Positions*	45	49	47

*The number of employees in STEM-related positions forms part of the total female employee headcount.

Gender Inclusion and Women's Career Development

Targeted initiatives support women's workforce participation, career continuity and leadership development at various stages of their careers. Through dedicated programs and structured talent management practices, the Bank seeks to create equitable opportunities for women across different stages of their careers.

Unpause: Supporting Career Comebacks

Launched on Women's Day 2023, Unpause is Ujjivan SFB's dedicated women returnship program designed to support women in restarting or accelerating their careers after a professional break. The program provides structured opportunities, a supportive work environment and pathways for reintegration into the workforce and career progression. During FY 2025-26, 19 women joined Ujjivan SFB through the Unpause program, enabling participants to resume their professional journeys, rebuild confidence and strengthen their financial independence.



VOICE OF OUR EMPLOYEE

When I decided to return to work, I was uncertain about my abilities and whether I could balance my professional and personal responsibilities. The trust, encouragement, and support I received from Ujjivan, helped me regain my confidence and believe in myself again. Beyond financial independence, restarting my career has renewed my sense of purpose. Every day at work motivates me to learn something new and become a better version of myself.

I am grateful to Ujjivan and my leaders for believing in me, providing a supportive work environment, and giving women like me an opportunity to restart our careers with dignity and confidence. I am proud to be a part of the Ujjivan family!"

Nithya Jayaprakash

Customer Care Representative, Thiruvavur, Tamil Nadu



VOICE OF OUR EMPLOYEE

After a long career break, re-entering the corporate world was a significant challenge. Despite my experience and capabilities, many organisations were hesitant to consider my candidature because of the prolonged gap. Ujjivan, however, saw potential beyond the career break. Through its 'Unpause' initiative, I was offered an opportunity to restart my professional journey.

What truly sets Ujjivan apart is that the support did not just end with hiring. Besides unwavering guidance, encouragement, and mentorship, I was given access to diverse learning opportunities, adequate exposure, and challenging assignments enabling my personal and professional growth.

Over time, I was entrusted with leading a critical initiative for the Bank, reaffirming the organisation's meritocratic and inclusive culture. I am deeply grateful to Ujjivan for creating an environment where every individual is empowered to thrive, irrespective of their circumstances."

Srividhya Durairajan

ESG Lead, Ujjivan Small Finance Bank



WISE: Advancing Women's Leadership Development

36

women were supported in two batches

Leadership development for women employees is supported through WISE (Women's Initiative on Success and Empowerment), a focused learning journey designed to enhance personal and professional effectiveness. The program adopts a blended learning approach, combining classroom sessions, Virtual Instructor-Led Training (VILT) and self-paced learning modules to support capability building and leadership readiness among women employees.

The WISE program was introduced in FY 2025-26 through two batches covering 36 women employees from the junior and mid-senior cohorts, establishing a strong foundation for women-focused learning and development within the Bank. During FY 2025-26, women-focused capability building remained a strategic priority for Ujjivan SFB. Learning interventions under the program were recalibrated during the year to align with organisational priorities and maximise learning impact, while women employees continued to be nominated for leadership development programs.

These initiatives are supported by structured promotion frameworks, role-based assessments and pay benchmarking practices that promote consistency, fairness and equal opportunity in career progression, contributing to the Bank's broader commitment to strengthening gender diversity across the organisation.



Training and Development

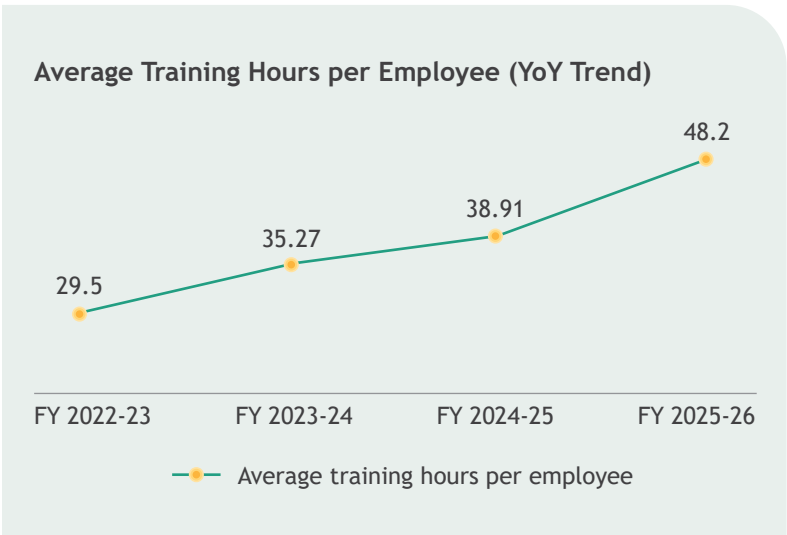
In today’s dynamic financial landscape, Ujjivan SFB recognises the imperative for building talent that is agile, technology-enabled and capable of driving innovation aligning with the Bank’s inherent values of trust, compliance and service excellence. Accordingly, during FY 2025-26, the Bank prioritised learning and development to strengthen institutional capability and foster a culture of continuous learning and innovation, supported by a comprehensive learning ecosystem comprising digital learning platforms, structured learning pathways, professional certifications, leadership development programs, technical capability-building interventions and role-based training aligned to evolving business needs.

Learning Participation

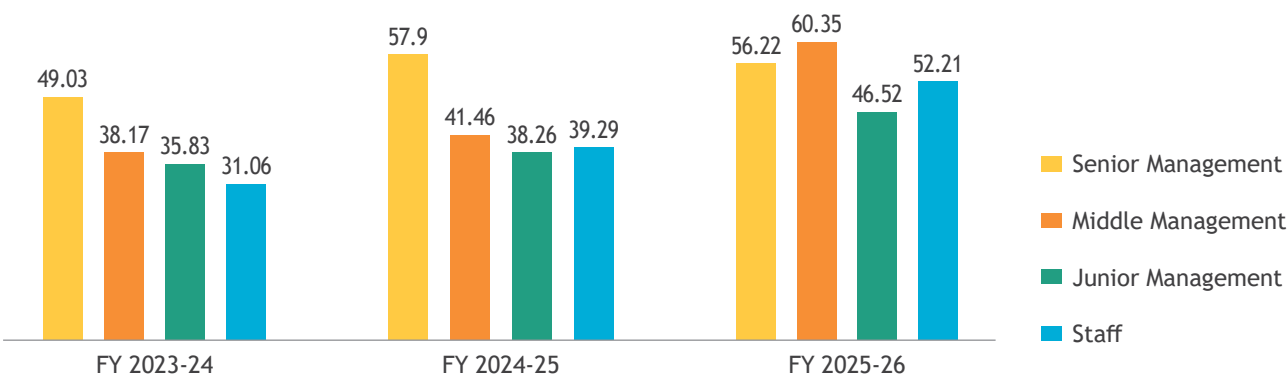
Reflecting the growing emphasis on continuous learning, the Bank recorded a steady increase in average training hours per employee over the last four years, with FY 2025-26 recording 48.20 hours per employee, representing an increase of approximately 24% over FY 2024-25 and 63% over FY 2022-23. This steady growth demonstrates the Bank’s commitment to equipping employees with the skills and knowledge required to navigate an evolving business environment and deliver long-term organisational value.

In FY 2025-26, Ujjivan SFB delivered 337 unique training programs and trained over 88,500 employees on a non-unique basis. Supported by 99% active usage of Learning Management System, the Bank’s learning ecosystem enabled employees across levels to access a wide range of development opportunities aligned with evolving business needs. Employees also completed an average of 21 learning hours through global learning platforms, reinforcing a culture of continuous learning and self-directed development.

Training interventions were delivered across all employee categories, supporting leadership development, managerial effectiveness, technical capability building and frontline excellence.



Average Training Hours per Employee (YoY Trend)



Digital Learning and Continuous Development

The digital learning ecosystem was enhanced during FY 2025-26, enabling employees to access learning opportunities that are flexible, scalable and aligned with evolving business requirements. The Bank recorded strong adoption of its Learning Management System, supporting structured and accessible learning across the organisation.

In addition to Learning Management System-based learning, employees leveraged leading external platforms, including LinkedIn Learning, Harvard Manage Mentor and Harvard Business Publishing, further expanding access to the role-based, technical and professional development opportunities.

Technical capability building was also supported through hands-on training across core systems and digital tools, including Finacle, CRMNext, BR.Net and Tableau, enabling

Advanced Management Program launched in FY 2025-26 in partnership with IIBF and IIM-C to strengthen managerial capabilities & leadership-readiness

employees to enhance operational effectiveness and improve the execution of role-specific responsibilities. These interventions supported employees in adapting to evolving business requirements while strengthening functional readiness across operational and customer-facing teams.

FY 2025-26 Learning Highlights

39

courses offered through Swayam platform

337

unique training programs undertaken

951

external learning program certifications completed

39

learning grants awarded

408

employees completed IIBF certifications

5543

internal certifications completed

The Bank also encouraged self-directed learning through its Learning Grant Program, providing 39 learning grants worth ₹ 38.39 Lakh and fostering a culture of continuous development and personal ownership of learning.



👍👍 VOICE OF OUR EMPLOYEE

I'm grateful to Ujjivan for supporting my MBA through the learning grant policy. This opportunity has sharpened my skills, improved my work, and deepened my understanding of the industry. Thank you for investing in my growth."

Rana Manish Chhaganbhai

Senior Cluster Credit Manager - MB and AB



👍👍 VOICE OF OUR EMPLOYEE

As a member of the Legal department handling HR and labour cases, the online PGD in Labour & Industrial Law was a perfect fit for my schedule. The Learning Grant Policy made it easy to enrol without financial worry. This policy is a valuable opportunity for every Ujjivanite to build essential knowledge for practical, everyday use. I encourage everyone to take advantage of it to boost their skills and benefit both themselves and the organisation."

Dhruv Jyoti

Regional Manager - Legal



Customer-Centric Capability Building

Building customer-centric capabilities remained a key focus area for Ujjivan SFB during FY 2025-26. The Bank strengthened service excellence, customer engagement and frontline effectiveness through targeted learning interventions designed for employees and supervisors across the branch network.

Customer-Centric Learning Programs		
Program	Focus Area	Employees Trained
Ujjivan Pulse	Customer engagement, grievance handling, relationship management and service excellence	2,106
Aajeevan Services	Life event assistance, deceased account claims, nomination updates, senior citizen support and empathetic customer service delivery	5,307
Branch Banking Bootcamp	Frontline banking and customer service excellence	4,672
Prarambh	Coaching and feedback conversations, team engagement and accountability, performance management and stronger manager-subordinate connect	2,581 supervisors

In addition to these focused interventions, Ujjivan SFB delivered a range of structured capability-building programs, including Compliance Trainings, LIFT, UPLIFT, FOREX and EDGE Skill Building, to further strengthen managerial, supervisory, technical and leadership capabilities across the Bank.



Managerial and Early-Career Capability Building

Workforce-readiness across key career stages was supported through targeted development interventions. During FY 2025-26, the Bank conducted the Campus-to-Corporate program to support the transition of early-career employees into the professional environment by enhancing workplace-readiness and organisational understanding.

In addition, First-Time Supervisor Training was delivered to equip newly appointed supervisors with essential people management, coaching and leadership skills, supporting effective team leadership and employee development.

Leadership Development through the EDGE Program

Developing future leaders and strengthening succession-readiness remained a key talent priority for Ujjivan SFB during FY 2025-26. The Bank continued to invest in leadership development through the EDGE Program, its flagship initiative for identifying and nurturing high-potential employees. Through structured development interventions, mentoring, coaching and personalised growth plans, the program supports the development of future leaders and strengthens the Bank's internal talent pipeline. During the FY 2025-26, the program was also expanded across managerial levels, reinforcing its commitment to building a robust and future-ready leadership bench.



Impact Spotlight

EDGE Program - Building Future-Ready Leaders

The Opportunity

As Ujjivan SFB continued to grow and evolve, strengthening its leadership pipeline emerged as a key priority. The Bank recognised the need to identify and develop high-potential employees, ensuring leadership continuity, succession-readiness and the availability of capable talent to take on expanded responsibilities in the future.

Our Response

Ujjivan SFB continued to advance its EDGE Program, a structured development initiative for high-potential employees that combines mentoring, coaching and Individual Development Plans (IDPs) to support leadership development and career progression. During FY 2025-26, the Bank expanded the Program to include Senior Managers and Chief Managers, significantly increasing its reach across the organisation, with the expanded cohort launched in October FY 2025-26 in line with the Bank’s leadership development roadmap.

Impact Delivered

As of FY 2025-26, the EDGE Program supported 241 high-potential employees through structured leadership development interventions, strengthening succession readiness and the Bank’s future leadership pipeline.

Outcomes

241

Total active EDGE participants

97

Batch 1 participants (AVP & VP)

144

Batch 2 participants (Senior Manager & Chief Manager)

29

Female participants

Expansion to Senior Manager & Chief Manager cadre

Alignment with ESG Strategy

This initiative supports

- Strategic Priority: Talent Management
- Material Topic: Human Capital Development
- ESG Pillar: Social

SDGs Aligned



Advancing AI and Generative AI Capabilities

As part of its commitment to building future-ready capabilities, Ujjivan SFB continued to explore the potential of artificial intelligence (AI) and generative AI to enhance employee productivity, learning and innovation. During FY 2025-26, the Bank introduced Microsoft Copilot licences for select employees and conducted dedicated training programs in collaboration with Microsoft to support effective adoption and utilisation of the platform.

In parallel, the Bank is assessing opportunities for the broader deployment of generative AI solutions across the organisation. To ensure responsible and secure implementation, proposed use cases are being evaluated through a structured governance process involving the Chief Information Security Officer (CISO), IT team and Risk team. The Bank also initiated the onboarding of an AI-enabled learning platform upgrade, which is currently progressing through the procurement process and is expected to be completed during Q3 FY 2026-27. These initiatives reflect the Bank's proactive approach to strengthen digital capabilities and preparing its workforce for an increasingly technology-driven operating environment.

ESG Capacity Building

Building ESG capabilities across the organisation remains an important focus area, supporting the integration of sustainability considerations into decision-making, risk management and business operations.

During FY 2025-26, key ESG capacity-building initiatives included:

- ▶ ESG learning content was enhanced to cover the Bank's sustainability priorities, ESG initiatives and the role of employees in supporting the Bank's sustainability agenda.
- ▶ Representatives from the Sustainable Banking and Risk teams also attended ESG certification programs and ESG- and climate risk-related workshops conducted by institutions such as RBI, IIBF and other external organisations. These programs covered topics including climate risk, physical and transition risks, NGFS scenarios, climate risk integration into banking operations, and broader ESG concepts.
- ▶ An employee participated in a specialised Management Development Program on Environmental Sustainability Accounting and Green Finance conducted by the Indian Institute of Plantation Management (IIPM), Bengaluru.
- ▶ ESG learning interventions were delivered through Learning Management System and classroom-based programs, with ESG-related modules subject to annual review and enhancement to ensure continued relevance and effectiveness.

During 2026-27, ESG capacity-building efforts focused on:

- ▶ Regional Managers through advanced ESG learning modules available on the Learning Management System.
- ▶ Senior Management and Heads of Departments through a "Sustainability as Strategy" workshop designed to strengthen ESG leadership and support the integration of sustainability considerations into business strategy and decision-making.
- ▶ Frontline employees through Green Finance-focused learning interventions aligned with the Bank's sustainable finance initiatives.



Talent Lifecycle Management

At Ujjivan SFB, talent lifecycle management focuses on attracting, developing, engaging and retaining talent to support sustainable organisational growth. During FY 2025-26, the Bank enhanced its people practices through effective recruitment, structured performance management and employee retention initiatives, while supporting workforce productivity and organisational effectiveness. Supported by a workforce of over 26,500 permanent employees, these efforts contributed to building a strong and capable talent base aligned with the Bank's long-term growth ambitions.

Recruitment Practices and Process Enhancements

Ujjivan SFB strengthened its talent acquisition processes during FY 2025-26 through digitalisation and technology-enabled interventions aimed at enhancing recruitment efficiency, governance and candidate experience. The Bank introduced several process enhancements across sourcing, onboarding and background verification, supporting a more streamlined and data-driven recruitment approach.

Key recruitment enhancements implemented during FY 2025-26 included:

- ▶ Introduction of a candidate referral feature in the HRMS to enhance employees to refer suitable candidates for open positions and support talent sourcing efforts.
- ▶ Implementation of Pre-Background Verification (Pre-BGV) prior to offer issuance, strengthening hiring governance and risk management.



RECOGNITIONS

The Economic Times Best Learning Team Awards

Bronze Award, Best Learning Team

- ▶ Deployment of a fully digital background verification process through an external verification partner, with verification reports generated within 48 hours.
- ▶ Introduction of OTP-based login functionality to enhance user convenience and process accessibility.
- ▶ Launch of Recruitment Dashboards to support real-time monitoring, reporting and recruitment decision-making.

New Hires

During FY 2025-26, Ujjivan SFB attracted talent across age groups and regions to support business expansion and operational requirements. The Bank onboarded more than 2,100 incremental hires during the year, contributing to the continued growth of its workforce. Reflecting its inclusion-led approach to talent acquisition, 20% of new hires were women, supporting workforce diversity across the organisation. In addition, 54% of hires originated from Tier 4 locations, helping strengthen local capabilities and support deeper penetration into underbanked markets.

New Employee Hires Metrics during FY 2025-26			
Gender	FY 2025-26	FY 2024-25	FY 2023-24
Male	8,058	7,184	9,818
Female	1,983	1,934	2,507
Total	10,041	9,118	12,325
Age Group	FY 2025-26	FY 2024-25	FY 2023-24
Below 30 years	5,907	6,056	8,129
30-50 years	4,125	3,058	4,192
Above 50 years	9	4	4
Region	FY 2025-26	FY 2024-25	FY 2023-24
Corporate	360	349	429
East	2,130	2,054	2,635
North	2,795	2,465	3,503
South	2,856	2,588	3,566
West	1,900	1,662	2,192
Management Level	FY 2025-26	FY 2024-25	FY 2023-24
Junior Management	8,434	7,305	10,105
Middle Management	1,602	1,810	2,219
Senior Management	5	3	1

Performance Management

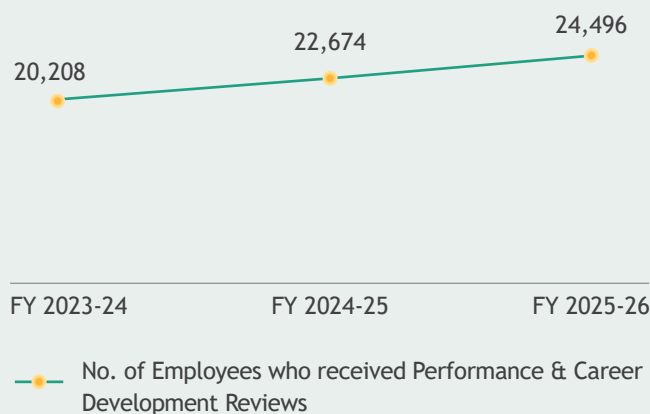
The performance management approach evolved during FY 2025-26 through the phased implementation of role-based performance scorecards designed to enhance goal alignment, accountability and transparency. As part of this structured transformation initiative, scorecard coverage was expanded to the Vice President grade, building on the successful deployment for Heads of Department in the previous year.

Performance management was strengthened at the frontline level, with approximately 60% of field staff covered through standardised productivity benchmarks embedded within performance scorecards. Efforts remained focused on progressively expanding scorecard implementation across middle management levels, from Assistant Vice President to Manager grade, while supporting greater consistency and effectiveness in performance evaluation practices across the organisation.

In parallel, Ujjivan SFB continued to promote internal career growth and talent mobility. During FY 2025-26, more than 8% of the workforce progressed through internal promotions, Internal Job Postings and career development programs, reinforcing opportunities for career advancement and supporting long-term employee retention. The Bank also implemented focused handholding interventions such as PACE and 'Rise and Shine' to support employees requiring additional developmental support, contributing to productivity improvements and capability enhancement.

The Bank maintains a structured mechanism for addressing employee concerns related to performance reviews and broader HR matters through its HR helpdesk, supporting a transparent and responsive employee experience. Employee cases continued to be acknowledged within 48 hours and resolved within 7 to 21 business days, depending on the complexity of the matter.

Three-Year Trend in Performance and Career Development Reviews



Employee Retention and Attrition Management

Ujjivan SFB focused on workforce stability and employee retention during FY 2025-26 through targeted interventions aimed at strengthening hiring quality, employee engagement and managerial effectiveness. The Bank reported a voluntary infant attrition rate of below 3.5% and achieved its targets for both overall attrition and infant attrition during the year. Overall voluntary attrition moderated to 18.6%, reflecting improved alignment between role requirements and employee fit.

Employee retention efforts resulted in the revocation of 5,407 resignations during FY 2025-26

Workforce stability was further supported by:



The Bank reviewed employee exit trends for better understanding of the attrition drivers and identify opportunities to enhance employee experience, recruitment effectiveness and retention outcomes. This data-driven approach has been in place for the past two years and continues to inform ongoing retention efforts.

Employee Turnover

Ujjivan SFB monitors employee turnover trends to support workforce planning and strengthen employee retention strategies. Employee movement patterns are assessed to inform targeted retention initiatives and enhance overall employee experience.

Category	Turnover Rate for Permanent Employees					
	FY 2025-26			FY 2024-25		
	Male	Female	Total	Male	Female	Total
Permanent Employees (%)	30.40	32.74	30.87	31.16	31.12	31.15*

**This datapoint has been restated to ensure consistency and comparability.*

Note: FY 2025-26 and FY 2024-25 turnover rates include both voluntary and involuntary separations

Insights gained through this process aid improvements across hiring, employee engagement and talent management practices, supporting long-term workforce stability.

Employee Engagement

Employee engagement at Ujjivan SFB is centred on fostering an inclusive, connected and supportive workplace. Through employee feedback mechanisms, regular interactions, digital engagement platforms and recognition programs, the Bank seeks to understand employee needs, encourage open communication and strengthen the overall employee experience. During FY 2025-26, Ujjivan SFB continued to enhance employee engagement and communication platforms, cultivating a stronger sense of connection, belonging and alignment with the organisation. Through flexible work arrangements such as its Work From Home (WFH) policy, the Bank strengthened its commitment to employee wellbeing, fostering a supportive work environment and a positive employee experience.

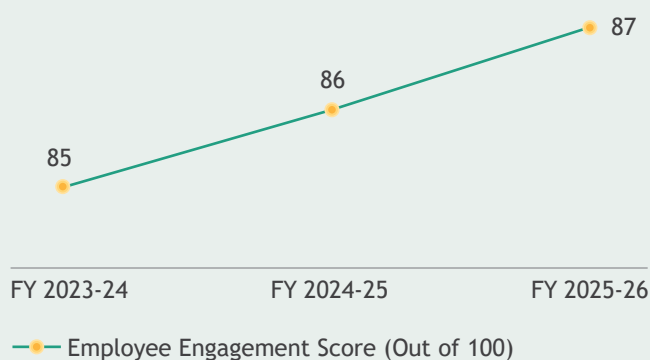


Engagement Performance

Structured listening mechanisms, regular employee interactions and responsive action planning contributed to improved engagement levels. These efforts contributed to a steady improvement in engagement levels, with the Bank recording a 1.2% year-on-year increase and an overall 2.4% improvement over the last three years, reflecting its continued focus on fostering a positive employee experience and strengthening workforce engagement.

The Bank monitored employee sentiment and engagement through multiple feedback and interaction channels, enabling continuous improvement in employee experience. Key engagement indicators, including employee advocacy, workplace sentiment, participation levels and case resolution outcomes, remained strong during FY 2025-26.

Three-Year Trend in Employee Engagement Score



Engagement Metrics	FY 2025-26	FY 2024-25	FY 2023-24
Employee Net Promoter Score (NPS)	49/100	45/100	42/100
Mood Score	4.4/5	4.3/5	4.2/5
Response Rate (Chats)	58.20%	46.5%	40.7%
Total PTM Cases	1,898	1,480	1,822
PTM Closure Rate	100%	99.7%	96.4%

Employee Communication Infrastructure

During FY 2025-26, Ujjivan SFB enhanced its approach to employee engagement by strengthening feedback channels and response mechanisms. Multiple platforms were leveraged to institutionalise two-way communication and improve visibility of employee concerns, expectations and experiences. The Bank also expanded its One-to-One Employee Connect Program to the Corporate Office, extending opportunities for direct employee-manager interactions across the organisation. In parallel, regular one-on-one employee interactions and feedback forums continued to support open dialogue, enabling the Bank to respond effectively to employee needs and strengthen workplace engagement.



Employee Rewards and Recognitions

To promote a culture of appreciation, Ujjivan SFB launched 'Advantage Club', a digital employee rewards and recognition application accessible to all employees. The application enables instant peer-to-peer recognition, nomination-based digital certificates, reward tracking and redemption, celebration wall highlights, birthday and work anniversary wishes, communication updates and employee community engagement features. Employees can be recognised and rewarded immediately for achievements through ongoing, quarterly, half-yearly and annual recognition programs.

Recognition programs implemented during the year included:

Long Service Awards

Recognised employees completing one, three, five, ten and fifteen years of service with the Bank.

Performance Excellence Awards

Recognised top-performing employees across departments at the regional and corporate levels.

Ujjivan Summit Awards

Recognised outstanding performance at the corporate level and across the Bank's four regions.

Service Excellence Awards

Recognised employees for delivering exceptional customer service.

Customer Connect Awards

Recognised employees demonstrating customer-centric performance and service excellence.

Process Excellence Award

Recognised initiatives that enhanced operational efficiency and process effectiveness.

Above and Beyond Awards

Recognised employees for exceptional contributions beyond their defined responsibilities.

Portfolio Improvement Reward Scheme

Recognised employees and teams for improvements in portfolio performance.

Recognition Program for Liability Branches

Recognised branches for achievements in retail deposit mobilisation.

Recognition Program for Branch Asset Growth

Recognised branches delivering strong asset growth.

Aajeevan Service Champion Recognition

Recognised 579 employees during FY 2025-26 for their service contributions.



Occupational Health and Safety

At Ujjivan SFB, employee health, safety and well-being are integral to creating a safe, inclusive and supportive workplace. Guided by its Occupational Health and Safety (OHS) Policy, the Bank focuses on preventive safety measures, health awareness initiatives and employee welfare programs to foster a strong safety culture across the organisation. During FY 2025-26, priorities included workplace safety, road safety awareness, employee wellness and emergency preparedness, while continuing to enhance support mechanisms for employees and their families.

Occupational Health and Safety Framework

Ujjivan SFB maintains a comprehensive OHS Policy that supports its commitment to providing a safe, healthy and supportive work environment for employees across the organisation. During FY 2025-26, the Bank strengthened its health and safety framework through ongoing awareness programs, insurance and welfare measures, and initiatives designed to promote safe workplace practices. As part of its focus on employee preparedness and risk awareness, Ujjivan SFB conducted fire drills and incident reporting awareness programs across relevant locations, towards enhancing safety awareness and promoting workplace well-being.

Incident Management and Response

The Bank has established an incident management system that enables the systematic reporting, tracking and resolution of workplace-related complaints and incidents, while supporting continuous improvement in health and safety practices. Under the OHS Policy, employees are encouraged to promptly report incidents to their supervisor and regional HR representative to facilitate timely support and assistance. Following notification, appropriate response measures are coordinated to ensure employees receive the necessary support. All reported incidents are further escalated to the Operational Risk Department for analysis, documentation and record-keeping, ensuring effective oversight and strengthening the Bank's health and safety governance framework.

Safety Performance

Workplace safety monitoring and incident management remained a focus area during FY 2025-26. Reported incidents primarily originated from insurance claim data, with the majority relating to road safety incidents involving two-wheelers during field operations.

Safety Indicator	Safety Performance Metrics	
	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million person hours worked)	2.35	2.00
Total Recordable Work-Related Injuries*	153	120
Fatalities	1	4
High Consequence Work-Related Injuries or Ill Health (excluding fatalities) **	80	51

*Total recordable work-related injuries relate to road safety incidents occurring during field work where the employee did not return to work within 48 hours, in line with applicable reporting requirements.

**High consequence incidents represent cases requiring hospitalisation.

During FY 2025-26, Ujjivan SFB promoted road safety awareness across its workforce, recognising that a significant proportion of reported work-related incidents relate to road safety events occurring during field operations. Awareness efforts included road safety learning content delivered through the Learning Management System, organisation-wide awareness campaigns and a PAN-India Road Safety Quiz that engaged more than 7,000 employees. The initiative encouraged employees to adopt responsible riding and driving practices, with helmets awarded to the top 20 performers to recognise participation and reinforce safe commuting behaviours.



RECOGNITIONS

Great Place to Work® India 2026

Recognised among Best Workplaces™ in Small Finance Banks



Great Place to Work® India 2026

Recognised among Best Workplaces™ in BFSI



Great Place to Work® India 2026

Recognised among Best Workplaces™ in Health and Wellness Care and Consulting



Great Place to Work® India 2026 and The Economic Times

Recognised among Best Companies to Work For

Health and Safety Awareness and Training

Awareness on health and safety were promoted through a combination of Learning Management System-based learning modules, awareness campaigns and employee engagement initiatives. During FY 2025-26, the Bank conducted awareness programs on topics including suicide prevention, emotional well-being, heart health and infection prevention and general health-related issues, leveraging channels such as digital learning platforms and engagement-led interventions, enabling wider employee participation and promoting awareness of health, safety and well-being across the organisation.



Impact Spotlight

Creating a Workplace Where Employees Thrive

The Opportunity

With a large and geographically dispersed workforce, Ujjivan SFB recognised the importance of strengthening employee well-being, engagement and workplace experience. The Bank sought to create a supportive environment that promotes work-life balance, employee recognition, physical and emotional well-being, and open communication, while addressing evolving employee needs across different life stages.

Our Response

During FY 2025-26, Ujjivan SFB implemented a range of employee-centric initiatives to support well-being and enhance workplace experience. These included wellness awareness programs, digital health support through the Aalizwell application, 24/7 teleconsultation and counselling services through the Doctor on Call facility, employee engagement and feedback platforms, the Advantage Club rewards and recognition platform, flexible work arrangements

including work-from-home provisions, and structured employee-manager interactions through the One-to-One Employee Connect Program. The Bank also strengthened support mechanisms through financial well-being programs, women-focused well-being initiatives and ongoing employee listening channels.

Impact Delivered

The integrated approach enabled the Bank to enhance employee engagement, strengthen access to well-being resources, encourage healthier lifestyle choices and create multiple channels for employee feedback and recognition. These initiatives helped foster a more connected, supportive and employee-centric workplace culture.

Outcomes

High satisfaction scores ranging from 89% to 96% across key dimensions of employee well-being, as reflected in the Bank's Wellness Index.

Alignment with ESG Strategy

This initiative supports

- ▶ **Strategic Priority:** Health, Safety and Wellness
- ▶ **Material Topic:** Human Capital Development
- ▶ **ESG Pillar:** Social

SDGs Aligned



Employee Well-being

Ujjivan SFB adopts a holistic approach to well-being by supporting employees' physical, mental, emotional and financial wellness through a range of healthcare, welfare, wellness and family-support initiatives. During FY 2025-26, the Bank continued to strengthen its employee well-being framework through preventive healthcare programs, employee assistance services and financial support mechanisms designed to support employees across different life stages. The Bank's approach is underpinned by ongoing monitoring and feedback mechanisms, enabling continuous enhancement of well-being initiatives in line with employee needs.

Employee Health & Wellness Initiatives

Health Awareness & Education

- ▶ Suicide Prevention Awareness
- ▶ Emotional Well-being Sessions
- ▶ Heart Health Awareness
- ▶ Women's Health Programs

Preventive Healthcare

- ▶ Employee Medical Check-ups
- ▶ Family Medical Check-ups
- ▶ Vision Screening Camps
- ▶ Dental Care Camps

Health & Wellness Support

- ▶ Doctor on Call
- ▶ Health Coaching Program
- ▶ Healthcare Support Services

Community & Personal Safety

- ▶ Blood Donation Camps
- ▶ Women's Self-Defence Training

During the year, the Bank conducted 55 wellness awareness sessions covering physical health, emotional well-being, safety awareness and financial well-being. The Bank also organised blood donation, while health coaches were provided to the top 20 employees in each region to encourage healthier lifestyle choices. In addition, about 600 units of blood were collected through blood donation drives conducted across all regions, reflecting active employee participation in the Bank's wellness initiatives.



Digital Health Support

During FY 2025-26, Ujjivan SFB launched the Aalizwell wellness application to support employee health and well-being through digital engagement and self-monitoring tools. Approximately, 13,000 employees downloaded the application, which enabled users to track key well-being indicators such as happiness levels, physical activity, sleep patterns, water intake and other wellness parameters. The platform also encouraged healthy lifestyle practices through engagement activities, including walkathons and health-related challenges.

In addition, employees had access to the Doctor on Call facility, which provides support for both physical and emotional well-being through 24/7 teleconsultation and counselling services. During FY 2025-26, employees availed 1,527 consultations through the service, with approximately 127+ employees accessing the facility each month. Regular utilisation reports are also monitored by the Bank, helping assess employee well-being needs and support the continuous enhancement of health and wellness initiatives.

Supporting Women's Well-being

Women-focused initiatives supported employee well-being, inclusion, safety and workplace accessibility during FY 2025-26. Key initiatives undertaken during the year included:

- ▶ Implementation of a Menstrual Leave Policy for women employees in Karnataka, following the Karnataka Government's announcement of a progressive menstrual leave policy; opportunities for wider adoption across other states are being explored.
- ▶ Women's health awareness programs to promote preventive care and informed health decisions.
- ▶ Women's self-defence training programs to enhance personal safety, confidence and well-being.
- ▶ Reservation of dedicated two-wheeler parking spaces for women employees at the Corporate Office, supporting convenience, accessibility and workplace safety



Dedicated two-wheeler parking for women employees

#OneBankOneUjjivan

*she Rode.
she Came.
she Parked!*

**Dedicated Two-Wheeler
Parking for Women Employees**

Dear Colleagues,

We're happy to announce that a dedicated two-wheeler parking space has been created exclusively for our women employees. It's a small step towards creating a safer, convenient and more accessible workplace.

Location Annex block, beside kids play area	Capacity Limited to 40 two-wheelers	Availability First come, first park
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We request all women employees to use the designated area and follow the on-site signage and parking instructions for smooth operations.

For any queries or assistance, please feel free to reach out to us.

Regards,
Admin-Infra Team

Strictly for internal circulation only.

Employee Welfare and Financial Well-Being

Employee welfare and financial well-being were supported through programs designed to provide financial security, assist employees during times of need and foster long-term wealth creation.

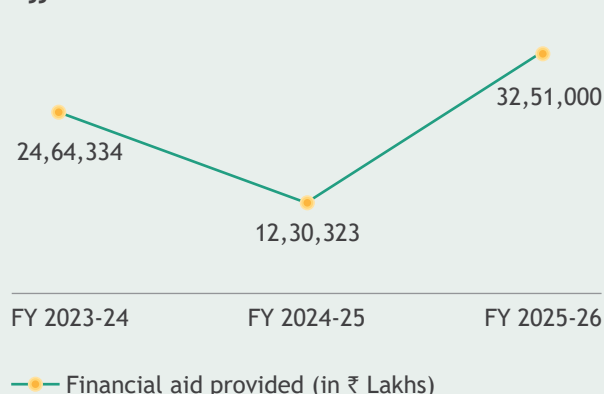
Comprehensive Health Insurance Coverage

Healthcare access and financial protection are supported through the Bank's comprehensive health insurance program. During FY 2025-26, health insurance coverage was extended to over 26,500 employees and more than 1,00,000 dependents, covering a broad range of needs, including maternity, IVF, parental health, dental care and mental health support. As of June 2026, the program achieved a cashless claim ratio of over 53%, enabling employees to access healthcare services in a convenient and seamless manner while reducing out-of-pocket expenses.

Ujjivan Welfare Trust

The Ujjivan Welfare Trust (UWT) serves as an important source of support for employees facing financial hardships and unforeseen circumstances. During FY 2025-26, the Trust provided financial assistance amounting ₹ 32.51 Lakh to 9 beneficiaries, comprising employees and their nominees, reflecting the Bank's continued commitment to employee care and welfare.

Financial Assistance Provided through Ujjivan Welfare Trust



Personal Loan and Car Lease Benefits

Employee-focused financial benefits supported personal and professional aspirations. During FY 2025-26, 2,316 employees availed personal loans, while 112 car lease benefits were executed, demonstrating continued utilisation of the Bank's financial support offerings.

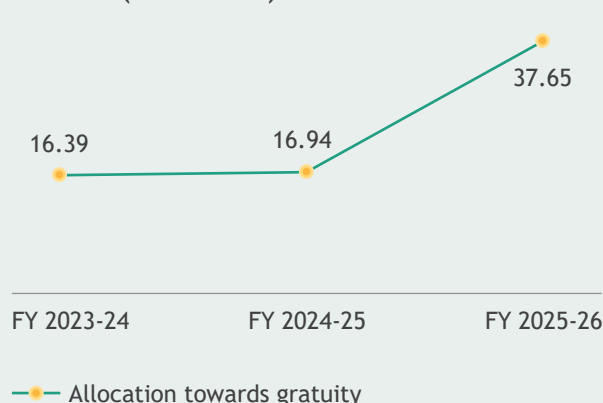
Employee Stock Option Plan (ESOP)

The Employee Stock Option Plan (ESOP) supports employee ownership and long-term wealth creation. During FY 2025-26, 534 employees were granted ₹ 1.76 crore stock options based on eligibility criteria, enabling employees to participate in the Bank's long-term growth.

Retirement Benefits

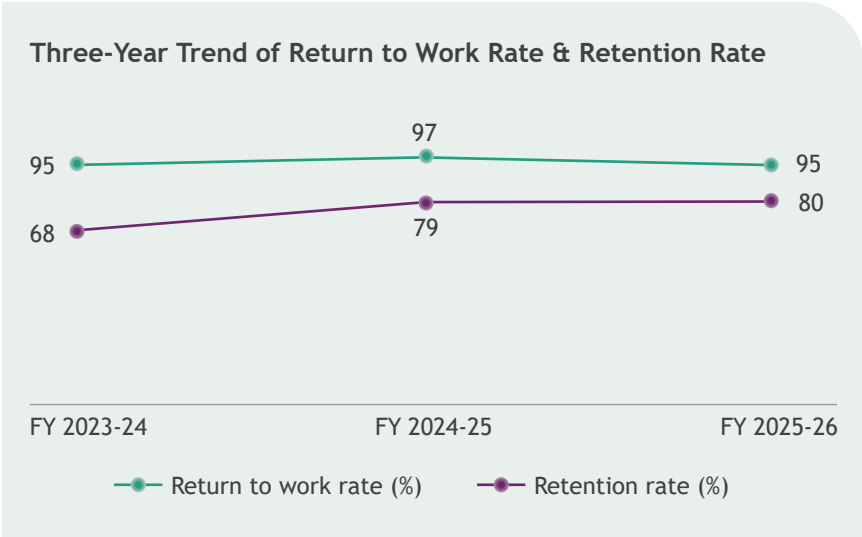
Retirement and post-employment benefit provisions support employees' long-term financial security. During FY 2025-26, the Bank created liability of ₹ 37.65 crore towards gratuity and ₹ 7.99 crore towards leave encashment, supporting employee well-being beyond active employment.

Three-Year Trend of Retirement Benefits (in ₹ Crores)



Parental Leave and Return-to-Work Support

Ujjivan SFB supports its employees through significant life stages and facilitating their successful transition back to the workplace following parental leave. Over the last three years, the Bank consistently maintained a return-to-work rate above 95%, reflecting sustained employee participation following parental leave. The corresponding retention rate has strengthened over the years, demonstrating the Bank’s continued focus on supporting employees beyond their return to work and fostering long-term career continuity.



Work-Life Balance and Flexible Working

Work-life balance was supported through a range of employee-centric practices and policies. During FY 2025-26, the Bank monitored extended working hours through leadership oversight, supported employees through work-from-home provisions and maintained policy-led interventions such as sabbatical and adoption leave programs. The Bank also initiated pilot work-from-home arrangements at the department and floor level to assess opportunities for greater workplace flexibility while maintaining business continuity and operational effectiveness. These measures contributed to a supportive work environment that enables employees to effectively balance personal and professional commitments.



RESPONSIBLE SUPPLY CHAIN

Supplier Governance and Oversight

Responsible supply chain management is anchored in a structured governance framework that promotes transparency, accountability and responsible business practices across the value chain. The Bank maintained a centralised supplier database comprising 3,083 suppliers as on 30th June 2026, and operated under a Vendor Code of Conduct that outlines expectations relating to environmental responsibility, labour standards, ethical business conduct and regulatory compliance. These requirements are reinforced through procurement policies, onboarding procedures and due diligence processes that support ongoing monitoring of supplier performance.

Suppliers are assessed and categorised based on the nature and criticality of services availed, in line with RBI Outsourcing Guidelines. During FY 2025-26, 66 suppliers were classified as critical vendors and assigned defined criticality and materiality levels. These relationships are subject to enhanced oversight through risk assessments, SLA-based performance evaluations, periodic reviews and audits conducted by the Risk and Alliance teams throughout the year based on pre-defined periodicity.

ESG Assessment of Suppliers

To strengthen ESG oversight across the value chain, the Bank developed an ESG scorecard and assessment framework during FY 2025-26. The framework is being introduced in a phased manner during FY 2026-27, beginning with critical non-bulk vendors, and is designed to evolve from a checklist-based assessment tool into a structured evaluation mechanism that supports structured supplier assessment and decision-making.

The ESG scorecard is planned to be integrated into the Bank's existing vendor performance management framework, which currently assesses parameters such as SLA adherence, responsiveness, market reputation and overall performance of vendors classified as 'Outsourcing - Critical'. By incorporating ESG-related criteria into this process, the Bank aims to enhance the consideration of environmental, social and governance factors in supplier evaluations and strengthen responsible supply chain practices over time.

Vendor Partner Engagement

Recognising the importance of collaboration in advancing sustainability across the value chain, the Bank launched its first ESG awareness workshop for vendor partners during FY 2025-26. Conducted in Bengaluru, the workshop engaged selected vendors on evolving ESG expectations, regulatory developments, responsible business practices and opportunities to integrate sustainability considerations into products and services. The sessions also provided insights into emerging value-chain requirements and sustainability-related opportunities for suppliers. Following the encouraging response to the inaugural workshop, the program is planned to be expanded across regional vendor networks through both in-person and virtual formats, enabling broader participation and deeper integration of sustainability considerations across the value chain.

Beyond vendors, the Bank expanded sustainability awareness efforts to its NGO partners through a CSR summit featuring dedicated sessions on sustainability, human rights, waste management and environmentally responsible project implementation. ESG expectations are also being incorporated into grant-related documentation to promote greater alignment across partner organisations.





VOICE OF OUR VENDOR

Our partnership with Ujjivan Small Finance Bank is built on a shared commitment to trust, transparency and responsible business practices. As a technology partner, we support the Bank through IT infrastructure, networking, cybersecurity and digital technology solutions, helping deliver secure, scalable and reliable services across its operations.”

“We value Ujjivan’s strong focus on ESG principles, ethical governance, regulatory compliance and resource efficiency. This alignment of values has strengthened our relationship and enabled us to contribute to the Bank’s digital transformation journey while supporting its broader sustainability objectives. We look forward to continuing this partnership and creating long-term value together.”

Pentagon System and Services Pvt. Ltd.
Technology Partner of Ujjivan Small Finance Bank

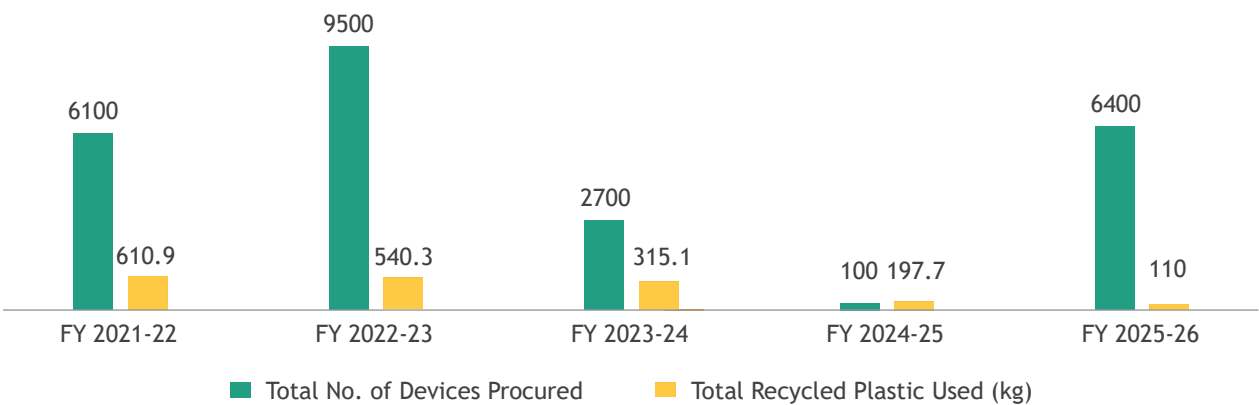


Sustainable Sourcing Practices

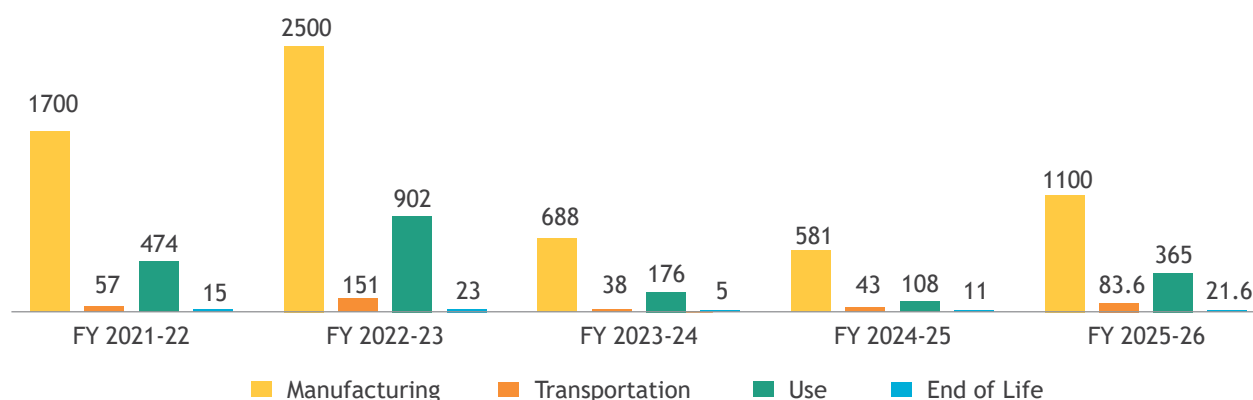
Sustainability considerations are integrated into sourcing decisions through supplier due diligence, compliance monitoring and periodic assessments against human rights requirements. The Vendor Code of Conduct and procurement processes encourage alignment with responsible business practices, while sustainable procurement principles are reflected in supplier onboarding and evaluation processes. In the reporting year, 46% of procurement value from suppliers with annual business value above ₹ 1 crore was sourced from vendors following sustainable practices.

The Bank also reviews key environmental information disclosed by hardware vendors, including lifecycle carbon emissions and recycled material content, to gain greater visibility into the environmental attributes of procured equipment.

Recycled Plastic used in the manufacturing of equipment procured by Ujjivan SFB



CO₂ (MT) Impact of hardware product purchase in each year



Supplier and Invoice Management

Digitalisation continues to enhance efficiency, transparency and process standardisation across supplier and invoice management activities. The new ERP platform serves as the central system for supplier & vendor management, purchase order tracking and invoice processing, enabling streamlined workflows and improved visibility across procurement processes. The platform also strengthened MSME supplier tracking and reporting during the year, improving the collection and monitoring of supplier classification data.

Key developments during FY 2025-26 included:

- ▶ 100% elimination of paper invoice submissions
- ▶ Complete digitisation of invoice processing workflows
- ▶ Electronic submission and processing of all invoices
- ▶ Discontinuation of invoice-related printing and physical documentation

Looking ahead, the Bank is exploring enhancements to strengthen its digital capabilities, including the introduction of a vendor self-service portal for direct invoice submission, reducing reliance on email-based processes and the use of AI-enabled solutions to streamline invoice processing, improve efficiency and optimise resource utilisation.

Supplier and Employee Awareness

Capacity-building initiatives supported the integration of sustainability considerations across procurement and supplier management functions during FY 2025-26. Procurement and Alliance teams participated in the Bank's ESG e-learning program, achieving a 92.4% completion rate and strengthening awareness of sustainability expectations in day-to-day operations. The Bank also promoted responsible resource consumption through internal operational guidelines and awareness initiatives aimed at encouraging resource conservation and sustainable business practices. Additionally, controls around high-volume printing was reinforced, with approvals required for print requests exceeding defined thresholds.





VOICE OF OUR VENDOR

Building a sustainable environment within an organisation is not just about protecting nature; it is about creating a culture of responsible and conscious decision-making. Sustainable practices such as reducing paper and energy consumption, minimising waste, responsible use of resources, and encouraging digital processes can make a meaningful difference.

A sustainable organisation also empowers its employees to adopt environmentally responsible practices in their day-to-day activities. When sustainability becomes part of the organisational culture, it creates long-term value for the business, employees, customers, and the wider community.

We appreciate Ujjivan Bank for creating awareness around sustainability through the Sustainability Workshop held on 10th March 2026 and encouraging organisations to take meaningful steps towards building a greener, more responsible, and sustainable future.”

Viidyananda SV

Atyati Technologies Private Limited



Future Outlook

The Bank aims to strengthen responsible supply chain practices through deeper integration of ESG considerations into supplier management processes, enhanced stakeholder engagement and the adoption of digital solutions to improve efficiency and oversight. Key areas of focus include:

Key focus areas include:

- ▶ Rollout of the ESG scorecard framework, beginning with critical non-bulk vendors and progressing towards broader supplier coverage.
- ▶ Integration of ESG parameters into the vendor performance management framework of the critical non-bulk vendors through the ESG scorecard.
- ▶ Expansion of supplier engagement and awareness programs across regional vendor networks through both in-person and virtual formats.
- ▶ Introduction of a vendor self-service portal for direct invoice submission.
- ▶ Exploration of AI-enabled solutions to streamline invoice processing and improve operational efficiency.

INCLUSIVE FINANCE

Micro Banking

Micro Banking remained a key driver of Ujjivan SFB's financial inclusion agenda, extending responsible, accessible and need-based financial solutions to underserved communities. Through its Micro Banking business, the Bank enables access to formal finance for women, first-time borrowers, rural households and socially disadvantaged communities, supporting livelihood creation, entrepreneurship and economic resilience. Backed by a strong community presence and relationship-based operating model, the business continues to promote financial empowerment while fostering sustainable socio-economic development.

During FY 2025-26, the Micro Banking portfolio grew to ₹ 20,709 crore, accounting for 50.9% of the Bank's total loan book and reflecting a 13.3% year-on-year increase. Through a calibrated growth strategy focused on responsible lending, prudent customer selection and portfolio quality, the Bank expanded financial access while enabling sustainable livelihood development and customer progression.



Inclusive Credit Solutions

Ujjivan SFB strengthened inclusive lending during FY 2025-26 through tailored credit solutions that supported livelihood generation, financial inclusion and economic participation among underserved communities.

Livelihood Finance

Access to affordable and formal credit was expanded through targeted lending programs designed to address the needs of underserved customer segments. During the year, the secured Livestock Loan product under the Individual Loan portfolio benefited 23,770 customers. Women constituted 97% of beneficiaries, while 31% of customers were from rural areas, underscoring the product's role in supporting livelihood opportunities and income generation among rural households.

New-to-Credit Inclusion

The Aakarshan Program expanded access to formal finance by onboarding New-to-Credit (NTC) customers into the credit ecosystem. During the year, 35,181 first-time borrowers were brought into the credit ecosystem through the program. Women accounted for 100% of beneficiaries, while 31% belonged to SC/ST communities, 16% to minority communities and 19.5% were from rural segments. To promote responsible borrowing and financial awareness, beneficiaries were guided through the Bank's Customer Orientation Program during sourcing.

Serving Underserved Communities

Credit access for historically underserved communities remained an important component of the Bank's Micro

Banking portfolio. As on 31st March 2026, the outstanding portfolio to minority customers stood at ₹ 2,060 crore across 6.55 Lakh active accounts, representing 65% of the Bank's total outstanding credit to minority communities. Similarly, the outstanding portfolio to SC/ST customers stood at ₹ 6,437 crore across 13.4 Lakh active accounts, accounting for 81% of the Bank's total outstanding credit to SC/ST communities.

The Bank also enabled access to government-supported financial inclusion programs aimed at strengthening livelihoods and entrepreneurship among underserved customer segments. During FY 2025-26, Ujjivan SFB disbursed 18,87,021 loans amounting to approximately ₹ 13,109.9 crore under the Pradhan Mantri Mudra Yojana (PMMY), supporting micro and small entrepreneurs with access to formal credit for business establishment, expansion and working capital requirements. The Bank also enabled access to the PM Vishwakarma scheme in line with the Government's initiative to support traditional artisans and craftspeople, further strengthening its portfolio of inclusive financial solutions for underserved customer segments.

Interest Subvention Support

Participation in the VISVAS Scheme enabled eligible SC and Other Backward Class (OBC) borrowers to receive interest subvention support through the National Scheduled Castes Finance and Development Corporation (NSFDC) and the National Backward Classes Finance and Development Corporation (NBCFDC). During the year, approximately 28,000 SC and OBC customers benefited from interest subvention amounting to ₹ 93.



VOICE OF OUR CUSTOMER

I have been with Ujjivan for the past 17 years while running my tailoring business. My experience with Ujjivan has been very satisfying, and it has played a significant role in improving my financial condition. I have also referred several customers to Ujjivan, and all of them have been happy with the services provided.”

Group Loan Customer

Mathikere



Loyalty Program for Group Loan Customers

The loyalty program for Group Loan customers supported long-term customer relationships by providing additional funding to eligible customers engaged in business and agriculture and allied activities. The program enables customers to expand economic activities and strengthen household incomes. During FY 2025-26, 94,216 customers benefited from the program, with women accounting for 100% of beneficiaries. Under this initiative, the Bank disbursed 94,216 loans amounting to ₹ 479.4 crore, helping meet the evolving financial needs of existing customers while supporting livelihood development and income generation.





Impact Spotlight

Accelerating Sustainability through WASH Finance

Problem Statement

Access to safe water and sanitation continued to be a challenge for many underserved households. Limited access to household toilets and reliable water sources often resulted in poor sanitation and hygiene conditions, increasing health and well-being risks. Women and girls frequently faced challenges related to privacy, dignity, menstrual hygiene management, and personal safety, while elderly family members often experienced difficulties in accessing sanitation facilities. Dependence on external water sources also required significant time for water collection, reducing time available for education, livelihood activities, and household responsibilities. Financial constraints further limited households' ability to invest in essential Water, Sanitation and Hygiene (WASH) infrastructure, underscoring the need for affordable and accessible financing solutions.

Our Response

Ujjivan SFB introduced WATSAN Loans under its Micro Banking portfolio to enable affordable access to household water and sanitation infrastructure. The product supports the construction and improvement of toilets, new water connections, and related WASH facilities, helping customers address critical household needs and overcome challenges associated with inadequate sanitation, open defecation, and limited access to water. Building on the success of the initiative, the Bank partnered with Water.org under the WaterCredit model to expand the outreach of WASH financing, enhance customer awareness, and improve access to safe water, sanitation, and hygiene solutions among underserved communities.

Impact Delivered

A third-party impact assessment covering 277 borrowers across multiple states highlighted significant improvements in health, hygiene, safety, dignity, economic productivity and overall quality of life following access to WATSAN loans. The assessment demonstrated the following outcomes.

Health and Hygiene Outcomes

- ▶ 97% of borrowers utilised the loan for its intended purpose.
- ▶ 83% reported improved family health following the installation of WASH facilities.
- ▶ 65% reported that household members fell sick less frequently after facility improvements.
- ▶ 83% reported that handwashing became easier, while 82% reported easier bathing and brushing routines.
- ▶ 77% reported reducing expenditure on illnesses associated with poor sanitation and contaminated water.
- ▶ Access to improved household sanitation facilities reduced dependence on open defecation and inadequate sanitation infrastructure, contributing to healthier and more hygienic living conditions.

Women's Empowerment, Safety and Dignity

- ▶ More than 85% of women influenced or participated in decisions related to loan uptake and construction choices.
- ▶ Restrictions on toilet use reduced significantly, with households requiring permission or accompaniment for toilet use declining from 69% to 7.5%.
- ▶ 85% reported improved menstrual hygiene management.
- ▶ 51% reported improved perceptions of personal safety.
- ▶ 87.8% reported improvements in dignity and pride, while 87.0% reported improved social status.
- ▶ 93% reported no longer needing to restrict food or water intake due to concerns related to accessing sanitation facilities.

Time Savings and Economic Benefits

- ▶ 68% identified time savings as a key benefit of improved WASH infrastructure.
- ▶ Time spent collecting water reduced from an average of 23 minutes per trip to 2 minutes per trip, while weekly trips reduced from 5 to 2 trips.
- ▶ 62% reported having more time available for work and income-generating activities.
- ▶ Households reported an average increase in income of approximately ₹ 11,379 per month, linked to improved productivity and health outcomes.

Benefits for Children

- ▶ 62% reported improved school attendance among children.
- ▶ 61.5% reported that children had more time available for studies.
- ▶ Improved access to household sanitation particularly benefited girls through enhanced hygiene, safety and regular school attendance.

Program Outcomes

- ▶ 58,282 WATSAN loans amounting to ₹ 347 crore were disbursed during FY 2025-26.
- ▶ 1,21,787 WATSAN loans have been disbursed since inception.
- ▶ Till date, more than 5 Lakh customers have benefited from the program.
- ▶ 100% of borrowers are women.
- ▶ 55% of loans supported new toilet and septic system construction.
- ▶ 28% supported toilet renovation and upgrades.
- ▶ 17% supported water access infrastructure.
- ▶ The Eastern region accounted for the highest outreach of 32%.

Alignment with ESG Strategy

This initiative supports

- ▶ Strategic Priority: Inclusive Finance
- ▶ Material Topic: Access to Finance
- ▶ ESG Pillar: Social

SDGs Aligned





VOICE OF OUR CUSTOMER

Before constructing toilets at home, everyday life was difficult, especially for the women in our family. We had to rely on inadequate facilities and often worried about safety, privacy and hygiene. With the support of the Ujjivan WATSAN loan, we were able to build two toilets that have transformed our daily lives. Today, we have a safe, clean and convenient facility at home, which has reduced health concerns, saved time and given us a greater sense of dignity and security. This improvement has brought comfort and peace of mind to our entire family.”

WATSAN loan beneficiary from Uttar Pradesh



VOICE OF OUR CUSTOMER

Access to water was one of the biggest challenges for my family. Collecting water involved long walks, waiting in queues and multiple trips every day, which took up a significant amount of time. Through the Ujjivan WATSAN loan, we were able to install a water connection at our home. Having water easily available has made daily life far more convenient, reduced the burden of water collection and given us more time for our household and family. The greatest happiness is seeing my children benefit from improved access to water and a better quality of life.”

WATSAN loan beneficiary from West Bengal

Digital Pathways to Financial Inclusion

Digital technologies played an important role in making financial services more accessible, convenient and efficient across the lending lifecycle. During FY 2025-26, the Bank strengthened digital capabilities spanning credit access, loan processing, customer acknowledgements and repayment solutions, improving customer experience while supporting operational efficiency and broader financial inclusion.



01 Digital Credit Access

Access to formal credit was expanded through digital lending solutions. During FY 2025-26, the Bank launched the Fast Track Loan (FTL) platform, enabling a digital New-to-Bank journey for unsecured business loans. Powered by Account Aggregator capabilities and a bank statement analyser, the platform was piloted across selected branches in Delhi NCR, Aligarh and Meerut, with 187 customers availing loans through the platform as on 30th June 2026.

The Bank also continued to digitalise loan origination processes across its Micro Banking business, which disbursed 20,58,654 Group Loans and 3,56,947 Individual Loans during the year. As part of these efforts, 6,966 loans were processed through e-stamping on Hello Ujjivan, while approximately 2,000 Individual Loan files were completed through the e-sign journey under pilot implementation. Additionally, the stand-alone insurance module on Hello Ujjivan issued 8,793 policies by March 2026, increasing to 9,758 policies by June 2026. Building on the pilot's progress, a wider rollout of the Individual Loan e-sign journey is planned for FY 2026-27.

02 Automated Loan Processing

Digital solutions were deployed to improve efficiency, accuracy and customer experience. During FY 2025-26, the Bank introduced the NIMBLE platform to streamline loan processing and initiated pilot implementation of e-sign journeys for Group Loan customers across selected branches. The platform eliminated KYC-related errors and reduced FTNR to zero, while enabling approximately 65% of loans to be sanctioned within 24 hours of application creation. The Bank further enhanced its Loan Origination System (LOS) through API-based document verification, Business Rule Engines and integrated deviation management workflows, reducing manual intervention and supporting faster, more seamless credit journeys.

In addition, Robotic Process Automation (RPA) was implemented for loan disbursements, with the South Region processing team managing PAN-India disbursements effective March 2026. The initiative increased disbursement frequency from one cycle per day to four cycles per day, supporting faster loan disbursement and improved operational efficiency.

03 Paperless Acknowledgements

Paperless customer journeys were advanced through digital loan acknowledgements on the Hello Ujjivan platform. During FY 2025-26, 2,40,531 loans were digitally acknowledged, representing a 16% year-on-year increase in customer adoption. The growing use of digital acknowledgements contributed to savings of more than 7.2 Lakh sheets of paper during the year, supporting efficient customer interactions while advancing the Bank's transition towards paperless banking processes.

04 Digital Repayment Solutions

Customer convenience was enhanced through a range of digital repayment solutions. During FY 2025-26, a static QR code was introduced on loan cards, enabling customers to make repayments seamlessly through any UPI-enabled application. BBPS remained the primary repayment channel, contributing over 92% of total digital collections. The Bank also introduced Standing Instructions (SI) for Individual Loan customers through the Loan Origination System and piloted E-NACH integration across select branches. Increased adoption of SI, whose share rose from 2.5% to 6.35%, along with greater utilisation of in-house collection channels and optimisation of the BBPS pricing framework, contributed to improved operational and cost efficiencies.

05 Customer Digital Adoption

Targeted awareness and engagement initiatives supported greater customer participation in digital banking journeys. Branch teams, in collaboration with the Corporate Product Team, conducted customer-connect programs and provided on-ground support to familiarise customers with digital onboarding, acknowledgements and repayment solutions, helping build confidence in digital channels and encouraging wider adoption of convenient and paperless banking services. Reflecting these efforts, customer adoption of digital repayment channels increased during the year, with digital collections rising from 34% to 41%. Growing customer acceptance of digitally-enabled financial services reflected in the adoption of the standalone insurance module on Hello Ujjivan, which issued 8,793 policies by March 2026, increasing to 9,758 policies by June 2026.

Future-Ready Innovations in Micro Banking

Digital innovations introduced during FY 2025-26 enhanced customer convenience, strengthened field operations and expanded access to formal financial services. Key developments included:

- ▶ Launch of Sampoorna Lakshya, a goal-based recurring deposit product for microfinance customers on the Hello Ujjivan platform, currently under pilot implementation.
- ▶ Implementation of MapMyIndia-based staff mobility tracking, strengthening employee safety through SOS-

based emergency support, enhancing movement monitoring and improving field oversight.

- ▶ Savings of more than 2 crore kilometres of travel and approximately ₹ 5.2 crore in fuel-expense-related payouts through staff mobility tracking.
- ▶ Facilitation of approximately 27,000 Direct Benefit Transfer (DBT) registrations for microfinance customers, supporting fund flows of around ₹ 460 crore and strengthening participation in formal financial channels.

These innovations improved operational effectiveness, strengthened employee safety and enabled greater customer participation in the formal financial ecosystem.

Micro, Small and Medium Enterprises (MSME)

Structured credit solutions and integrated banking services supported the growth and resilience of MSMEs during FY 2025-26. Through its Loan Against Property (LAP), Working Capital (WC) and Supply Chain Finance (SCF) offerings, the Bank enables businesses across manufacturing, trading and service sectors to access financing aligned with their growth, operational and liquidity requirements.

During FY 2025-26, the MSME portfolio grew to ₹ 3,230 crore, accounting for 7.9% of the Bank's total loan book and reflecting a 57.9% year-on-year increase. Supported by a relationship-led and digitally enabled approach, the Bank continued to strengthen financial access for enterprises while supporting business continuity, growth and economic participation.

Delivered 110% productivity against budgeted targets during FY 2025-26

Credit Solutions

Structured financing solutions across LAP, WC and SCF segments helped MSMEs address diverse business requirements, including expansion, inventory management, liquidity and cash flow optimisation. LAP remained the primary contributor to the MSME portfolio, while WC and SCF solutions addressed operational continuity and short-term funding needs across customer segments. As on 31st March 2026, the WC business supported approximately 1000 active customers through overdraft facilities, with an outstanding portfolio of ₹ 625 crore, enabling enterprises to effectively manage working capital requirements and day-to-day business operations.

Customer Outreach

Customer outreach was supported through a diversified sourcing model and targeted engagement across acquisition channels. During FY 2025-26, 62% of MSME business was sourced through Direct Selling Agents (DSAs), 22% through branch referrals and 14% through self-sourcing channels. The increasing contribution of branch-led sourcing reflected the Bank's focus on fostering deeper customer relationships and delivering integrated banking solutions.

The MSME business maintained a 35% lead-to-disbursement conversion rate during the year. To support consistent portfolio quality and customer experience, the Bank applied standardised eligibility criteria, mandatory

documentation and financial analysis checks, alongside policy-driven approval controls covering collateral requirements, pricing, deviations and delegation authorities. Workflow monitoring through the Loan Origination System (LOS) ensured that applications sourced through Direct Selling Agents (DSAs) and other channels were subject to the same risk-screening and underwriting standards. Ongoing capability-building initiatives also supported branch-led customer acquisition, lead generation and relationship management.

Digital Enablement

Technology-enabled solutions enhanced customer onboarding, strengthened credit assessment and improved operational efficiency across MSME lending operations. During FY 2025-26, digital adoption in the LAP portfolio increased significantly, with 90% of LAP cases onboarded through the Loan Origination System (LOS).

Integration of the LOS and Loan Management System (LMS) enabled seamless account opening, Customer Information File (CIF) creation and data flow across systems. The dedicated LMS for the SCF business remained fully operational, with 100% of SCF transactions processed digitally through LMS. These digital capabilities strengthened underwriting quality, enhanced portfolio oversight and enabled a more comprehensive understanding of customer requirements, supporting faster and more informed credit decisions.

MSME Product Suite

Process simplification and targeted product enhancements helped strengthen the Bank’s MSME product suite during FY 2025-26. These initiatives were undertaken to improve turnaround times, strengthen operational efficiency and enhance customer experience across the MSME business.

LAP Elite Enhancement Increased permissible ticket size	PD Grid Optimisation Faster credit decisions and improved TAT	Mortgage Multiplier Program Enhanced lending flexibility and customer eligibility
Delegation of Authority (DOA) Rationalisation Faster approvals and credit decisions	WC Smart Renewal Enhancement Higher renewal limits for existing customers	Bank Guarantee Process Simplification Improved turnaround times and customer experience



Future Outlook

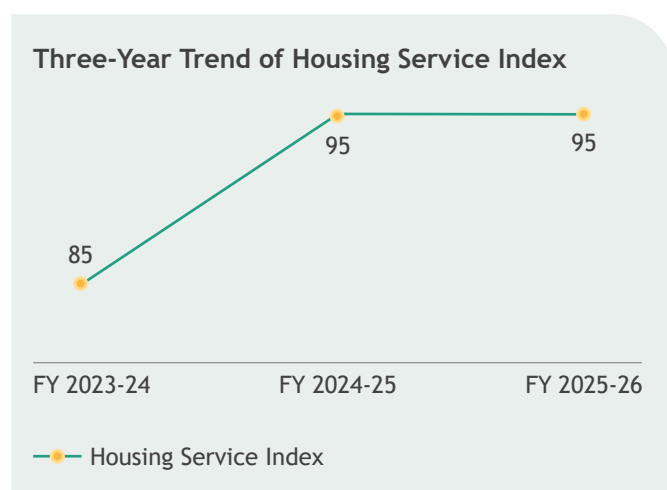
Ujjivan SFB aims to enhance its MSME value proposition through deeper customer engagement, wider market outreach and the solutions aligned with evolving business and customer needs. The Bank plans to deeper relationships with both Existing-to-Bank (ETB) and New-to-Bank (NTB) customers while expanding branch-led sourcing capabilities to improve customer reach and service delivery.

The Bank is also exploring the expansion of trade and working capital solutions, including Trade Receivables Discounting System (TReDS), Sales Invoice Discounting, Factoring, Reverse Factoring and Letter of Credit, to support MSMEs with improved access to liquidity, cash flow management and business growth opportunities. These initiatives are expected to enhance the Bank’s ability to address the financing needs of MSMEs across different stages of their growth journey.

Housing Finance

Ujjivan SFB's Housing Finance business plays a pivotal role in supporting home ownership and long-term asset creation among emerging and aspiration-driven customer segments. Serving customers across the Economically Weaker Section (EWS), Low-Income Group (LIG) and Middle-Income Group (MIG) categories, the business focuses on first-time homeowners and self-employed borrowers, particularly in Tier II, III and IV markets. During FY 2025-26, the Housing Finance portfolio increased its contribution to the Bank's secured lending portfolio, supported by growing demand, deeper market penetration, customer retention initiatives and an increasing preference for formal housing finance solutions. Alongside business growth, the Bank is working towards advancing its sustainable housing agenda through green housing finance initiatives, WASH-linked financing solutions and digital innovations aimed at enhancing customer experience.

Alongside portfolio growth, customer experience remained a key focus area, reflected in the sustained improvement in the Housing Finance Service Index over the last three years.



Expanding Housing Solutions

Green Housing Finance

During FY 2025-26, Ujjivan SFB advanced its green housing finance journey through a strategic partnership with the GRIHA (Green Rating for Integrated Habitat Assessment) Council. As part of this engagement, Ujjivan SFB was onboarded as a Knowledge Partner for the Annual GRIHA Summit, organised by the GRIHA Council under the aegis of the Ministry of New and Renewable Energy (MNRE) and The Energy and Resources Institute (TERI). The summit, held in New Delhi during Q3 FY 2025-26, provided a platform for knowledge exchange and discussions on sustainable and green building practices.

Following the signing of an MoU in February 2026, the Bank launched a pilot program to assess housing units for green home certification, laying the foundation for scaling green housing finance initiatives across its housing portfolio. As part of the pilot, 50 housing cases are being submitted for assessment using a structured evaluation framework covering site verification, technical documentation and sustainability-related parameters. Assessments are conducted by internal Field Technical Managers and reviewed by Cluster Technical Managers, while certification costs are borne entirely by the Bank to encourage wider customer participation in sustainable housing practices.

Building on the pilot phase, Ujjivan SFB has established a target of certifying 150 houses under the GRIHA framework in FY 2026-27, supporting the expansion of environmentally responsible housing solutions.

WASH-Linked Housing Solutions

Ujjivan SFB launched Ujjivan Aarogya Ghar, a pan-India secured financing solution designed to support improvements in Water, Sanitation and Hygiene (WASH) infrastructure. Extending the partnership of Water.org to the Affordable housing portfolio, the initiative supports investments in residential WASH infrastructure under the Housing and Micro Mortgage portfolio, with an exclusive focus on self-employed and underserved customer segments in Tier II and smaller markets.



RECOGNITIONS

**Sa-Dhan Awards 2025 for Excellence
in Water & Sanitation Financing**

Winner

ESG Integration

The Bank expanded its Scope 3 disclosures during FY 2025-26 to include the Affordable Housing portfolio, enhancing climate-related reporting and enhancing transparency around the environmental footprint of financed assets. The Bank has formulated an exclusive product note on GRIHA-certified housing in line with its evolving Green Financing Framework.

Maiden financed emissions disclosure for the Housing Finance portfolio in FY 2025-26

Digital Enablement

Digitalisation across the housing finance journey enhanced customer experience, improved operational efficiency and streamlined credit processing during FY 2025-26. The Bank advanced its paperless lending journey through the implementation of e-sign and e-stamp solutions, enabling digitalisation across key stages of the loan lifecycle, while certain property-related documents continued to require physical submission.

Key digital initiatives introduced during the year included:

AI-enabled Video Personal Discussion (Video PD)

Enabled video-based customer interactions, automated transcript generation and AI-assisted customer assessments.

Account Aggregator Integration

Supported credit assessment through secure access to customer banking information.

E-sign Integration in the Loan Origination System (LOS)

Enabled seamless digital execution of loan documentation, enhancing customer convenience and supporting a paperless lending experience.

Savings Account Opening Integration in LOS

Enabled seamless account opening during the loan journey, supporting stronger customer engagement, collection efficiency, digital process integration and governance.

Net Promoter Score (NPS) Framework

Strengthened customer experience monitoring and supported continuous improvement initiatives.

Market Reach

Sourcing efficiency improved through the expansion of direct sourcing capabilities and broader acquisition channels. During FY 2025-26, the Bank enhanced its branch referral network through the Green Channel mechanism, enabling branch-sourced housing leads to be fast-tracked for processing and improving conversion efficiency.

More than 40% of housing finance customers were sourced through direct and self-sourcing channels during the year, reflecting a more balanced and efficient sourcing model. The Bank also maintained a strong focus on Tier II and Tier III markets, with a significant proportion of the portfolio originating from these geographies. Through its continued focus on self-employed and underserved customer segments, Ujjivan SFB is helping improve access to formal housing finance while expanding its presence across emerging markets.



VOICE OF OUR CUSTOMER

I am truly grateful to Ujjivan for guiding me in making my home a green home. Before this initiative, I was unaware of the concept and benefits of sustainable living. With their support, I adopted simple yet effective measures such as planting more greenery, installing low-flow fixtures to conserve water, and using BEE star-rated appliances to reduce electricity consumption. These changes have helped me lower my utility bills, use resources more efficiently, and make my home healthier and more sustainable. I sincerely appreciate Ujjivan's continuous guidance in helping me build a better future for my family."

Sridhar A

Tamil Nadu



Portfolio Resilience

Portfolio resilience was supported through disciplined underwriting, centralised credit processing and enhanced portfolio management practices. During FY 2025-26, the Bank enhanced risk oversight, sourcing controls and customer retention through a range of technology-enabled and analytics-driven interventions that improved visibility across the housing finance value chain and supported informed decision-making. Key initiatives included:

- ▶ **Asset Performance Dashboards for portfolio monitoring and performance tracking**
- ▶ **Asset Desk Managers (ADMs) serving as a single-point interface across asset verticals**
- ▶ **A Third-Party Connector Management Platform to strengthen sourcing governance and lead management**
- ▶ **Customer Retention Interventions to strengthen customer relationships and portfolio continuity**
- ▶ **Branch-led Origination Model to support direct customer acquisition**

Asset quality remained stable during FY 2025-26, supported by robust credit assessment practices, state-specific collateral policies and continuous portfolio monitoring. The portfolio also maintained broad geographic diversification across 23 states, with no state accounting for more than 25% of total exposure.

Capacity Building

To support the rollout of sustainable housing initiatives, targeted training programs were conducted across business, credit and technical teams to strengthen capabilities and build implementation readiness. Initial training was conducted with support from GRIHA and subsequently rolled out across regions to build awareness and build technical understanding of green housing finance, certification requirements and sustainable housing practices.

Training programs covered GRIHA certification processes, Green Housing Finance, Ujjivan Aarogya Ghar and Water.org-linked initiatives, and were delivered to Cluster Managers, Area Managers, Product Managers, Technical Managers, Cluster Technical Managers and Area Technical Managers. These interventions helped build readiness across multiple functions involved in green housing assessments, customer engagement and credit evaluation.

Building on these efforts, Ujjivan SFB plans to conduct annual refresher programs and integrate green housing modules into supervisory meetings to ensure continued capability enhancement. As the program scales, the Bank is also deliberating on the introduction of GRIHA assessment certification for Technical Officers and Technical Managers to further strengthen expertise in sustainable housing assessments and green housing finance.



Future Outlook

Building on the progress made during FY 2025-26, Ujjivan SFB remains focused on expanding its sustainable housing portfolio through innovative financing solutions, strengthened employee capabilities and a broader suite of ESG-linked offerings. The Bank's future roadmap is centred on scaling green housing finance, enhancing customer access to sustainable home improvements and integrating sustainability considerations more deeply across its housing finance ecosystem.

Key focus areas include:

- ▶ **Scaling Green Housing Finance, including the target of 150 green homes in FY 2026-27.**
- ▶ **Exploring Green Fixed Deposit-linked financing and financing opportunities for GRIHA-certified homes.**
- ▶ **Introducing solar financing solutions, including a proposed solar panel top-up loan product.**
- ▶ **Expanding ESG-linked housing offerings to strengthen sustainable home ownership solutions.**
- ▶ **Strengthening employee capabilities through annual refresher programs, sustainability-focused learning interventions and evaluation of GRIHA assessment certifications for technical teams.**
- ▶ **Continuing to support affordable housing and customer asset creation through housing finance offerings and ecosystem-led initiatives.**



Impact Spotlight

Expanding Access to Formal Credit in Tripura

The Retail Asset Centre (RAC) at Agartala strengthened Ujjivan SFB’s presence in Tripura by creating a dedicated touchpoint for customers seeking asset-based financing solutions. Supporting Housing Finance, Micro Loan Against Property (Micro LAP) and MSME products, the centre has helped improve access to formal credit for individuals and small business owners across the state.

Since its launch, the Agartala RAC has served 147 customers and facilitated loan disbursements of approximately ₹ 32 crore. Customers from across Tripura have utilised the centre for loan enquiries, eligibility assessment and credit processing, contributing to greater awareness and adoption of formal financing solutions.

The RAC has also improved operational efficiency by enabling local processing and disbursement of loan files, reducing turnaround times and enhancing the overall borrowing experience. Through expanded outreach and improved accessibility, the centre has supported business growth, asset creation and broader participation in the formal financial ecosystem.

Vehicle Finance

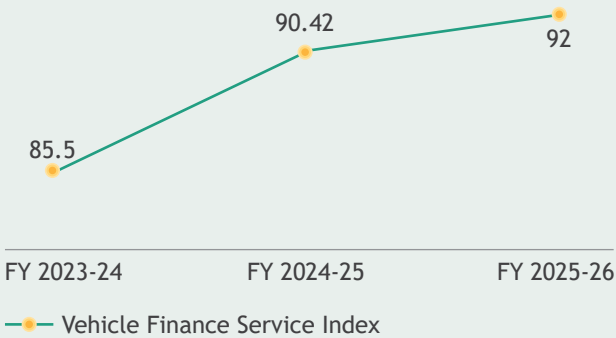
Ujjivan SFB’s Vehicle Finance business plays an important role in enabling customer mobility while supporting the transition of customers into the formal credit ecosystem. Focused primarily on customers purchasing their first two-wheeler through financing or upgrading to better-performing vehicles, the business supports financial inclusion across semi-urban and up-country markets. Operating across 11 major states, the business also maintains a presence in select Tier-I locations, supporting broader customer outreach and market penetration.

During FY 2025-26, the Vehicle Finance portfolio grew to ₹ 944 crore, accounting for 2.3% of the Bank’s total loan book, compared to ₹ 468 crore in FY 2024-25, reflecting a strong 101.7% year-on-year growth. Supported by robust customer demand, increased digital adoption, disciplined risk management practices and an expanding dealer network, the business contributed to the growth of the Bank’s secured lending portfolio while extending access to formal credit for underserved customer segments.

Alongside portfolio growth, customer experience also remained strong, as reflected in the Vehicle Finance Service Index score of 92 during FY 2025-26.

100% of vehicle loan applications were processed through the Loan Origination System

Vehicle Finance Service Index (YoY Trend)





EV Financing

EV financing gained further traction during FY 2025-26, with EV financing accounting for 1.43% of the Vehicle Finance portfolio, compared to 0.79% in FY 2024-25, reflecting the Bank's ability to step up to the growing adoption of electric mobility solutions. The Bank's EV financing operations remain focused on electric two-wheelers, primarily in Delhi and Bengaluru, where EV ecosystem readiness, customer awareness and supporting infrastructure are relatively stronger.

During FY 2025-26, the Bank deepened its engagement with EV financing ecosystem through engagement with 10 EV dealerships, while continuing discussions with EV manufacturers for potential future partnerships. Through increased adoption of electric vehicles, the EV financing portfolio contributed to avoiding approximately 341 tCO₂e emissions, supporting the transition towards cleaner and more sustainable mobility.

While continuing to support the transition towards cleaner mobility solutions, Ujjivan SFB adopts a calibrated approach to portfolio growth, taking into account evolving technology trends and asset risk considerations associated with electric vehicles. Through selective market expansion, portfolio diversification and ongoing engagement with ecosystem partners, the Bank is building its EV financing capabilities while supporting the growth of sustainable transportation.

Digitalisation Enablement

Digitalisation enhanced operational efficiency and customer experience across Ujjivan SFB's vehicle finance business. During FY 2025-26, 100% of vehicle loan applications were processed through the LOS, while end-to-end digitalisation was achieved through the integration of e-signatures, e-stamping and digital workflows. The LOS platform enables real-time application processing and decision-

making, providing customers with prompt visibility on loan eligibility, financing limits and EMI options.

The digitised workflow has significantly streamlined sourcing, underwriting and disbursement processes, with approvals completed within minutes for eligible cases through scorecard-based underwriting and Business Rule Engine (BRE) integration. Login-to-decisioning timelines range from 3 to 15 minutes, while login-to-disbursement is typically completed within 45 minutes to 2 hours, depending on document readiness. During the year, approximately 20% of disbursements were completed on the same day, while nearly 50% were completed within two days of login, supporting faster customer fulfilment and improved onboarding efficiency.

Dealer Ecosystem

Ujjivan SFB enhanced engagement across its dealer ecosystem through focused engagement, capacity-building efforts, and digital initiatives designed to enhance sourcing quality and deliver a superior customer experience. Dealer partnerships remained a key sourcing channel for the business, supporting customer acquisition, market penetration and operational scalability across key markets. During FY 2025-26, the Bank onboarded 102 dealers under the GST Surrogate Program for offering short-term working capital (Trade Advance) facilities, with a total sanctioned limit of ₹ 16.49 Crore, supporting dealer acquisition and business growth across the vehicle finance network.



RECOGNITIONS

Corporate Awards FY 2025-26

Vehicle Finance Corporate Award

Risk-Based Lending

Ujjivan SFB enhanced its Risk-Based Pricing framework during FY 2025-26, enabling more accurate customer risk assessment and risk-aligned lending decisions. Through periodic reviews and refinements to customer scorecards, the framework continued to enhance underwriting effectiveness, support pricing transparency and strengthen portfolio management across the vehicle finance business.

During FY 2025-26, scorecards were refined to improve risk differentiation across bureau-backed customers, Group Loan customers and customers with limited credit histories, supporting more data-driven credit evaluation and lending decisions. The framework also contributed to a gradual shift towards customers with stronger credit histories, with the share of New-to-Credit (NTC) customers reducing from historically over 50% to approximately 40%, while the proportion of Existing-to-Credit (ETC) customers increased. This transition improved credit visibility, strengthened portfolio quality and reinforced the resilience of the vehicle finance portfolio.

Portfolio Resilience

Continuous oversight through portfolio reviews, monitoring mechanisms and customer verification processes enabled timely risk assessment and informed decision-making across

the vehicle finance portfolio. These measures, together with risk-based pricing and controlled funding frameworks, contributed to maintaining Gross Non-Performing Assets (GNPA) below 2% during FY 2025-26. In parallel, the increasing adoption of biometric logins, e-NACH and UPI mandates supported repayment discipline, resulting in an on-time repayment rate of 81% and reinforcing the overall resilience of the portfolio.

Capability Building

Capability building remained a key focus across Ujjivan SFB's vehicle finance ecosystem, supported through regular product, process and policy training programs for employees and dealership-based sourcing personnel. These interventions supported operational consistency, improved sourcing quality and enhanced customer experience across the vehicle finance journey.

During FY 2025-26, the Bank also piloted AI-enabled learning platform and explored vernacular and video-based learning modules to make training more accessible and effective for off-roll personnel operating at dealership locations. These initiatives reflect the Bank's focus on strengthening field-level capability, process adherence and customer service standards across the vehicle finance network.



Future Outlook

Building on the progress achieved during FY 2025-26, Ujjivan SFB remains focused on strengthening its vehicle finance franchise through customer-centric product innovation, continued digitalisation and prudent portfolio expansion. Key focus areas include:

- ▶ Expanding the Bank's EV financing program through continued engagement with EV dealerships and manufacturers.
- ▶ Scaling the recently launched 36-month EV loan tenure offering to improve affordability and support customer adoption.
- ▶ Evaluating opportunities arising from the E-Star pilot and other emerging electric mobility solutions.
- ▶ Exploring battery warranty-linked financing propositions in collaboration with EV ecosystem partners.
- ▶ Advancing underwriting capabilities through alternate data, AI/ML-led decisioning frameworks and asset risk-linked scorecards.
- ▶ Enhancing employee and dealer capabilities through digital and AI-enabled learning solutions.
- ▶ Maintaining portfolio quality through disciplined risk management practices and technology-enabled monitoring frameworks.
- ▶ Exploring lower-cost refinancing avenues and sustainability-linked funding opportunities to support the growth of EV financing.
- ▶ Scaling the pre-owned car financing business to diversify the portfolio and expand secured lending opportunities across a broader customer base.

Branch Banking

Branch Banking remained integral to Ujjivan SFB's efforts to enhance banking accessibility, strengthen customer relationships and deliver customer-centric financial solutions across its markets. Leveraging its extensive branch network and phygital operating model, the Bank continued to provide a seamless banking experience that combines personalised service with digital convenience. During FY 2025-26, focused customer acquisition initiatives, enhanced branch productivity and differentiated product offerings supported deeper customer engagement, greater accessibility and an improved customer experience, resulting in a Branch Banking Service Index score of 81 and reinforcing the Bank's commitment to inclusive and sustainable banking.

Customer Relationships

Ujjivan SFB deepened customer engagement through focused outreach, improved conversion rates and cross-selling initiatives across its branch network. Efforts to deepen existing customer relationships and enhance wallet share contributed to higher customer participation across banking products and services. Improved activation of existing accounts, increased transaction intensity and stronger cross-sell penetration supported higher levels of customer engagement, while enhanced branch productivity supported both deposit mobilisation and customer acquisition. These customer-focused engagement strategies helped the Bank create long-term value for its customers.

Premium Banking Solutions

The Bank strengthened its premium banking proposition through the Ivory Program, which offers affluent customers personalised banking services, dedicated relationship management and exclusive lifestyle privileges. During FY 2025-26, the program served 1,544 customers, contributing to higher engagement levels, stronger customer retention, higher balances and lower attrition among participating customers. The program also supported increased adoption of fixed deposits, Systematic Investment Plans (SIPs), life insurance products and mutual fund investments, enabling customers to access a broader range of financial solutions through a tailored banking experience.

Global Banking Access

The International RuPay Select Debit Card enhanced customer convenience and financial connectivity by enabling international transactions through the Bank's first

international payment instrument. Since its launch, the card has been adopted by over 13,000 customers and has supported the acquisition of NRI customers. In addition to international payment capabilities, the card offers a range of lifestyle, entertainment and health-related benefits, delivering greater value and a more comprehensive banking experience for customers.

Digital and Phygital Banking Experience

Process enhancements, digital onboarding capabilities and customer-centric service delivery enhanced the Bank's phygital operating model during FY 2025-26. By integrating the convenience of digital banking with personalised branch support, Ujjivan SFB enabled faster onboarding, improved operational efficiency and enhanced customer experience. Phygital onboarding and process improvements improved service responsiveness and accessibility, enabling customers to seamlessly engage with banking services across physical and digital channels.

Capability Building and Customer Awareness

Employee capability building and customer awareness remained important enablers of effective product adoption and service excellence. The Bank conducted targeted training programs for the Branch and Phone Banking teams, complemented by structured knowledge-sharing sessions to strengthen product understanding and customer service capabilities. Customer outreach campaigns through email and WhatsApp increased awareness of banking products and services, supporting greater customer engagement and utilisation. These initiatives also supported awareness and adoption of customer offerings, including the International RuPay Select Debit Card.



Future Outlook

Ujjivan SFB remains focused on strengthening its branch banking franchise through continued CASA growth, merchant ecosystem expansion and enhanced customer engagement initiatives. The Bank will continue to elevate premium banking relationships through the Ivory Program, expand innovative and bundled product offerings, increase customer participation through higher activation and transaction intensity, and further scale its phygital capabilities to enhance onboarding efficiency and service delivery. Through these efforts, the Bank aims to deepen customer relationships, improve accessibility and create sustainable long-term value for customers and communities.

CUSTOMER EXCELLENCE

Service Performance

Delivering a consistent and superior customer experience remained a key priority for Ujjivan SFB during FY 2025-26. The Bank enhanced its Service Index Program, expanding the framework from 160 parameters to 316 parameters to enable more comprehensive and granular monitoring of service quality across business verticals, support functions, digital channels and physical touchpoints. This enhanced framework improved visibility into customer service outcomes and supported timely interventions to improve service delivery.

The Bank’s continued focus on service excellence resulted in sustained improvements across key performance indicators:

Service Index improved to 92 in March 2026 from 85 in April 2025

Average Service Index score stood at 89, exceeding the target of 88

96% of service requests were resolved within defined timelines

99% complaint resolution rate was maintained during the year

These outcomes reflect the Bank’s ongoing efforts to enhance responsiveness, strengthen customer trust and deliver a seamless banking experience across channels. To further enhance customer experience and improve the clarity of customer interactions, the Bank undertook a comprehensive standardisation of customer-facing documentation during the year. Account statements, certificates and service forms were redesigned to reduce ambiguity, improve ease of understanding and ensure greater consistency across customer touchpoints, particularly for customers transitioning into formal banking.

Service Governance

Ujjivan SFB maintains a robust governance framework to oversee customer service performance and drive continuous improvement across the organisation. The Service Index Program is embedded as a core organisational performance metric, with clearly defined accountability across frontline teams, business functions and senior management. During FY 2025-26, the Bank further strengthened the framework through recalibration of service benchmarks, enhancing the rigour and effectiveness of performance monitoring.

Customer service oversight is supported through a multi-tiered governance structure comprising the Board-level Customer Service Committee, Management-level Standing Committee and Branch-level Committees. These forums review service performance metrics, customer feedback, complaint trends, root-cause analyses, training effectiveness and corrective action plans on an ongoing basis.

The governance framework also incorporates insights from customers, the Internal Ombudsman and other stakeholders, enabling the Bank to continuously refine its service delivery practices and embed customer perspectives into decision-making across the organisation.



Digital Service Delivery

Digital technologies continued to improve accessibility, convenience and service efficiency across customer journeys during FY 2025-26. Enhancements spanning onboarding, servicing, customer support and infrastructure helped reduce turnaround times, increase adoption of digital channels and deliver more seamless banking experiences across physical and digital touchpoints.

Digital Onboarding

Account opening processes were simplified through digital onboarding solutions. During FY 2025-26, 2,15,496 accounts were opened through Handheld Devices (HHDs), including 2,12,966 Savings Accounts and 2,530 Current Accounts. HHD-enabled onboarding supported digital KYC authentication and largely paperless account opening, reducing the average turnaround time to 0.39 working days, compared to 1.09 working days for paper-based processes. In addition, customers could complete account opening independently through fully digital journeys supported by Video KYC, reducing the need for branch visits.

Paperless Banking

Paper consumption was reduced through digital servicing processes. During FY 2025-26, 11,584 joint accounts were opened through automated workflows, while 11,842 secondary account holders opted for debit cards through automated processing. These initiatives resulted in estimated savings of 23,684 forms, supporting the Bank's transition towards paperless banking.

Digital Adoption

Real-time service and channel performance dashboards were leveraged to monitor customer interactions, channel usage and service fulfilment trends, enabling targeted interventions to increase digital adoption. As a

result, 79.82% of non-financial transactions and service fulfilment activities were completed through non-branch channels during the year.

Customer adoption was further supported through the DigiMitra program, which assisted 18,584 customers during FY 2025-26, including support for onboarding, transaction-related services and migration to the new Ujjivan EZY Mobile Banking App.

Remote Service Delivery

Remote servicing capabilities were expanded through Video Banking and Video Contact Point Verification (Video CPV). These solutions enabled customers to complete KYC updates, address modifications, document submissions and verification processes without visiting a branch, improving convenience and accessibility. During FY 2025-26, 53,613 customers were covered through Video CPV.

Future-Ready Infrastructure

Customer service infrastructure was modernised through the migration of the contact centre platform from a legacy on-premise solution to a cloud-based platform. This transition enhanced scalability, operational resilience and service efficiency while creating a foundation for future automation and AI-enabled customer service capabilities.

Customer Insights

Customer feedback, journey mapping and service improvement initiatives supported a more customer-centric approach across key banking touchpoints. During FY 2025-26, the Bank adopted a structured approach to understand customer experiences and drive continuous service enhancements.

Journey Mapping and Experience Assessment

The Bank undertook customer journey mapping across both end-to-end customer journeys and process-specific interactions, including account opening, Internet Banking and Mobile Banking onboarding, welcome kit delivery, debit card issuance and cheque book fulfilment. Drawing on customer feedback, complaint trends and operational observations, the exercise helped identify customer expectations, friction points and opportunities to improve service experiences across key touchpoints.

Customer Feedback and Satisfaction Measurement

To enhance customer listening mechanisms, the Bank digitised its customer feedback framework through the phased rollout of the Customer Satisfaction (CSAT) and Net Promoter Score (NPS) program in Q4 FY 2025-26. The framework covers key customer touchpoints, including Phone Banking, Video Banking, Branch Banking interactions, Current Account Savings Account (CASA) onboarding and secured lending journeys across Housing Finance, Vehicle Finance and MSME businesses.

Customer feedback surveys are customised for individual touchpoints, enabling the Bank to capture actionable insights on service quality, staff interactions, ease of access and overall customer experience. For Q1 FY 2026-27, the Bank recorded an NPS score of 57.4 and a CSAT score of 4.2 out of 5, based on 10,741 customer responses.

Driving Continuous Improvement

The framework supports a closed-loop feedback mechanism, through which customer inputs are reviewed,

prioritised and translated into targeted service and process improvements. Insights generated through journey mapping, customer feedback and service reviews are used to enhance accessibility, responsiveness and service quality across customer touchpoints. By embedding customer feedback into service design and decision-making processes, the Bank supported a more customer-centric and seamless and experience-driven banking journey.

Inclusive Service Support

Ujjivan SFB enhanced inclusive service delivery for customers requiring additional assistance, particularly senior citizens, differently abled customers and customers navigating important life events. Through dedicated service programs, customer awareness initiatives and accessibility-focused solutions, the Bank sought to make banking more responsive, convenient and inclusive.

Focus Area	Key Initiatives	FY 2025-26 Highlights
Life Event Assistance	Support through the Aajeevan Services program for nomination updates, joint account modifications, deceased account holder claims, mandate registration, Power of Attorney services and senior citizen support.	99.37% service request resolution rate 99.98% claims settled within defined timelines - Internal claim settlement TAT of 10 days, compared to the regulatory timeline of 15 days
Nomination Awareness and Coverage	Governance-led monitoring supported by customer outreach, digital nudges and awareness initiatives to encourage nominee registration.	- Nomination coverage reached 95.93% across CASA and deposit accounts 25,921 customer emailers issued 2,085 customers reached through mobile app nudges - Nomination prompts integrated into digital onboarding journeys
Accessible Banking Services	Doorstep banking and dedicated service support for senior citizens and differently abled customers.	- Up to 4 free doorstep banking services per month for eligible customers 8 additional services 19 financial and non-financial services - Dedicated branch service counters enhanced accessibility and reduced wait times



Impact Spotlight

Supporting Customers Through Aajeevan Services

The Opportunity

To provide seamless experience through timely, accessible and empathetic support to customers navigating important life events and specialised banking requirements.

Our Response

Through the Aajeevan Services program, Ujjivan SFB provides dedicated support for nomination updates, joint account modifications, deceased account holder claims, mandate registration, Power of Attorney services and senior citizen banking needs. The Bank also strengthened employee capabilities through classroom, virtual and e-learning programs to ensure consistent service delivery across branches.

Impact Delivered

577 employees trained through classroom sessions

2,673 employees trained through virtual programs

579 employees recognised as Aajeevan Service Champions

Outcomes

- ▶ 99.37% service request resolution rate
- ▶ 99.98% claims settled within defined timelines
- ▶ 10-day internal claim settlement TAT, exceeding the regulatory requirement of 15 days
- ▶ Enhanced support and accessibility for customers requiring life event-based banking services

Alignment with ESG Strategy

This initiative supports

- ▶ Strategic Priority: Customer Centricity
- ▶ Material Topic: Customer Relationship Management
- ▶ ESG Pillar: Social

SDGs Aligned



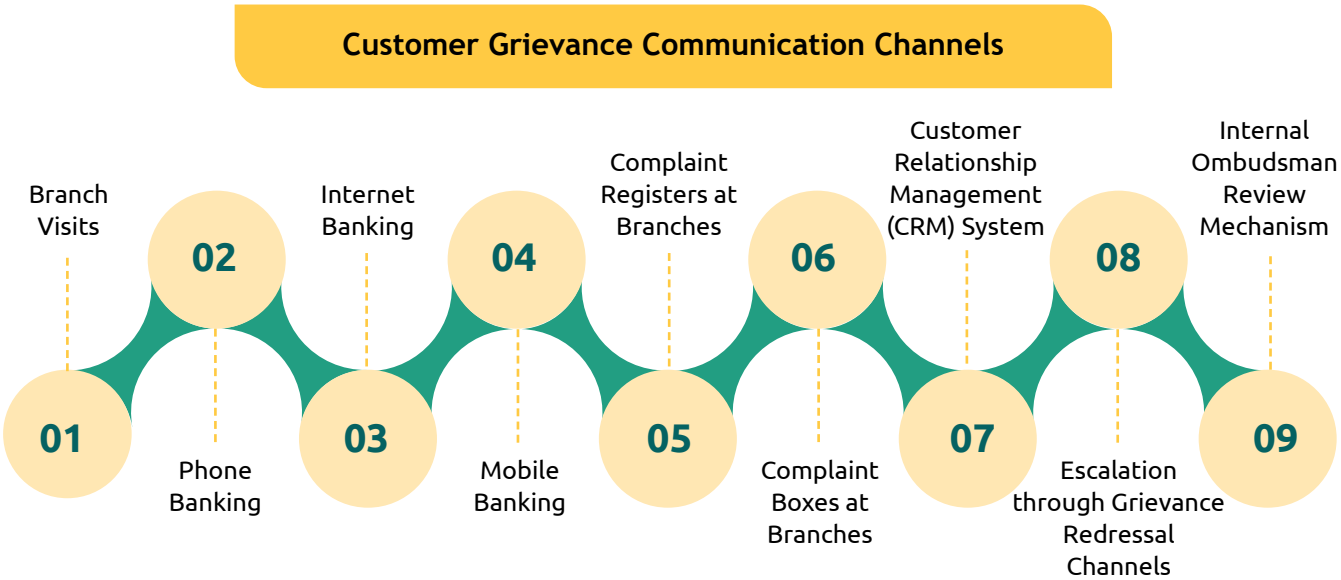
Customer Engagement

Customer engagement was supported through structured interactions, awareness programs and direct communication channels aimed at promoting informed financial decision-making and responsible banking practices.

Customer Engagement Programs in FY 2025-26		
Let's Connect - Aapki Baat Bank Ke Saath	Welcome Call Program	Year-Long Customer Awareness Program
▶ 83,611 customers participated during FY 2025-26 ▶ Dedicated platform for customers to interact with branch teams ▶ Enabled issue resolution, service guidance and product awareness ▶ Strengthened direct customer engagement across branches ▶ Enabled issue resolution, service guidance, and awareness of available service channels	▶ 14,50,746 customers reached during FY 2025-26 ▶ Covered Micro Banking, Branch Banking, Housing Finance, Vehicle Finance and MSME customers ▶ Supported customer onboarding and product awareness ▶ Facilitated early-stage issue identification and resolution	▶ 329 customer awareness interventions conducted ▶ 82 awareness topics covered ▶ 11 regional languages ▶ Key themes: financial literacy, banking products and services, grievance redressal, cyber fraud prevention, UPI security, phishing and vishing awareness, digital lending, data privacy and Key Fact Statements ▶ Outreach delivered through branch meetings, social media, mailers, SMS, WhatsApp, websites, ATM screens, branch televisions and newspaper advertisements ▶ Strengthened financial literacy, customer protection and responsible banking awareness

Grievance Management and Customer Protection

Ujjivan SFB advanced its grievance management framework through structured monitoring, workflow automation, root-cause analysis and corrective action mechanisms. During FY 2025-26, the Bank identified and addressed more than 50 service incidents, implementing process, product and system enhancements to improve customer experience and reduce recurrence of service issues.





The Bank further refined its Service Recovery and Incident Management Framework to enable early identification of service disruptions, timely escalation and structured corrective action. This proactive approach has improved service stability and strengthen resolution effectiveness across customer touchpoints.

These efforts contributed to sustained improvements in customer outcomes, with complaint volumes declining by 19.3% in FY 2025-26 and by 36% over the last three years, despite growth in customer base and digital transaction volumes. Significant reductions were recorded across ATM disputes, digital transaction complaints and non-transaction-related complaints, reflecting improvements in transaction reliability, customer service delivery and grievance management effectiveness. The Bank also maintained a strong focus on alternate channel servicing,

with **85.42% of service fulfilment requests** completed through alternate channels during FY 2025-26, reflecting increasing customer adoption of digital and self-service platforms.

Customer protection remained an area of focus during the year. Through a cross-functional approach involving Service Quality, Digital Banking, IT, Risk, Vigilance, Fraud Risk Management and Information Security teams, the Bank strengthened transaction monitoring, introduced preventive controls and expanded fraud detection capabilities. While complaint levels continued to improve, the Bank remains focused on addressing non-transaction-related complaints, which continue to represent the largest share of grievances, through targeted corrective actions and continuous service improvements.

Service Capacity Building

A service-first culture was reinforced through targeted learning interventions, employee capability-building programs and awareness initiatives aimed at delivering consistent and customer-centric banking experiences.



Impact Spotlight
Enhancing Service Quality through SQ Friday School

The Opportunity

To reinforce service quality standards and ensure consistent customer experience across the branch network.

Our Response

The Bank continued its SQ Friday School initiative, delivering regular learning content through dedicated Service Quality communication channels and Friday branch huddles. Topics covered service quality observations, customer interactions, complaint handling, operational compliance, digital servicing, nomination awareness and fraud prevention.

Impact Delivered

31 structured learning modules delivered during FY 2025-26

~4-5 weekly learning sessions circulated and discussed across the branch network

Outcomes

- ▶ Enhanced employee awareness of service quality priorities
- ▶ Improved consistency in customer interactions and service delivery
- ▶ Strengthened culture of continuous learning and customer-centricity
- ▶ Supported ongoing capability enhancement across branch teams

Alignment with ESG Strategy

This initiative supports

- ▶ Strategic Priority: Customer Centricity
- ▶ Material Topic: Customer Relationship Management
- ▶ ESG Pillar: Social

SDGs Aligned





Impact Spotlight

Embedding Customer-Centric Service through Ujjivan Pulse

The Opportunity

To strengthen customer-centric behaviours and service consistency across frontline teams.

Our Response

Ujjivan SFB implemented Ujjivan Pulse, its flagship customer-centricity program, using case-based learning, role-based simulations and real customer scenarios derived from complaint trends and feedback. The program introduced 10 Service Excellence Anchors, reinforcing behaviours such as accountability, ownership, transparency, empathy, timely response and solution-oriented service.

Impact Delivered

2,250 employees trained through 82 instructor-led sessions

204 Relationship Managers trained across 7 dedicated batches

2,046 frontline employees (Branch Managers, Branch Operations Managers, Customer Care Representatives and Cashiers) trained across 75 batches

Outcomes

- ▶ Stronger customer-centric service culture
- ▶ Improved frontline service capabilities
- ▶ 13 employees recognised for demonstrating Service Excellence Anchors through customer appreciation

Alignment with ESG Strategy

This initiative supports

- ▶ **Strategic Priority:** Customer Centricity
- ▶ **Material Topic:** Customer Relationship Management
- ▶ **ESG Pillar:** Social

SDGs Aligned





Future Outlook

Ujjivan SFB aims to further advance its customer experience framework by deepening digital adoption, enhancing service consistency and expanding proactive service capabilities. The Bank's future priorities are aligned with its broader objective of delivering reliable, accessible and responsive service across customer segments and channels.

Key focus areas include:

- ▶ Scaling the NPS framework across additional customer journeys and touchpoints
- ▶ Increasing digital adoption through deeper omnichannel integration
- ▶ Strengthening data-driven decision-making through improved dashboards, analytics and service insights
- ▶ Enhancing frontline capability and service culture through continuous training and service excellence interventions
- ▶ Expanding life event-based service offerings to provide more comprehensive support during critical customer needs
- ▶ Leveraging AI-enabled tools to enhance customer support, query management and problem resolution
- ▶ Improving proactive service recovery mechanisms through earlier identification of service disruptions
- ▶ Extending customer feedback channels to additional platforms such as Internet Banking and WhatsApp Banking
- ▶ Building on the cloud-based contact centre platform to enable future automation and intelligent service capabilities
- ▶ Expanding Interactive Voice Response (IVR)-based self-service capabilities, following the increase from 3 to 18 self-service options in Q1 FY 2026-27

These priorities will support the Bank's efforts to deliver a consistent, secure and customer-centric banking experience while enabling customers to engage with confidence across digital and physical channels.

COMMUNITY EMPOWERMENT

Corporate Social Responsibility

Ujjivan SFB's CSR initiatives focus on creating positive community outcomes across education, healthcare, livelihoods, infrastructure development, environmental stewardship and disaster relief. During FY 2025-26, the Bank expanded the scale and reach of its CSR programs while strengthening governance, monitoring, reporting and tracking the program outcomes across its CSR portfolio.

CSR Governance

The Bank's CSR strategy is guided by a robust governance framework that ensures responsible decision-making, regulatory compliance and effective program oversight. The Bank has a 3-tier governance structure with the CSR & Sustainability Committee of the Board comprising four Directors, including three Independent Directors, providing strategic direction for the CSR initiatives. Complementing this governance structure, CSR proposals undergo a multi-level review process involving legal and finance due diligence, Regional Sustainability Banking Committee evaluation and approval by the Central CSR & Sustainability Management Committee.

A CSR Policy has also been formulated in accordance with Section 135(4) of the Companies Act, 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014, as amended. The policy, developed based on the recommendations of the CSR & Sustainability Committees at the Management and Board level and approved by the apex Board, outlines the guiding principles for project selection, implementation, monitoring, reporting and formulation of the annual action plan.

Digitalising CSR Management

Ujjivan SFB operationalised the CSR Connect Platform, a centralised digital repository and project management system for CSR initiatives. During the reporting year, all CSR projects from the previous year were onboarded onto the platform, covering approximately 132 projects. Serving as a central repository for project information and documentation, the platform has streamlined project administration by replacing manual and email-based processes, improving accessibility, strengthening data consistency and enabling more effective oversight across the CSR portfolio. The platform achieved an accuracy level of 98-99%, strengthening governance, data reliability and program management.

The CSR Connect Platform enables end-to-end digital management of CSR programs through a structured lifecycle covering project planning, approvals, implementation, monitoring and closure.

01

**Project
Planning**

02

**Governance
& Approvals**

03

**Project
Execution**

04

**Monitoring
& Reporting**

05

**Project
Closure**



01 Project Planning

Captures project proposals, implementing partner information, beneficiary estimates, budget requirements and expected project outcomes to support informed project selection.

02 Governance and Approvals

Facilitates due diligence, legal and financial reviews, committee approvals and grant-related documentation, ensuring transparency and compliance throughout the approval process.

03 Project Execution

Tracks project implementation through fund disbursements, activity updates, beneficiary records and supporting documentation, enabling effective execution oversight.

04 Monitoring and Impact Assessment

Records utilisation reports, implementation updates, outcome assessments and reports to support performance tracking and data-driven decision-making.

05 Project Closure

Archives closure reports, compliance records and project outcomes, creating a central repository for audit-readiness, reporting and future reference.

The platform has also improved approval efficiency by consolidating project information in a single location and enabling stakeholder-specific access. Read-only access has been provided for audit and review purposes, while platform access has been expanded beyond Regional Managers to improve the timeliness of project updates. Future enhancements under consideration include project-level dashboards, dedicated infrastructure-project tracking, website and API integration for proposal submissions, broader access for implementation partners and enhanced geotagging capabilities.



VOICE OF OUR EMPLOYEE

CSR Connect has significantly streamlined the review process for CSR proposals by providing a centralised platform to access project proposals, due diligence documents and supporting records. The ability to review documents, provide legal inputs and track reviews on a single platform has improved collaboration and strengthened the CSR approval process.”

Ms. Megha T.

Principal Legal Counsel,
Company Affairs Ujjivan SFB

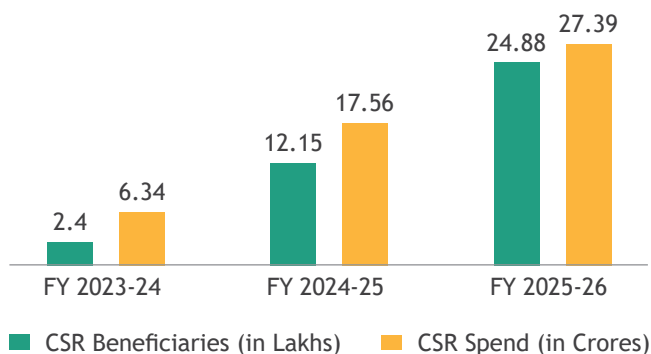


Strengthening Monitoring and Project Assurance

Monitoring of NGO-led projects is undertaken through continuous engagement with implementation partners, while direct implementation projects are subject to periodic site visits and review exercises to assess utilisation, maintenance and long-term outcomes. In FY 2025-26, Ujjivan SFB onboarded a professional CSR consultant to support regulatory advisory, standardisation of proposal and reports, utilisation monitoring, impact assessment, partner due diligence, project reviews and capacity building for both internal teams and implementation partners.

CSR Impact Across Thematic Areas

CSR initiatives are designed to address critical community needs while creating sustainable and inclusive development outcomes. During FY 2025-26, the Bank's CSR programs reached 24.88 Lakh beneficiaries, representing a growth of nearly 937% over FY 2023-24, supported by a CSR expenditure of ₹ 27.39 crore, an increase of 332% over the same period. The Bank's interventions were implemented across key thematic areas including infrastructure development, livelihood enhancement, disaster relief, education and sports, and healthcare.



Focus 1

Infrastructure Development

Infrastructure development initiatives (Chote Kadam, Ujjivan SFB's Flagship program) focused on improving access to safe, functional and inclusive community assets across education, healthcare and civic spaces, helping address critical infrastructure gaps and enhance the quality of life of underserved communities.

13,16,524 beneficiaries

Key interventions included:

- ▶ Renovation of educational institutions, Anganwadis and community learning spaces, including the renovation of a library in the East region and the construction of a new library in the West region.
- ▶ Upgradation of healthcare centres and Primary Health Centres (PHCs).
- ▶ Development of community playgrounds and public amenities.
- ▶ Renovation of public restrooms, washrooms and Anganwadi kitchens.
- ▶ Installation of solar streetlights to improve community safety and accessibility.
- ▶ Provision of ambulances, medical equipment, patient transport vehicles and other essential assets to public institutions.
- ▶ Supply of classroom aids and community infrastructure to schools and local civic bodies, respectively.





VOICE OF OUR BENEFICIARY

The renovation of our Anganwadi Centre has brought a meaningful change to the community. The upgraded infrastructure, improved sanitation facilities, waterproofing works and newly constructed kitchen have created a cleaner, safer and more welcoming environment for children, pregnant women and lactating mothers. The Centre is now better equipped to support early childhood learning, nutrition and overall well-being.”

“We have seen greater confidence among parents and a more positive experience for children attending the Centre. This long-awaited improvement has addressed a key community need and created lasting benefits for families. We sincerely thank Ujjivan SFB for supporting this initiative and helping create a better space for the children of our community.”



Community members and beneficiaries of the Anganwadi Centre

Rao Ka Mohalla, Mahendragarh, Haryana

Focus 2

Livelihood Enhancement

Livelihood enhancement initiatives focused on strengthening income generation capacity and economic resilience among underserved communities and the differently abled through sustainable pathways to financial independence and self-reliance.

480 beneficiaries



Key interventions included:

- ▶ Women's Livelihood Empowerment Program supporting 50 women from underserved communities in Purulia, West Bengal, through vocational training, access to resources and entrepreneurship opportunities.
- ▶ Training in basic tailoring, advanced garment construction and production-readiness, coupled with the provision of sewing machines, tools and raw materials to support income generation.
- ▶ Livelihood on Wheels initiative providing mobility-linked livelihood solutions for persons with disabilities (PwDs); 30 PwD beneficiaries across Bengaluru and Kolkata supported through specialised mobility vehicles, training and livelihood enablement opportunities in collaboration with Cheshire Disability Trust.
- ▶ Livelihood support through classroom training towards employment facilitation, training and livelihood support aimed at enabling PwD beneficiaries to earn an average monthly income of approximately ₹ 15,000.
- ▶ Skill development and employability programs for underprivileged youth implemented in partnership with Y4D Foundation supporting employment opportunities across retail, banking, Information Technology Enabled Services (ITEs) and other sectors.

VOICE OF OUR BENEFICIARY

Before the EmpowerThread project, most families in our villages depended on seasonal agricultural work, making it difficult to earn a steady income throughout the year. Through the training, sewing machines and access to the Common Facility Centre, we have developed tailoring skills that allow us to generate income beyond the agricultural season. The project has given us an opportunity to earn locally, reducing financial uncertainty and creating a more stable source of livelihood for our families.”

“Beyond income generation, the project has strengthened our confidence and self-reliance. Through the support provided under the initiative, implemented in partnership with MANT, we have gained access to market opportunities through the Producer Company, connecting us with buyers such as TRIFED, Biswa Bangla and Tantuja, helping us reach wider markets. The additional earnings have supported household expenses and children’s education, while giving many women greater economic independence. We are grateful to Ujjivan SFB for creating opportunities that enable women in our community to build sustainable livelihoods and contribute more actively to their families’ well-being.”



Women beneficiaries of the EmpowerThread Project

implemented in partnership with MANT, Purulia District, West Bengal

VOICE OF OUR BENEFICIARY

Living with a locomotor disability following a spinal condition brought significant challenges to my education, mobility and future aspirations. Despite financial constraints, I continued my studies and completed my graduation.

The ‘Livelihood on Wheels’ program became a turning point in my life. The training helped me build confidence and prepare for livelihood opportunities, while the NeoFly NeoBolt wheelchair with scooter attachment provided the independent mobility I had always dreamed of.

Today, I work as a Zomato delivery partner and also provide home tuition, enabling me to support my family and build a more secure future. The freedom, dignity and confidence that this support has given me are invaluable. This experience has shown me that the right opportunities can empower persons with disabilities to overcome challenges and lead independent, meaningful lives.”



Ms. Suparna Hazra

Beneficiary, Livelihood on Wheels Program, Kolkata, West Bengal

Focus 3

Disaster Relief

Disaster relief initiatives focused on addressing immediate humanitarian needs and supporting vulnerable populations affected by natural calamities and unforeseen emergencies. During FY 2025-26, the Bank extended relief support across Punjab, Maharashtra and Himachal Pradesh, reaching more than 12,360 beneficiaries, including over 5,000 families, through timely and coordinated assistance during periods of disruption and recovery.

Key interventions included:

- ▶ Disaster relief support for communities affected by floods and other natural disasters across Punjab, Maharashtra and Himachal Pradesh.
- ▶ Distribution of dry ration kits, groceries and other essential relief materials to affected communities.
- ▶ Provision of emergency assistance to vulnerable families facing disruption due to natural calamities.

12,360 beneficiaries



Focus 4

Education

Education based initiatives focused on expanding access to inclusive and quality learning opportunities that support the holistic development and future-readiness of underserved and marginalised communities.

12,408 beneficiaries



Key interventions included:

- ▶ Scholarship support for students from disadvantaged backgrounds in Tamil Nadu.
- ▶ Scholarship program for transgender students across the country to promote inclusive access to education.
- ▶ Technology-enabled learning programs towards addressing the digital divide for primary school students in Maharashtra and Madhya Pradesh in partnership with Pi Jam Foundation which exposed the government school students to coding, Critical thinking and problem-solving skills through interactive and age-appropriate learning modules.
- ▶ Deployment of a Tech Truck in Ujjain to enhance access to technology-enabled education for school children.
- ▶ Support for educational centres serving human-trafficked girls in Seoraphuli, enabling continued access to learning opportunities.
- ▶ Support for Anganwadis and schools across various parts of the country through educational and infrastructure assistance.

VOICE OF OUR BENEFICIARY

The benches provided by Ujjivan Small Finance Bank have significantly improved our learning experience at Chij Gam Primary School. Earlier, students had to sit on the floor and use writing boards, which often made studying uncomfortable and affected classroom participation.

With the new benches, students can learn and write more comfortably, helping them stay focused and engaged during lessons. The improved classroom environment has enhanced both convenience and enthusiasm for learning. We sincerely thank Ujjivan SFB for supporting our education and making a positive difference in the lives of students.”

Pari Jigneshkumar Patel

Student, Chij Gam Primary School, Navsari, Gujarat

Focus 5

Healthcare

Healthcare initiatives focused on strengthening access to quality healthcare services through investments in medical infrastructure, diagnostic capabilities, rehabilitation facilities and patient support systems.

4,55,894 beneficiaries

Key interventions included:

- ▶ Renovation of approximately 13 public healthcare centres through the Chote Kadam program.
- ▶ Establishment of physiotherapy units within Brain Health Clinics across 32 government district hospitals in Karnataka in partnership with NIMHANS coupled with provision of medical equipment to support early screening and management of neurological disorders with the impact outlook of about 60,000 individuals.
- ▶ Establishment of the Interactive Fitness (i-Fit) Hub at Stanley Medical College, Chennai, to provide technology-enabled rehabilitative support for children with developmental challenges; Deployment of advanced game-based rehabilitation systems

supporting motor, cognitive, sensory and functional development.

- ▶ Provision of four electric buggies at Kidwai Memorial Institute of Oncology, Bengaluru, to enhance patient mobility and accessibility across the hospital campus.
- ▶ Provision of ambulances to government hospitals in Vadodara and Shimla to strengthen patient transport and emergency care access.
- ▶ Support for hospitals and public healthcare institutions through the provision of critical medical equipment for intensive care, tuberculosis diagnosis, ophthalmology, haematology and other specialised healthcare services.



VOICE OF OUR BENEFICIARY

The I-FIT Hub has transformed the way our children experience therapy. What was once seen as a clinical session has become an activity they genuinely look forward to. Through interactive and engaging rehabilitation exercises, we have witnessed our children participate with greater enthusiasm, confidence and persistence. For many families, the most meaningful moments are seeing a child smile after completing a task, attempt activities they once thought were beyond their abilities and develop a newfound willingness to engage in therapy. The I-FIT Hub has become more than a rehabilitation space. It has created an environment where therapy, play and hope come together for children and their families.”



Parents and Families Receiving Services at District Early Intervention Centre

Institute of Social Paediatrics, Stanley Medical College & Hospital, Chennai

VOICE OF OUR BENEFICIARY

We sincerely appreciate Ujjivan Small Finance Bank for donating an ambulance to Chhani UCHC, Vadodara Municipal Corporation. This support has strengthened our ability to provide timely medical assistance and facilitate the transfer of high-risk pregnant women, children and critically ill patients requiring advanced care to higher healthcare centres.

The ambulance has enhanced access to emergency healthcare services and will contribute significantly to improving patient outcomes within the community. We thank Ujjivan SFB for its commitment to strengthening healthcare infrastructure and supporting public health.”



Dr. Vinay Bhabhor

Superintendent, Chhani UCHC, Vadodara Municipal Corporation

Focus 6

Environment

Environmental initiatives focused on natural resource conservation, ecological restoration and promotion of sustainable practices to strengthen climate resilience and environmental stewardship across communities.

4 water bodies rejuvenated
79 TCM water conservation capacity created

Key interventions included:

Kanekallu Lake Rejuvenation, Bengaluru

Rejuvenation of Kanekallu Lake in partnership with United Way of Bengaluru, benefiting 16 villages, 2,031 households and over 10,400 individuals through improved water availability and ecosystem restoration. The project included the release of 20,000 native fish, plantation of 1,250 saplings, an estimated 20% improvement in biodiversity and expected annual carbon sequestration of approximately 27.25 tonnes.



Waterbody Restoration in Satara, Maharashtra

Rejuvenation of three water bodies in Badva village in partnership with NAB Foundation through desilting, bund strengthening and seepage management, benefiting 3,227 individuals across 718 households and conserving approximately 79 TCM of water.

Water Security Projects

Ongoing rejuvenation of Kannur Lake in Tiruppur and two ponds in Jaisalmer to improve local water security and support ecosystem restoration.

Clean Ganga Initiative

Support to the Clean Ganga Project through the provision of boats to the Varanasi Municipal Corporation.

Afforestation and Biodiversity Conservation

Plantation of 20,000+ saplings through various CSR initiatives to support ecological restoration and environmental conservation.

Waste Management Infrastructure

Distribution of waste collection vehicles across Tamil Nadu, Maharashtra, West Bengal and Haryana to strengthen local waste management systems.

Project Swachh Neighbourhood

Expansion of the initiative across 748 branches, engaging 18,000+ employees in cleanliness drives, plantation activities and waste management awareness programs.





Impact Spotlight

Rejuvenating Kanekallu Lake in Bengaluru Rural

Problem Statement

For generations, Kanekallu Lake had been a source of water, livelihood, and ecological balance for the communities around Hoskote. Over time, however, silt accumulation and declining water-retention capacity left the lake struggling to sustain its role. Reduced water availability impacted local communities, agriculture, and the surrounding ecosystem, while the gradual loss of biodiversity signalled the deterioration of a once-thriving natural asset.

The Opportunity

Restoring the Lake offered an opportunity to rejuvenate an ecosystem and transform lives. Reviving the lake could improve water availability, recharge groundwater, restore biodiversity, and strengthen the resilience of local communities that rely on it for their livelihoods. Beyond ecological restoration, it represented an investment in a healthier environment, stronger communities, and a more sustainable future.

Our Response

In partnership with United Way of Bengaluru, Ujjivan SFB undertook rejuvenation of the Kanekallu Lake. The project included large-scale desilting, strengthening of the bund, ecosystem restoration measures, plantation activities and the release of native fish species to enhance biodiversity and improve the ecological health of the lake.

Impact Delivered

Benefited 16 villages, 2,031 households and over 10,400 individuals through improved water availability and ecosystem restoration.

Outcomes

- ▶ Released 20,000 native fish to strengthen aquatic biodiversity.
- ▶ Planted 1,250 saplings around the lake ecosystem.
- ▶ Achieved an estimated 20% improvement in biodiversity.
- ▶ Expected to contribute approximately 27.25 tonnes of carbon sequestration annually.

Alignment with ESG Strategy

This initiative supports

- ▶ **Strategic Priority:** Corporate Social Responsibility
- ▶ **Material Topic:** Corporate Citizenship and Philanthropy
- ▶ **ESG Pillar:** Social

SDGs Aligned





Impact Spotlight

Enhancing Ecosystems & Livelihoods through Afforestation

Problem Statement

Many rural communities face declining green cover, reduced ecological resilience, and limited livelihood opportunities. The absence of sustained afforestation efforts can contribute to environmental degradation, reduced biodiversity, and missed opportunities for nature-based livelihood generation.

The Opportunity

Afforestation presented an opportunity to strengthen local ecosystems, enhance biodiversity, contribute to carbon sequestration, and create sustainable livelihood opportunities for local communities through the cultivation of fruit-bearing trees.

Our Response

In partnership with Tagore Society for Rural Development (TSRD), Ujjivan SFB undertook an afforestation initiative in West Bengal during FY 2024-25 and FY 2025-26. The project involved the plantation of approximately 5,000 fruit-bearing trees, including mango, guava, jackfruit and citrus varieties. To support the long-term survival and growth of the plantations, the Bank also funded essential resources such as manure, fertilisers, irrigation facilities, land development activities and supporting infrastructure.

Impact Delivered

Supported the plantation of approximately 5,000 fruit-bearing trees, creating long-term environmental and socio-economic benefits for local communities.

Outcomes

- ▶ Planted approximately 5,000 fruit-bearing trees including mango, guava, jackfruit and citrus varieties.
- ▶ Strengthened local green cover and contributed to ecosystem enhancement.
- ▶ Supported the long-term growth and survival of plantations through irrigation, fertilisation and land development measures.
- ▶ Expected to contribute to carbon sequestration through the natural absorption and storage of atmospheric carbon.
- ▶ Created the potential for supplementary income and livelihood opportunities for local communities through future fruit production.

Alignment with ESG Strategy

This initiative supports

- ▶ **Strategic Priority:** Corporate Social Responsibility
- ▶ **Material Topic:** Corporate Citizenship and Philanthropy
- ▶ **ESG Pillar:** Environmental and Social

SDGs Aligned



Focus 7

Animal Welfare

Animal welfare initiatives focused on supporting wildlife care and conservation through improvements in veterinary infrastructure. During FY 2025-26, the Bank supported Kaziranga National Park through the provision of a surgical table to strengthen wildlife treatment and care capabilities, contributing to ongoing conservation efforts and the wellbeing of protected animal populations.



Employee Volunteering and Social Participation

Employee volunteering remained an important avenue for community engagement, with participation increasing by more than 100% compared to the previous year. Volunteering efforts were driven through leadership engagement and branch-level participation, particularly across locations associated with CSR infrastructure projects.

To strengthen participation management and recognition, volunteering activities are administered through the CSR Connect Platform, enabling activity registration, approval workflows, participation validation and automated issuance of e-certificates. The Bank is also evaluating regional and annual recognition mechanisms for repeat volunteers and employees contributing new CSR ideas.

Strengthening Partner Ecosystems

During FY 2025-26, Ujjivan SFB hosted its first CSR Partner Summit, “Vruksh”, bringing together more than 25 partner organisations senior leadership of Ujjivan SFB. Envisioned as a platform for dialogue, knowledge-sharing and capability building, the Bank institutionalises the summit as an annual forum to strengthen partner engagement and program effectiveness.

Focus 8

Biodiversity Conservation

During FY 2025-26, Ujjivan SFB initiated an assessment of branch locations to understand their proximity to legally designated forest areas, protected areas, eco-sensitive zones and wildlife corridors, supporting greater consideration of biodiversity-related factors across its operations. In parallel, biodiversity conservation was identified as an area under evaluation within the Bank’s Corporate Social Responsibility (CSR) program, with an environmentally focused biodiversity conservation project under consideration for implementation in FY 2026-27.



The summit featured panel discussions and knowledge-sharing sessions on CSR regulatory compliance, monitoring and reporting fund utilisation, project management practices, ESG integration within CSR programs and alignment with the UN SDGs. ESG sessions also covered responsible waste management, sustainable construction materials and energy efficiency, supporting the integration of sustainability considerations into program design and implementation. As part of these efforts, the Bank has developed ESG-related expectations for implementation partners, which will be incorporated into grant letters, with the potential integration of ESG parameters into partner assessment and due diligence processes over time.

Feedback received during the summit reflected appreciation for the Bank’s professional and transparent approach, responsiveness, understanding of field realities and collaborative engagement practices. Partners also highlighted opportunities to deepen long-term impact through multi-year engagements, enhanced capacity-building support, stronger impact measurement frameworks and continued focus on program sustainability. To strengthen partner engagement further, the Bank introduced a structured grievance redressal mechanism through an online feedback system, enabling systematic capture and resolution of partner inputs, concerns and operational challenges.

Financial Literacy Programs

Financial literacy and inclusive finance remain integral to Ujjivan SFB's efforts to strengthen financial capability, promote responsible financial behaviour and expand access to formal financial services among underserved communities. Through a range of targeted programs focused on financial awareness, digital banking adoption, entrepreneurship development and financial inclusion, the Bank continues to empower customers and communities across its areas of operation.

Detailed information on the Bank's financial literacy and entrepreneurship development initiatives, including program focus areas, beneficiary outreach and training interventions, is available in the Annual Report FY 2025-26.

FLPs Pragati and Diksha+ Pro achieved conversion rates of 32% and 29%, respectively, reflecting strong uptake of formal financial services.



VOICE OF OUR BENEFICIARY

Six years ago, I started with a livestock loan from Ujjivan to buy a cow and build a steady source of income. Today, with a ₹ 60,000 Group Loan, I run a home business making pickles and papad and support other women in my village to do the same. Attending the Diksha and Diksha+Pro Financial Literacy sessions transformed how I manage my finances, teaching me about savings, digital payments and fraud prevention. From having no savings to running my own business and mentoring others, my journey has been life-changing. I am grateful to Ujjivan for believing in me."

Ms. Sweety Singh

UEDP Beneficiary, Ujjivan SFB



VOICE OF OUR BENEFICIARY

I have been associated with Ujjivan SFB for the past four years. With the support of a loan from the Bank, I started a tailoring business that has helped me support my children's education. Through the Diksha program, I gained valuable knowledge about banking products, digital services and savings, which has helped me make informed financial decisions. Today, I am working towards my aspirations of owning a home and starting my own business. I am grateful to Ujjivan SFB for its continued support and guidance."

Ms. Neha Ratiram Shahu

Diksha program Beneficiary, USFB



Financial Literacy Programs

The E-Vikas Program is a dedicated financial literacy initiative designed for senior citizens, focusing on strengthening digital financial inclusion and confidence in using digital banking services. Through awareness sessions and practical guidance, the program promotes the secure use of digital financial services, enhances understanding of safe banking practices and increases awareness of doorstep banking facilities, enabling senior citizens to access banking services conveniently and with greater confidence. During FY 2025-26, the program reached 84 senior citizen beneficiaries.

FLP Beyond Ujjivan

To extend financial literacy efforts beyond its customer base, Ujjivan SFB continued the FLP Beyond Ujjivan initiative, engaging 3,683 individuals from underserved and financially vulnerable communities, including college students, daily wage workers, Self-Help Group (SHG) members, Anganwadi workers and garbage pickers. The initiative recorded a 1% conversion rate, reflecting the transition of participants into formal financial products and services while strengthening financial awareness and inclusion across diverse community groups.

Data-Driven Program Management

Financial literacy programs are increasingly being supported through digital data management systems. While Diksha Pro currently utilises the Bank's BR.NET platform for capturing participant's data, additional programs are being migrated from spreadsheet-based tracking to integrated CRM-enabled platforms to improve data accuracy, automate participant tracking and strengthen program reporting.

Financial Literacy Week 2026

Ujjivan SFB observed Financial Literacy Week (FLW) 2026 in line with the Reserve Bank of India's theme, "KYC - Your first step to safe banking". As part of the initiative, the Bank conducted structured awareness campaigns through branch notice boards, its website, internet and mobile banking platforms, ATM screens, branch televisions and social media channels. Financial literacy sessions conducted during the week reached 26,528 participants across India, helping raise awareness on safe banking practices and the importance of Know Your Customer (KYC) compliance.



VOICE OF OUR BENEFICIARY

I have learnt about safe banking practices from this dedicated training program. I understood the importance of not sharing OTPs, confidential information, ATM cards, or PINs with anyone. After the training, I received a call from an unknown person asking for my OTP, but I did not share it. I also learnt about KYC and its importance in banking."

Ms. Sampoorna

Support Staff, USFB





- ▶ Enhancing the CSR Connect Platform through additional project tracking, dashboard and reporting modules.
- ▶ Developing dedicated digital monitoring capabilities for infrastructure-focused projects.
- ▶ Exploring website and API integration for proposal submissions and partner engagement.
- ▶ Extending platform access to implementation partners and wider employee groups.
- ▶ Embedding ESG considerations across CSR partner engagement and assessment processes.
- ▶ Deepening impact monitoring through structured reviews and field assessments.
- ▶ Scaling volunteer recognition and participation programs.
- ▶ Advancing biodiversity conservation and community stewardship initiatives.
- ▶ Launching financial literacy programs for teachers, school administrators and healthcare professionals.
- ▶ Introducing enterprise-focused financial literacy and business continuity programs for MSMEs and street vendors.
- ▶ Broadening program outreach across aspirational districts and underserved communities.
- ▶ Strengthening digital data capture and reporting across financial literacy programs.

Future Outlook

The Bank remains focused on strengthening the effectiveness, reach and impact of its CSR and financial literacy initiatives through technology adoption, stronger partnerships and targeted community interventions by:

Community Development

- ▶ Enhancing the CSR Connect Platform through additional project tracking, dashboard and reporting modules.
- ▶ Extending CSR Connect-based digital monitoring capabilities for Chote Kadam projects.
- ▶ Exploring website and API integration for proposal submissions and partner engagement, while extending platform access to implementation partners and wider employee groups.
- ▶ Embedding ESG considerations across CSR partner engagement and assessment processes.
- ▶ Deepening impact monitoring through structured reviews and field assessments
- ▶ Scaling volunteer recognition and participation programs.
- ▶ Advancing biodiversity conservation and community stewardship initiatives.

Financial Literacy Programs

- ▶ Incorporating basic content on ESG awareness in the FLP curriculum.
- ▶ Launching financial literacy programs for teachers, school administrators and healthcare professionals.
- ▶ Introducing enterprise-focused financial literacy and business continuity programs for MSMEs and street vendors.
- ▶ Broadening program outreach across aspirational districts and underserved communities.
- ▶ Strengthening digital data capture and reporting across financial literacy programs.

BRAND POSITIONING AND OUTREACH

Marketing Governance

The Bank’s marketing function is led by the Chief Marketing Officer (CMO), who oversees brand strategy, customer engagement, communication and marketing initiatives across channels. The function works closely with business, digital and regional teams to design and execute campaigns that align with business priorities, customer needs and market opportunities.



RECOGNITIONS

Asia Book of Records

Recognised for Largest Puzzle Portrait
Installation by InDEVisible



Pitch Finnovate BFSI Marketing Awards 2025

Winner



ASSOCHAM Branding & Marketing Excellence Awards

Winner

Adgully Finixx Awards 2025

Winner



ET Shark Awards 2025

Winner



RMAI Flame Awards

Winner



Hyperlocal and Culturally Connected Brand Campaigns

A strong focus on regional relevance, community participation and experimental engagement shaped campaign execution during the year. Festival-linked platforms such as Ganesh Utsav, Durga Puja, Diwali, Sankranti and Dasara served as important engagement touchpoints across markets. Several initiatives blended physical and digital experiences through augmented reality (AR), virtual reality (VR), sensor-based gamification and neuroscience-led engagements to create immersive customer interactions.

Mann Ki Raath

A neuroscience-led audience engagement initiative in Odisha that incorporated EEG and ECG-based experiences to understand audience responses and drive deeper engagement.

Gaadi Geet

A culturally relevant vehicle loan awareness campaign in Bihar featuring folk music, customer participation, bike influencers and branch-level activations across Patna.

Chandamala Installation

A 35-foot Chandamala installation unveiled during Durga Puja celebrations, creating strong local engagement and brand visibility.

InDEVIvisible

A Women's Day initiative in Bengaluru featuring the largest puzzle portrait installation in an IT park, celebrating women's contributions and inclusion. This initiative was also recognised as the largest puzzle portrait installation by the Asia Book of Records.

Sound of Diwali

An inclusive sensory experience, engaging children with hearing and speech impairments through participative activities that fostered accessibility, awareness and community engagement.

Purpose-Led Awareness Campaigns

Beyond brand-building initiatives, the Bank strategically leveraged its communication platforms to promote awareness and encourage positive action on key social and behavioural issues.

Please Grow Up

A road safety awareness campaign conducted across regions to encourage responsible road behaviour and safer mobility practices.

World Mental Health Day Campaign

Promoted stress management and well-being among customers through awareness initiatives and the dissemination of stress-relief materials.

Banking Jaisi Marzi

A customer awareness initiative promoting digital banking adoption and encouraging customers to utilise the Bank's digital banking channels and services.

Digital Adoption Campaigns

Awareness initiatives promoting adoption of the Ujjivan EZY Mobile Banking App, enhanced WhatsApp Banking features and digital self-service banking capabilities. The Bank also supported paperless customer journeys through solutions such as WhatsApp-based token generation for branch visits.

Sound of Ujjivan

A brand engagement initiative that reinforced the Bank's signature audio identity through activations such as the World Music Day musical greeting card campaign.

Other Awareness communications

Communication initiatives focused on cybersecurity and OTP fraud prevention, financial awareness, women's empowerment, digital banking adoption and responsible social behaviour.

‘Digital-First’ Brand Building

Digital channels played a central role in amplifying customer engagement and brand visibility during FY 2025-26. Marketing efforts leveraged AI-generated content during festivals such as Durga Puja and Ganesh celebrations, increased the use of emotional storytelling across digital and social media channels, and undertook leadership-led public relations initiatives to enhance brand visibility and stakeholder engagement. Increased adoption of reels, influencer collaborations, employee advocacy, moment marketing and AI-led content contributed to stronger engagement across digital platforms.

Campaigns such as #MenBeingMen and the Please Grow Up road safety initiative drove strong audience engagement and organic amplification through a combination of storytelling, social media engagement and topical content. These initiatives contributed to growth in Instagram and LinkedIn followers.

To enhance customer accessibility, the Bank leveraged Google My Business (GBP) across its branch network to strengthen local discoverability and provide customers with easy access to branch information, product details, customer reviews and directions, thereby improving convenience and engagement. Complementing these efforts, digital campaigns promoted the adoption of key customer touchpoints, including WhatsApp Banking, chatbot-enabled services and the Ujjivan Ezy platform, with WhatsApp reaching more than 13 Lakh users during the year.

Marketing Automation and Personalised Customer Communication

During FY 2025-26, the Bank expanded the capabilities of its Marketing Automation Tool (MAT) to strengthen customer engagement and deliver more personalised communication.

Key enhancements included:

- ▶ Expansion of Customer Lifecycle Management (CLM) journeys from a few customer segments to approximately 25-30 automated journeys across savings accounts, current accounts and asset products.
- ▶ Integration of Email, SMS, WhatsApp and Rich Communication Services (RCS) to support omnichannel customer communication.
- ▶ Expansion of customer journey mapping across products and lifecycle stages.

The platform supports personalised customer engagement through a sequential communication model that progresses across Email, SMS and WhatsApp channels based on customer response behaviour. By identifying customers’ preferred communication channels and engagement patterns, it enables more targeted outreach, improved customer experiences and enhanced campaign effectiveness. The platform also supports cross-selling and upselling opportunities while enabling more cost-effective customer communication compared to traditional tele-calling and physical outreach methods.



Future Outlook

The Bank plans to continue investing in digital engagement and customer communication platforms, including WhatsApp Banking, marketing automation and performance marketing initiatives. Future efforts will also focus on strengthening financial education content, enhancing website content and digital customer experience, expanding social media engagement, improving online reputation management capabilities, and continuing hyperlocal and festival-linked campaigns.

Appendices

GRI CONTENT INDEX

GRI Std Disclosure	Description	Section	Page
GRI 2: General Disclosures			
1. Organisation and its reporting practices			
2-1	Organisational details	Growth, Reach and Differentiation	10
2-2	Entities included in the organisation's sustainability reporting	Purpose and Scope	4
2-3	Reporting period, frequency and contact point		
2-4	Restatements of information	<i>Data has been restated, where applicable, to ensure consistency with the current methodology</i>	-
2. Activities and Workers			
2-6	Activities, value chain and other business relationships	Ujjivan Growth Story	10
2-7	Employees	Workplace Excellence > Diversity and Inclusion	53
3. Governance			
2-9	Governance structure and composition	Sustainable Governance	16
2-10	Nomination and selection of the highest governance body	Annual Report - Directors' Reports > Nomination and Remuneration Policy	16
2-11	Chair of the highest governance body	Sustainable Governance	16
2-12	Role of the highest governance body in overseeing the management of impacts	Sustainable Governance > Sustainability Oversight	18
2-13	Delegation of responsibility for managing impacts		
2-14	Role of the highest governance body in sustainability reporting	The Board of Directors, through the CSR & Sustainability Committee, is regularly informed of and reviews the Bank's sustainability priorities, ESG performance, material sustainability matters and related disclosures	-
2-15	Conflict of interest	BRSR 2026: Principle 1 - Essential Indicator 6	AR26 Pg 205
2-16	Communication of critical concerns	Workplace Excellence > Human Rights > Grievance Redressal Mechanism	49
2-17	Collective knowledge of the highest governance body	AR 2026: Directors' Report > Familiarisation Programme for Independent Directors	AR26 Pg 127
2-18	Evaluation of the performance of the highest governance body	AR 2026: Directors' Reports > Board Evaluation	AR26 Pg 126
2-19	Remuneration policies	AR 2026: Directors' Reports > Nomination and Remuneration Policy	AR26 Pg 128
2-20	Process to determine remuneration		
4. Strategy, Policies and Practices			
2-22	Statement on sustainable development strategy	Progressive ESG Strategy	25
2-23	Policy commitments	Sustainable Governance > ESG Policies	18
2-24	Embedding policy commitments		
2-25	Processes to remediate negative impacts	No negative impacts due to Ujjivan SFB operations. Also, internal and external grievance mechanism is in place to address any grievances of the stakeholders	-
2-26	Mechanisms for seeking advice and raising concerns	Workplace Excellence > Human Rights	48
2-27	Compliance with laws and regulations	Ethics, Integrity and Trust	19
2-28	Membership associations	Advancing Partnerships for Progress	13
5. Stakeholder Engagement			
2-29	Approach to stakeholder engagement	Stakeholder Engagement	23

GRI Std Disclosure	Description	Section	Page
GRI 3: Material Topics			
3-1	Process to determine material topics	Material Priorities	24
3-2	List of material topics		
3-3	Management of material topics		
GRI 201: Economic Performance			
201-1	Direct economic value generated and distributed	Economic Value Creation	11
201-2	Financial implications and other risks and opportunities due to climate change	Climate Resilience	21
201-3	Defined benefit plan obligations and other retirement plans	Workplace Excellence > Employee Wellbeing	72
201-4	Financial assistance received from government	<i>No subsidies availed from Government, other than the subsidies availed for the customers under various loan schemes</i>	-
GRI 203: Indirect Economic Impact			
203-1	Infrastructure investments and services supported	Community Empowerment > Corporate Social Responsibility	104
203-2	Significant indirect economic impacts	Economic Value Creation	11
GRI 204: Procurement practices			
204-1	Proportion of spending on local suppliers	BRSR 2026: Principle 8 - Essential Indicator 4	AR26 Pg 228
GRI 205: Anti-corruption			
205-1	Operations assessed for risks related to corruption	BRSR 2026: Principle 1 - Essential Indicator 4 and 5	AR26 Pg 204, 205
205-2	Communication and training about anti-corruption policies and procedures		
205-3	Confirmed incidents of corruption and actions taken		
GRI 206: Anti-competitive Behaviour			
206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	<i>No legal actions against Ujjivan Small Finance Bank related to anti-competitive behaviour, anti-trust, or monopoly practices</i>	-
GRI 207: Tax			
207-1	Approach to tax	AR 2026: Significant Accounting Policies Forming Part of the Financial Statements > 3.12: Taxes on Income	AR26 Pg 262
207-2	Tax governance, control, and risk management	<i>The Compensation Policy states that employees shall always conform to applicable Income Tax and other similar statutes</i>	AR26 Pg 290
		AR 2026: Internal Control Systems and Its Adequacy	AR26 Pg 117
207-3	Stakeholder engagement and management of concerns related to tax	BRSR 2026: Section A > Indicator 25 - Complaints/Grievances on any of the principles under the NGRBC	AR26 Pg 193
GRI 302: Energy			
302-1	Energy consumption within the organisation	Environmental Responsibility > Energy Management	34
302-3	Energy intensity		
302-4	Reduction of energy consumption		
GRI 303: Water and Effluents			
303-1	Interactions with water as a shared resource	Not applicable	-
303-5	Water consumption	Environmental Responsibility > Water Management	40

GRI Std Disclosure	Description	Section	Page
GRI 305: Emissions			
305-1	Direct (Scope 1) GHG emissions	Environmental Responsibility > Emission	39
305-2	Energy indirect (Scope 2) GHG emissions	Management	
305-4	GHG emissions intensity		
305-7	Nitrogen oxides (NOx), sulphur oxides (SOx), and other significant air emissions	Not applicable	-
GRI 306: Effluents and Waste			
306-3	Waste generated	Environmental Responsibility > Waste	41
306-4	Waste diverted from disposal	Management	
306-5	Waste directed to disposal		
GRI 308: Supplier Environmental Assessment			
308-1	New suppliers that were screened using environmental criteria	BRSR 2026: Principle 6 - Leadership Indicator 7	AR26 Pg 227
308-2	Negative environmental impacts in the supply chain and actions taken	<i>No supplier has been found to have potential negative environmental impact.</i>	-
GRI 401: Employment			
401-1	New employee hires and employee turnover	Workplace Excellence > Talent Lifecycle Management	63
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Workplace Excellence > Employee Wellbeing	70
401-3	Parental leave	Workplace Excellence > Employee Wellbeing	73
GRI 403: Occupational Health and Safety			
403-1	Occupational health and safety management system	Workplace Excellence > Occupational Health and Safety	68
403-2	Hazard identification, risk assessment, and incident investigation		
403-3	Occupational health services		
403-4	Worker participation, consultation, and communication on occupational health and safety		
403-6	Promotion of worker health		
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships		
403-8	Workers covered by an occupational health and safety management system	<i>All permanent and contract employees of Ujjivan Small Finance Bank are covered by occupational health and safety management system</i>	-
403-9	Work-related injuries	Workplace Excellence > Occupational Health and Safety	68
403-10	Work-related ill health		
GRI 404: Training and Education			
404-1	Average hours of training per year per employee	Workplace Excellence > Training and Development	57
404-2	Programs for upgrading employee skills and transition assistance programs		
404-3	Percentage of employees receiving regular performance and career development reviews	BRSR 2026: Principle 3 Essential Indicator 9	AR26 Pg 211
GRI 405: Diversity and Equal Opportunity			
405-1	Diversity of governance bodies and employees	Sustainable Governance	16
405-2	Ratio of basic salary and remuneration of women to men	Workplace Excellence > Human Rights	51

GRI Std Disclosure	Description	Section	Page
GRI 406: Non-discrimination			
406-1	Incidents of discrimination and corrective actions taken	BRSR 2025: Principle 5 Essential Indicator 6	AR Pg 218
GRI 408: Child labour			
408-1	Operations and suppliers at significant risk for incidents of child labour	<i>Human rights policy of Ujjivan SFB clearly states that the Bank prohibits all forms of child labour and modern slavery within business operations and value chain partners.</i>	-
GRI 409: Forced or Compulsory Labour			
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	<i>Human rights policy of Ujjivan SFB clearly states that the Bank prohibits all forms of child labour and modern slavery within business operations and value chain partners.</i>	-
GRI 410: Security Practices			
410-1	Security personnel trained in human rights policies or procedures	<i>Training was provided to Ujjivan SFB's security personnel through their respective employers, and the process of streamlining the monitoring and reporting of participation details is currently underway.</i>	-
GRI 411: Rights of Indigenous Peoples			
411-1	Incidents of violations involving rights of indigenous people	<i>Zero cases of incidents on discrimination and incidents of violations involving rights of indigenous people</i>	-
GRI 412: Human Rights Assessment			
412-2	Employee training on human rights policies or procedures	BRSR 2026: Principle 5 Essential Indicator 1	AR26 Pg 216
GRI 413: Local communities			
413-1	Operations with local community engagement, impact assessments, and development programs	BRSR 2026: Principle 8 - Leadership Indicator 6	AR Pg 230
413-2	Operations with significant actual and potential negative impacts on local communities		
GRI 414: Supplier Social Assessment			
414-1	New suppliers that were screened using social criteria	Responsible Supply Chain	74
414-2	Negative social impacts in the supply chain and actions taken	<i>No supplier has been found to have potential negative social impact.</i>	-
GRI 415: Public policy			
415-1	Political contributions	<i>Ujjivan Small Finance Bank refrains from making political contributions to any candidates or parties</i>	-
GRI 417: Marketing and Labelling			
417-3	Incidents of non-compliance concerning marketing communications	<i>No incidents of non-compliance concerning marketing communications</i>	-
GRI 418: Customer Privacy			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Cyber Resilience	32

SASB ALIGNMENT

Topic	SASB Code	Metrics	Reference and Response
Data Security	FN-CB-230a.1	1. Number of data breaches 2. Percentage that are personal data breaches 3. Number of account holders affected	Cyber Resilience
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Cyber Resilience
Financial Inclusion and Capacity Building	FN-CB-240a.1	Number and amount of loans outstanding that qualify for programs designed to promote small business and community development	Inclusive Finance
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Community Empowerment > Financial Literacy Programs
Incorporation of ESG factors in credit analysis Financed Emissions	FN-CB-410a.2	Description of approach to incorporation of ESG factors in credit analysis	Climate Resilience
	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Environmental Responsibility > Emission Management (Scope 3 - Category 15 Housing and Vehicle)
	FN-CB-410b.2	Gross exposure for each industry by asset class	Annual Report Schedule B: Page 279 - Housing Loan
	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	Environmental Responsibility > Emission Management
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	No incidents of corruption or conflicts of interest were reported during FY 2025-26.
	FN-CB-510a.2	Description of whistleblower policies and procedures	Workplace Excellence > Human Rights
Systemic Risk Management	FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Climate Resilience

ACTIVITY METRICS

SASB Code	Metrics	Reference and Response
FN-CB-000.A	1. Number and 2. Value of checking and savings accounts by segment: (a) personal (b) small business	
FN-CB-000.B	1. Number and 2. Value of loans by segment: (a) personal (b) small business (c) corporate	Annual Report: Management and Discussion Analysis (Pag 113) - a) Personal - Housing and Micro mortgages, Vehicle Finance, Gold loan (retail), Micro banking (depend on borrower) b) Small & Medium business - Micro Banking, MSME, Agri Loan c) Corporate - FIG Lending

UN SDG ALIGNMENT

List of aligning activities

SDG 1: No Poverty



- Aakarshan Program onboarding 35,181 women as first-time borrowers into the formal credit ecosystem.
- Livelihood finance through Livestock Loans benefiting 23,770 customers.
- PM Vishwakarma Scheme support for traditional artisans, craftspeople and underserved communities.
- Tailoring and garment-construction training, sewing machines, tools and raw materials for livelihood generation.
- Livelihood on Wheels initiative for 30 persons with disabilities across Bengaluru and Kolkata through specialised mobility vehicles, training and livelihood enablement opportunities.
- Employment-linked training and livelihood support for persons with disabilities, including average monthly income opportunities of approximately ₹ 15,000.
- Skill development and employability programs for underprivileged youth in partnership with Y4D Foundation across retail, banking, Information Technology Enabled Services (ITeS) and other sectors.

SDG 2: Zero Hunger



- Disaster relief support through the distribution of dry ration kits, groceries and other essential relief materials to vulnerable communities.

SDG 3: Good Health and Well-being



- WATSAN loan for household water, sanitation and hygiene (WASH) infrastructure.
- Healthcare infrastructure development through the Chote Kadam CSR Program.
- Brain Health Clinics across 32 district hospitals in partnership with NIMHANS.
- Interactive Fitness (i-Fit) Hub at Stanley Medical College, Chennai, for children with developmental challenges through technology-enabled rehabilitation.
- Ambulances, patient mobility solutions and critical medical equipment for public healthcare institutions.

SDG 4: Quality Education



- Educational scholarships for transgender students and other individuals from disadvantaged backgrounds.
- Digital literacy programs focused on coding, computational thinking and problem-solving skills for government school students.
- Tech Truck initiative for expanded access to digital learning opportunities for school children.
- Financial literacy programs including Diksha+ Pro, IL Diksha, Pragati and Financial Literacy Camps for strengthening financial awareness and capability among diverse community groups.

SDG 5: Gender Equality



- Aakarshan Program with women accounting for 100% beneficiaries.
- Livestock loans benefiting 23,770 customers, with women accounting for 97% of beneficiaries.
- WATSAN loans with women accounting for 100% of beneficiaries.
- Loyalty Program for Group Loan customers with women accounting for 100% of beneficiaries.
- Women's Livelihood Empowerment Program for 50 women from underserved communities in Purulia, West Bengal, through vocational training, access to resources and entrepreneurship opportunities.
- Educational scholarships for transgender students.
- Women representation at 44% of the Bank's Board, supported through the WISE leadership development program and Unpause returnship program.

List of aligning activities

SDG 6: Clean Water and Sanitation



- WATSAN and Aarogya Ghar-linked financing solutions for household water, sanitation and hygiene infrastructure.
- Kanekallu Lake rejuvenation project benefiting 16 villages, 2,031 households and over 10,400 individuals.
- Waterbody restoration projects in Maharashtra, Rajasthan and Tamil Nadu.
- Support to the Clean Ganga Initiative through provision of boats to the Varanasi Municipal Corporation.

SDG 7: Affordable and Clean Energy



- Renewable energy generation through rooftop solar installations across branch locations, producing over 32,000 kWh of renewable electricity during FY 2025-26.
- Environmentally responsible housing solutions through Green Housing initiatives in partnership with the GRIHA Council.
- Green Building Guidelines for resource-efficient design, development and renovation of offices and model green branches.
- Energy conservation through the Sanchaya Program, and a 5% reduction in electricity consumption across Corporate and Regional offices.

SDG 8: Decent Work and Economic Growth



- MSME and agriculture financing solutions for liquidity management, entrepreneurship and enterprise growth.
- Ujjivan Entrepreneurship Development Program for MSME customers and women entrepreneurs.
- Livelihood programs under CSR implemented in partnership with Cheshire Disability Trust, Magic Bus India Foundation and Y4D Foundation.
- Financial literacy and entrepreneurship programs for nano entrepreneurs, MSMEs and underserved communities.
- 18,87,021 loans amounting to ₹ 13,109.9 crore disbursed under the Pradhan Mantri Mudra Yojana (PMMY), supporting micro and small entrepreneurs with access to credit for business establishment, expansion and working capital financing.

SDG 9: Industry, Innovation and Infrastructure



- MSME financing portfolio of ₹ 3,230 crore for access to financial services among small-scale enterprises and entrepreneurs.
- Affordable Housing financing for sustainable and resilient infrastructure development and long-term asset creation.
- Chote Kadam projects for development and strengthening of educational, healthcare and community infrastructure for human well-being.

SDG 10: Reduced Inequalities



- Aakarshan Program onboarding 35,181 women as first-time borrowers, including significant representation from socially disadvantaged and underserved communities, into the formal financial ecosystem.
- VISVAS interest subvention support for approximately 28,000 SC and OBC customers.
- Accessible banking services and doorstep banking support for senior citizens and PwDs.
- Livelihood on Wheels program benefiting 30 PwDs.
- Educational scholarships to transgender students and PwDs.

List of aligning activities

SDG 11: Sustainable Cities and Communities



- Basic living conditions for underserved communities through Affordable Housing and WATSAN loans.
- Provision of ambulances with special attention to the needs of vulnerable populations, including women, children, persons with disabilities and older persons.
- Renovation of public parks through CSR initiatives towards safe, inclusive, accessible and green public spaces.

SDG 12: Responsible Consumption and Production



- Water conservation through Kanekallu Lake rejuvenation and restoration of waterbodies in Maharashtra, Rajasthan and Tamil Nadu.
- Plantation of 20,000+ saplings through environmental stewardship initiatives.
- Savings of more than 7.2 Lakh sheets of paper through digital loan acknowledgements and approximately 28,000 pages of paper through digital contract management.
- Energy conservation through the Sanchaya Program, contributing to a 5% reduction in electricity consumption across Corporate and Regional Offices.
- Installation of aerators and sensor-based taps supporting improved water-use efficiency.

SDG 13: Climate Action



- Expansion of climate-risk monitoring from 8 to 18 climate-vulnerable districts within the Bank's risk management framework.
- Increase in EV financing share from 0.79% to 1.43% of the Vehicle Finance portfolio.
- Renewable energy generation of over 32,000 kWh through rooftop solar installations across branch locations.
- Climate resilience initiatives encompassing energy efficiency, renewable energy adoption and climate-risk integration across business operations.

SDG 14: Life Below Water



- Aquatic ecosystem restoration through the Kanekallu Lake rejuvenation project, including release of 20,000 native fish.

SDG 15: Life on Land



- Ecological restoration through the Kanekallu Lake rejuvenation project, including plantation of 1,250 saplings
- Plantation of 20,000+ saplings through various CSR and environmental initiatives.
- Wildlife conservation through the provision of veterinary infrastructure at Kaziranga National Park.
- Biodiversity-related assessments for understanding of biodiversity risks and opportunities.

SDG 17: Partnerships for the Goals



- Partnership with Water.org to expand access to Water, Sanitation and Hygiene (WASH) financing through WaterCredit and Aarogya Ghar initiatives.

ABBREVIATIONS

Abbreviation	Full Form
ABAC	Anti-Bribery and Anti-Corruption
AKMI	Association of Karnataka Micro Finance Institution
ALPHA	Microfinance Consultants Private Limited
AML	Anti-Money Laundering
ASFBI	Association of Small Finance Banks of India
BCP	Business Continuity Plan
BCM	Business Continuity Management
BCMS	Business Continuity Management System
BRSR	Business Responsibility and Sustainability Report
BRACO	Business Risk and Compliance Officers
CEEW	Council on Energy, Environment and Water
CPC	Central Processing Centre
CPGRAMS	Centralised Public Grievance Redress and Monitoring System
CRM	Customer Relationship Management
CSAT	Customer Satisfaction Score
CSR	Corporate Social Responsibility
CZMP	Coastal Zone Management Plan
DEI	Diversity, Equity and Inclusion
DG	Diesel Generator
DLCC	District Level Consultative Committee
DPDPA	Digital Personal Data Protection Act
DSCI	Data Security Council of India
ESG	Environmental, Social and Governance
ERM	Enterprise Risk Management
EV	Electric Vehicle
FIG	Financial Institutions Group
FIMMDA	Fixed Income Money Market and Derivatives Association of India
FTL	Fast Track Loan
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
GRIHA	Green Rating for Integrated Habitat Assessment
ICAAP	Internal Capital Adequacy Assessment Process
ICT	Information and Communication Technology
I-FIT	Interactive Fitness Hub
IBA	Indian Banks' Association
IB	Internet Banking
IBMB	Internet Banking and Mobile Banking
IIBF	Indian Institute of Banking and Finance
IL	Individual Loan
ISO	International Organisation for Standardisation
IT	Information Technology
KMP	Key Managerial Personnel
KRI	Key Risk Indicator

Abbreviation	Full Form
LMS	Loan Management System
LTIFR	Lost Time Injury Frequency Rate
MB	Mobile Banking / Micro Banking (context-specific)
MFIN	Microfinance Institutions Network
MSME	Micro, Small and Medium Enterprises
NBC	National Building Code
NGRBC	National Guidelines on Responsible Business Conduct
NIMHANS	National Institute of Mental Health and Neuro Sciences
NIMBLE	Next-generation Intelligent Management Business Lending Engine
NPA	Non-Performing Asset
NPS	Net Promoter Score
NRC	Nomination and Remuneration Committee
OBC	Other Backward Classes
OHS	Occupational Health and Safety
OPD	Out-Patient Department
PCAF	Partnership for Carbon Accounting Financials
PHC	Primary Health Centre
PMMY	Pradhan Mantri Mudra Yojana
POSH	Prevention of Sexual Harassment
PwD	Person with Disability
QRCF	Queries, Requests, Complaints and Feedback
RCSA	Risk and Control Self-Assessment
RBI	Reserve Bank of India
RMCB	Risk Management Committee of the Board
RPA	Robotic Process Automation
SC	Scheduled Caste
SDG	Sustainable Development Goal
SEBI	Securities and Exchange Board of India
SLBC	State Level Bankers' Committee
SLA	Service Level Agreement
ST	Scheduled Tribe
TAT	Turn Around Time
TCFD	Task Force on Climate-related Financial Disclosures
UPI	Unified Payments Interface
URC	Unbanked Rural Centre
VISVAS	Vishesh Interest Subvention Scheme
VRV	Variable Refrigerant Volume
WASH	Water, Sanitation and Hygiene
WATSAN	Water and Sanitation
WFH	Work From Home
WISE	Women Inspiring, Supporting and Empowering
WTD	Whole Time Director
ZLD	Zero Liquid Discharge

Ujjivan Small Finance Bank Limited

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