

**USFB/CS/SE/2025-26/71**

**Date:** September 08, 2025

**To,**

**National Stock Exchange of India Limited**  
Listing Department,  
Exchange Plaza, C -1, Block G, Bandra Kurla  
Complex, Bandra (E),  
Mumbai-400 051

**BSE Limited**  
Listing Compliance,  
P.J. Tower,  
Dalal Street, Fort,  
Mumbai-400 001

**Symbol:** UJJIVANSFB

**Scrip Code:** 542904

Dear Sir/Madam,

**Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") – Press Release**

Please find enclosed herewith, a copy of the press release issued by the Bank.

This intimation shall also be available on the Bank's website at [www.ujjivansfb.in](http://www.ujjivansfb.in).

We request you to take note of the above.

Thanking You,

Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**  
**Company Secretary & Head of Regulatory Framework**

*Encl: As mentioned above*

## *Ujjivan Small Finance Bank Charts Path to ₹1 Lakh Crore Gross Loan Book by FY30*

**Bengaluru, September 08, 2025:** Ujjivan Small Finance Bank (Ujjivan SFB) has charted out its strategic roadmap to achieve a Gross Loan Book (GLB) of ₹1 Lakh Crore by FY30, building upon the progress made since receiving its small finance bank licence in 2017. The bank's growth is anchored on a steady expansion of its liability franchise, deepening the reach of asset product suite, and creating a cost optimized operations leading to higher sustained profitability.

**A Diversified Loan Portfolio:** Ujjivan has been gradually diversifying its loan portfolio with secured lending increasing from 16% in FY19 to 46% as on Q1FY26. The bank aims to raise the share of its secured loan book to approximately 65%–70%, led by growth in Affordable Housing, Micro Mortgages, MSME lending, Vehicle Finance, Gold Loans and Agri Loans. Additionally aiming to increase the product suite by adding products for Mid Corporate Lending. While the Micro Banking portfolio which mainly comprises of Group Loans, forms the foundation of the scale, as customers progressively graduate to Individual Loans.

**Liability Franchise:** Ujjivan has built a granular liability franchise with retail deposits (CASA and retail term deposits) forming 72% of the total deposit base of ₹38,619 crore as of Q1FY26. CASA balances stood at ₹9,381 crore, representing 24.3% of deposits, with a long-term objective of CASA reaching 35% of total deposits by FY30. This growth will be supported by the planned expansion of the branch network from 752 to approximately 1,150 branches, deeper cross-sell to an expanded customer base, and a suite of products including IPO-ASBA, insurance, mutual fund distribution, remittances, and co-branded credit cards.

**Profitability and Risk Profile:** As we scale up our execution, the key focus areas would be on optimising the framework of our technology/digital stack, having the right sized employee count, rationalizing operational expenses, enhancing productivity, along with prudent roll out of our branch and other physical infrastructure. These will enable us to bring our cost to income ratio close to 55%. Combining this with our credit underwriting and collections mechanism will help deliver RoA of 1.8%-2.0% through prudent leverage and RoE of 16%-18% by FY30.

**Capital Position:** With a CRAR of 22.8% and Tier I at 21.2%, Ujjivan remains comfortably capitalized as of Q1FY26. The shift in asset book towards secured loans with lower risk weights not only enhances capital efficiency but also provides headroom to support long-term growth without immediate need for raising capital.

Commenting on the Bank's journey, **Mr. Sanjeev Nautiyal, Managing Director & CEO, Ujjivan Small Finance Bank**, said, *"Our roadmap to a ₹1 lakh crore gross loan book by FY30 builds on the foundation established since becoming a small finance bank. Over this period, we have grown our gross loan book from ₹7,560 crore in FY17 to ₹33,287 crore in Q1FY26.*

*Our strategy focuses on expanding our branch network from 752 to around 1,150, increasing the secured share of the loan book to 65%–70%, raising CASA to 35% of deposits, and doubling*

*branch productivity. We expect annual Gross Loan Book growth in the range of 20%–25%, with the objective of achieving RoE of 16%–18% and RoA of 1.8%–2.0% in FY30. With a diversified and growing customer base of over 97 Lakhs across 26 states & Union Territories, we are well positioned to deliver on these priorities while continuing to focus on Mass, Aspiring and Emerging Affluent segments of a growing India.”*

**About Ujjivan Small Finance Bank Limited**

Ujjivan Small Finance Bank Limited is a scheduled commercial bank authorised to carry on the business of small finance bank in India. Bank serves ~97 lakh customers through 754 branches, 613 ATMs/ACRs, spread across 326 districts and 26 states and union territories in India. Gross loan book stands at ₹ 33,287 crore with a deposit base of ₹ 38,619 crore as of June 30, 2025. The Bank has been assigned a credit rating of AA- (Stable)/A1+ from CARE/CRISIL respectively towards its long-term bank facilities, fixed deposits and CD program depicting sustenance of Banks Performance. Ujjivan SFB has been ranked 26th among India’s Best Companies to Work for 2025 by Great Place to Work® Institute, the global authority on workplace culture

We constantly strive to ensure strong corporate culture which emphasizes on integrating CSR values with business objectives. We work with communities in navigating the unprecedented challenges primarily focused on healthcare, disaster relief, livelihood for especially abled people, education, and community infrastructure development.

Web: [www.ujjivansfb.in](http://www.ujjivansfb.in) | X: @UjjivanSFB | WhatsApp: 9002082121

For further information, please contact:

<b>Ujjivan Small Finance Bank Limited</b> <b>Ms. Flovie Martins</b> <a href="mailto:flovie.martins@ujjivan.com">flovie.martins@ujjivan.com</a>
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