UJJIVAN SMALL FINANCE BANK
Build a Better Life

USFB/CS/SE/2025-26/81

October 03, 2025

To,

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

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

Scrip Code: 542904

Dear Sir/Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Key Business Highlights for the Quarter ended September 30, 2025:

Deposits:

Particulars	Sep 30, 2025	Sep 30, 2024	Y-o-Y	Jun 30, 2025	Q-o-Q
Total Deposits (₹ in crore)	**39,101**	**34,070**	**14.8%**	**38,619**	**1.2%**
CASA (₹ in crore)	10,782	8,832	22.1%	9,381	14.9%
CASA Ratio (%)	27.6%	25.9%		24.3%	
Credit-Deposit Ratio (%)	88%	87%		86%	

Gross Loan Book:

Particulars (₹ in crore)	Sep 30, 2025	Sep 30, 2024	Y-o-Y	Jun 30, 2025	Q-o-Q
Gross Loan Book*	**34,588**	**30,343**	**14.0%**	**33,287**	**3.9%**
Group Loan (GL)	*13,106*	*14,892*	-12.0%	*12,961*	1.1%
Individual Loan (IL)	*5,475*	*4,998*	9.5%	*5,332*	2.7%
Housing (incl. Micro Mortgage)	*8,749*	*5,783*	51.3%	*7,962*	9.9%
MSME	*2,559*	*1,514*	69.0%	*2,253*	13.6%
FIG	*2,489*	*2,042*	21.9%	*2,798*	-11.0%
Vehicle Loan	*656*	*262*	150.4%	*560*	17.1%
Gold Loan	*412*	*62*	564.5%	*293*	40.6%
Agri Banking	*510*	*135*	275.0%	*403*	26.6%
*Others^*	*632*	*654*	-3.4%	*725*	-12.8%

Total Secured Book (₹ in crore)	***16,342***	***10,576***	***54.5%***	***15,162***	***7.8%***
Secured Book (%)	**47%**	**35%**		**46%**	

*Note: Individual Loan, MSME and Others^ include both secured and unsecured products. | *Includes IBPC/ Securitization of ₹174 crore as on Sep'25 | ₹178 crore as on Jun'25 | ₹579 crore as on Sep'24 | ^Includes, Staff Loan, OD-FD & others*

Disbursements:

Particulars (₹ in crore)	Q2 FY26	Q2 FY25	Y-o-Y	Q1 FY26	Q-o-Q
Overall Disbursement	**7,958**	**5,376**	**48.0%**	**6,539**	**21.7%**
Group Loan (GL)	*3,130*	*2,417*	29.5%	*2,844*	10.1%
Individual Loan (IL)	*1,128*	*877*	28.6%	*1,090*	3.5%
Housing (incl. Micro Mortgage)	*1,072*	*758*	41.4%	*892*	20.2%
MSME	*508*	*216*	135.2%	*402*	26.4%
FIG	*1,353*	*580*	133.3%	*609*	122.2%
Vehicle Loan	*185*	*82*	125.6%	*158*	17.1%
Gold Loan	*215*	*41*	424.4%	*164*	31.1%
Agri Banking	*137*	*44*	211.4%	*107*	28.0%
*Others^*	*230*	*361*	-36.3%	*273*	-15.8%

Note: ^Includes, Staff Loan, OD-FD & others

Asset Quality:

Particulars	Sep 30, 2025	Jun 30, 2025	Sep 30, 2024
PAR (%)	4.45%	4.81%	5.08%
GNPA (%)	2.46%	2.52%	2.51%

Note: Write-off done in Q2FY26 / Q1FY26 / Q2FY25 are ₹211 Cr / ₹159 Cr / ₹140 Cr

Micro Banking (GL & IL) Bucket X Collections:

Particulars	Sep'25	Aug'25	Jul'25
Micro Banking (GL & IL) Bucket X Collection Efficiency	99.50%	99.49%	99.46%

The information with reference to Q2FY26 is provisional and subject to an audit / limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

This intimation shall be available on the Bank's website at www.ujjivansfb.in

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Digitally signed by Sanjeev Barnwal
Date: 2025.10.03 18:41:06 +05'30'

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework