Deloitte Haskins & Sells
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Tel: +91 79 6682 7300
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Abarna & Ananthan
Chartered Accountants
521, 3rd Main Rd, 2nd Phase,
6th Block, Banashankari 3rd Stage,
Bengaluru,
Karnataka 560085

Independent Auditors' Review Report on unaudited financial results for the quarter and half year ended September 30, 2025 of Ujjivan Small Finance Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors of Ujjivan Small Finance Bank Limited

1. We have reviewed the accompanying Statement of unaudited financial results of **Ujjivan Small Finance Bank Limited** (the "Bank") for the quarter and half year ended September 30, 2025 (the "Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). We have initialled the Statement for identification purposes only.

2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of the Bank's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to Banks, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information

DELOITTE HASKINS & SELLS
CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN
FRN No
000003S
BANGALORE
CHARTERED ACCOUNTANTS

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required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India ('RBI') in respect of Income recognition, asset classification, provisioning and other related matters.

For **Deloitte Haskins & Sells**
Chartered Accountants
(Firm Registration No. 117365W)

G. K. Subramaniam
Partner
Membership No. 109839
UDIN: 25109839BMOFZS2095
Place: Bengaluru
Date: October 17, 2025

For **Abarna & Ananthan**
Chartered Accountants
(Firm Registration No. 000003S)

R. Natarajan
Partner
Membership No. 035898
UDIN: 25035898BPTXZX8227
Place: Bengaluru
Date: October 17, 2025

UJJIVAN SMALL FINANCE BANK LIMITED

CIN: L65110KA2016PLC142162

Registered and Corporate Office: Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka

Website: www.ujjivansfb.in Phone: +91 80 4071 2121

Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2025

(Rs. in Lakh)

Sl No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	**Interest earned (a)+(b)+(c)+(d)**	**1,68,231**	**1,61,884**	**1,61,279**	**3,30,115**	**3,18,997**	**6,35,439**
	a) Interest/ discount on advances/ bills	1,47,270	1,39,884	1,40,545	2,87,154	2,78,432	5,52,570
	b) Income on investments	20,301	21,186	20,102	41,487	39,509	80,583
	c) Interest on balances with Reserve Bank of India and other interbank funds	457	599	253	1,056	388	1,096
	d) Others	203	215	379	418	668	1,190
2	Other income (Refer note 7)	25,635	24,899	20,725	50,534	40,434	84,620
3	**Total income (1)+(2)**	**1,93,866**	**1,86,783**	**1,82,004**	**3,80,649**	**3,59,431**	**7,20,059**
4	Interest expended	76,063	76,289	66,902	1,52,352	1,30,474	2,71,812
5	**Operating expenses (i)+(ii)**	**78,279**	**74,446**	**69,022**	**1,52,725**	**1,31,925**	2,79,324
	(i) Employees cost	43,546	41,175	36,844	84,721	70,869	1,49,949
	(ii) Other operating expenses	34,733	33,271	32,178	68,004	61,056	1,29,375
6	**Total expenditure (4)+(5)** **[excluding provisions and contingencies]**	1,54,342	1,50,735	1,35,924	3,05,077	2,62,399	5,51,136
7	**Operating profit before provisions and contingencies (3)-(6)**	39,524	36,048	46,080	75,572	97,032	1,68,923
8	Provisions (other than tax) and contingencies (Refer note 9)	23,496	22,494	15,051	45,990	26,036	74,766
9	Exceptional items	-	-	-	-	-	-
10	**Profit from ordinary activities before tax (7)-(8)-(9)**	16,028	13,554	31,029	29,582	70,996	94,157
11	Tax expense	3,856	3,232	7,726	7,088	17,585	21,547
12	**Net profit from ordinary activities after tax (10)-(11)**	12,172	10,322	23,303	22,494	53,411	72,610
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	**Net profit for the period/ year (12)-(13)**	**12,172**	**10,322**	**23,303**	**22,494**	**53,411**	**72,610**
15	Paid up equity share capital (Face value of Rs. 10/- each)	1,93,715	1,93,535	1,93,418	1,93,715	1,93,418	1,93,500
16	Reserves excluding revaluation reserves						4,14,841
17	**Analytical ratios and other disclosure**						
	(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL	NIL
	(ii) Capital Adequacy Ratio - BASEL II (Refer note 8)	21.36%	22.77%	23.38%	21.36%	23.38%	23.10%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face value of Rs. 10/- each) [2]						
	Basic EPS (Rs)	0.63	0.53	1.21	1.16	2.76	3.75
	Diluted EPS (Rs)	0.62	0.53	1.19	1.15	2.72	3.71
	(iv) NPA Ratios						
	(a) Gross NPAs	84,311	83,435	74,996	84,311	74,996	69,589
	(b) Net NPAs	22,500	22,612	16,408	22,500	16,408	15,243
	(c) % of Gross NPAs to Gross advances	2.45%	2.52%	2.52%	2.45%	2.52%	2.18%
	(d) % of Net NPAs to Net advances[1]	0.67%	0.70%	0.56%	0.67%	0.56%	0.49%
	(v) Return on assets (average)[2]	0.25%	0.21%	0.55%	0.47%	1.28%	1.67 %
	(vi) Debt- equity ratio	0.26	0.27	0.23	0.26	0.23	0.25
	(vii) Total debt to total assets3	5.97%	6.27%	6.01%	5.97%	6.01%	5.97 %
	(viii) Net worth	6,32,320	6,19,103	5,88,180	6,32,320	5,88,180	6,08,341

1 Refer note 9

2 Figures for the quarter / half year ended are not annualised.

3 Total debt represents total borrowings of the Bank. Total assets as per Balance sheet.

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN CHARTERED ACCOUNTANTS FRN No 000003S BANGALORE

Ujjivan Small Finance Bank Ltd

UJJIVAN SMALL FINANCE BANK LIMITED
CIN: L65110KA2016PLC142162
Registered and Corporate Office: Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka
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Segment information in accordance with the RBI guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under:

(Rs. in Lakh)

Sl No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	**Segment revenue**						
(a)	Treasury	23,251	26,819	21,150	50,070	41,341	86,393
(b)	Retail banking	1,65,192	1,53,972	1,56,138	3,19,164	3,09,111	6,14,056
(c)	Wholesale banking	5,423	5,992	4,716	11,415	8,979	19,610
(d)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	Total income	**1,93,866**	**1,86,783**	**1,82,004**	**3,80,649**	**3,59,431**	**7,20,059**
2	**Segment results**						
(a)	Treasury	3,230	5,855	1,456	9,085	2,838	7,395
(b)	Retail banking	9,132	8,686	29,513	17,818	68,514	84,437
(c)	Wholesale banking	4,984	430	1,518	5,414	2,483	7,913
(d)	Unallocated	(1,318)	(1,417)	(1,458)	(2,735)	(2,839)	(5,588)
	Total profit before tax	**16,028**	**13,554**	**31,029**	**29,582**	**70,996**	**94,157**
3	**Segment assets**						
(a)	Treasury	14,22,480	15,06,881	12,97,361	14,22,480	12,97,361	14,82,546
(b)	Retail banking	32,59,314	30,95,684	28,36,188	32,59,314	28,36,188	29,79,942
(c)	Wholesale banking	2,47,245	2,78,619	2,02,977	2,47,245	2,02,977	2,76,797
(d)	Unallocated	32,354	29,867	25,340	32,354	25,340	29,630
	Total assets	**49,61,393**	**49,11,051**	**43,61,866**	**49,61,393**	**43,61,866**	**47,68,915**
4	**Segment liabilities**			-			
(a)	Treasury	12,41,188	13,16,919	11,22,417	12,41,188	11,22,417	12,93,427
(b)	Retail banking	28,43,920	27,05,432	24,53,740	28,43,920	24,53,740	25,99,809
(c)	Wholesale banking	2,15,734	2,43,495	1,75,606	2,15,734	1,75,606	2,41,488
(d)	Unallocated	28,231	26,102	21,923	28,231	21,923	25,850
	Total liabilities	**43,29,073**	**42,91,948**	**37,73,686**	**43,29,073**	**37,73,686**	**41,60,574**
5	**Capital employed**						
(a)	Treasury	1,81,292	1,89,962	1,74,944	1,81,292	1,74,944	1,89,119
(b)	Retail banking	4,15,394	3,90,252	3,82,448	4,15,394	3,82,448	3,80,133
(c)	Wholesale banking	31,511	35,124	27,371	31,511	27,371	35,309
(d)	Unallocated	4,123	3,765	3,417	4,123	3,417	3,780
	Total	**6,32,320**	**6,19,103**	**5,88,180**	**6,32,320**	**5,88,180**	**6,08,341**

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 - "Segment Reporting". The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the Bank is considered to operate only in domestic segment.

A) **Treasury:** The Treasury Segment primarily consists of net interest earnings from the Bank's Investment portfolio, money market borrowing and lending, gains or losses on Investment operations and a portion of income/loss from sale/purchase of Priority Sector Lending Certificates ("PSLC").

B) **Retail Banking:** The Retail Banking Segment serves retail customers through a branch network and other delivery channels. Retail Banking includes lending to and deposits from retail customers and identified earnings and expenses of the segment. This segment raises deposits from customers and provides loans and other services to customers. Revenues of the Retail Banking Segment are derived from interest earned on retail loans, processing fees earned, other related incomes and a portion of income/loss from sale/purchase of Priority Sector Lending Certificates ("PSLC"). Expenses of this segment primarily comprises of interest expense on deposits and borrowings, infrastructure and premises expenses for operating the branch network and other delivery channels, personnel costs, other direct overheads and allocated expenses.

C) **Whole Sale Banking:** The Wholesale Banking Segment provides loans to Corporates and Financial Institutions. Revenues of the Wholesale Banking Segment consist of interest earned on loans made to customers. The principal expenses of the segment consist of interest expense on funds borrowed from external sources and other internal segments, premises expenses, personnel costs, other direct overheads and allocated expenses of delivery channels, specialist product groups, processing units and support groups.

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN CHARTERED ACCOUNTANTS FRN No 000003S BANGALORE

Ujjivan Small Finance Bank Ltd

Notes :

1) Statement of Assets and Liabilities as at September 30, 2025 is given below:

(Rs. in Lakh)

Particulars	As at September 30, 2025 (Unaudited)	As at September 30, 2024 (Unaudited)	As at March 31, 2025 (Audited)
CAPITAL AND LIABILITIES			
Capital	1,93,715	1,93,418	1,93,500
Employees stock options outstanding	9,266	8,177	8,964
Reserves and surplus	4,29,339	3,86,585	4,05,877
Deposits	39,21,091	34,06,984	37,63,048
Borrowings	2,96,167	2,62,179	2,84,536
Other liabilities and provisions	1,11,815	1,04,523	1,12,990
Total	**49,61,393**	**43,61,866**	**47,68,915**
ASSETS			
Cash and balances with Reserve Bank of India	2,37,380	2,25,278	3,13,337
Balances with Banks and money at call and short notice	31,213	26,188	3,643
Investments	11,60,348	10,59,159	11,72,999
Advances	33,80,759	29,17,925	31,39,000
Fixed assets	48,991	47,999	45,691
Other assets	1,02,702	85,317	94,245
Total	**49,61,393**	**43,61,866**	**47,68,915**

2) Statement of Cashflow as at September 30, 2025 is given below:

(Rs. in Lakh)

Particulars	For the period ended September 30, 2025 (Unaudited)	For the period ended September 30, 2024 (Unaudited)	For the year ended March 31, 2025 (Audited)
Cash Flow from Operating Activities			
Profit before tax	29,582	70,996	94,157
Adjustments for :			
Depreciation on Bank's Property	7,037	6,649	13,472
(Profit)/Loss on sale of Land, Building & Other assets (net)	(7)	(6)	48
Expense on employee stock option	893	944	1,732
Provision for Non Performing Assets (incl. loans written off)	44,889	24,865	72,516
Provision for Standard Assets	1,097	1,171	2,254
Profit/ (Loss) on Revaluation of Investments (net)	(2,786)	(114)	3,548
Interest earned on fixed deposits	-	(364)	-
(Profit)/loss on sale of available for sale of other than HTM securities	(1,864)	(554)	(1,313)
Amortisation of premium on securities	1,844	1,034	2,203
Preference dividend to eUFSL adjusted pursuant to the scheme of amalgamation	-	-	-
Operating Profit before working capital changes	**80,685**	**1,04,621**	**1,88,617**
Adjustments for :			
(Increase)/Decrease in Advances	(2,86,647)	(2,54,498)	(5,23,225)
Decrease/(Increase) in Investments in other than HTM securities	1,45,179	(9,741)	(37,757)
Decrease/(Increase) in Other assets	(5,713)	(21,291)	(8,973)
(Decrease)/Increase in Deposits	1,58,043	2,60,768	6,16,833
(Decrease)/Increase in Other liabilities	(2,272)	(14,222)	(6,839)
Cash Flow from Operating Activities	**89,275**	**65,637**	**2,28,656**
Direct taxes paid (net of refunds)	(9,832)	(629)	(25,836)
Net Cash Flow generated from Operating Activities (A)	**79,443**	**65,008**	**2,02,820**
Cash Flow from Investing Activities			
Proceeds from sale of Fixed assets	82	86	175
Investment in HTM securities (net)	(1,29,734)	(72,809)	(1,62,798)
Deposits (created)/encashed with Banks and financial institutions (net)	(23,750)	(19,000)	-
Interest earned on fixed deposits	-	364	-
Purchase of Fixed Assets including Capital work in progress	(10,413)	(12,062)	(16,721)
Net Cash Flow used in Investing Activities (B)	**(1,63,815)**	**(1,03,421)**	**(1,79,344)**
Cash Flow from Financing Activities			
Proceeds from issue of equity shares (net of issue expenses)	605	1,110	1,378
Increase / (decrease) in Borrowings (net)	11,630	45,098	67,455
Dividend paid during the year	-	(29,008)	(29,008)
Net Cash Flow generated from Financing Activities (C)	**12,235**	**17,200**	**39,825**
Net Increase / (decrease) in Cash and Cash Equivalents (A+B+C)	**(72,137)**	**(21,213)**	**63,301**
Cash and Cash Equivalents at the beginning of the period/ year	**3,15,697**	**2,52,396**	**2,52,396**
Cash and Cash Equivalents acquired pursuant to scheme of amalgamation (refer note 8)	-		-
Cash and Cash Equivalents at the end of the period / year *	**2,43,560**	**2,31,183**	**3,15,697**

* Exclusive of Fixed Deposits under Lien of Rs. 25,033 (in lakh) as at September 30, 2025, Rs. 20,283 (in lakh) as at September 30, 2024 and Rs.1,283 (in lakh) as at March 31, 2025.

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN FRN No 000003S BANGALORE CHARTERED ACCOUNTANTS

Ujjivan Small Finance Bank Ltd.

Notes :

3) The above financial results have been approved at the meeting of the Board of Directors held on October 17, 2025. The financial results for the quarter and half year ended September 30, 2025, were subjected to a limited review by the Joint Statutory Auditors (Deloitte Haskins & Sells, Chartered Accountants and Abarna & Ananthan, Chartered Accountants) who have issued an unmodified conclusion thereon.

4) The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statement for the year ended March 31, 2025.

5) The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standard ("Accounting standards") prescribed under Section 133 of the Companies Act, 2013 (the "Act"), in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949 and the circulars, the guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Regulations") and other accounting principles generally accepted in India and the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

6) As at September 30, 2025, the Bank has granted 17,37,24,762 options under the approved Employee Stock Option Plan (ESOP) 2019. Out of the same, 5,45,75,687 options was cancelled, 18,04,370 options had lapsed, 1,03,58,209 options was exercised, 3,71,68,420 options had vested and are yet to be exercised and 6,98,18,076 options remains unvested.

   During the half year ended September 30, 2025, the Bank has allotted 21,49,155 equity shares (18,05,689 equity shares for the quarter ended September 30, 2025) pursuant to the exercise of stock options under the approved Employee Stock Option Plan (ESOP) 2019.

7) Other income includes processing fees, profit/(loss) on sale of investments, profit/(loss) on revaluation of investments, non-fund based income such as commission earned from guarantees, selling of third party products, recovery from loans written off, income from dealing in PSLC, etc.

8) The Capital Adequacy Ratio ("CAR") has been computed as per RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 06, 2016 on 'Operating Guidelines for Small Finance Banks'. The Bank has followed BASEL II standardized approach for credit risk in accordance with the aforesaid guidelines. Further, the RBI vide its communication No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 08, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.

9) As at September 30, 2025 the Bank carries a floating provision of Rs. 18,067 lakh, of which Rs. 13,000 lakh is used for calculation of net NPA and provision coverage ratio. Also, Rs.3,000 lakh is considered as Tier II capital and Rs. 2,067 lakh is unutilized. Had the Bank reckoned the remaining Rs. 2,067 lakh for calculating the Net NPA, the Net NPA would be 0.60% and the Provision Coverage Ratio would increase from 73.31% to 75.76% as at September 30, 2025.

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

ABARNA & ANANTHAN FRN No 000003S BANGALORE CHARTERED ACCOUNTANTS

Ujjivan Small Finance Bank Ltd

10) Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circulars dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) is given below:

(Rs. in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous half-year, i.e., March 31, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2025	Of (A) amount written off during the half-year ended September 30, 2025	Of (A) amount paid by the borrowers during the half- year ended September 30, 2025	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year, i.e., September 30, 2025
Personal Loans	1,421	40	7	148	1,267
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	787	4	26	169	592
Total	**2,208**	**44**	**33**	**317**	**1,859**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

11) Details of loans not in default and stressed loans acquired and transferred during the quarter and half year ended September 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

a) During the quarter and half year ended Septemeber 30, 2025, the Bank has not acquired / transferred any "Loans not in default" thorugh assignment of Loans.

b) During the quarter and half year ended Septemeber 30, 2025, the Bank has not acquired / transferred any Stressed Loans (Non Performing Asset and Special mention account).

c) Details of SRs outstanding as on September 30, 2025 are given below:

(Rs. in Lakh)

Ratings	Rating agency	Recovery Rating	Gross Value of Outstanding SRs*
IND RR1	Indian Rating & Research	More than 100% and upto 150%	1,674.73
BWr RR1+	Brickwork Rating India Pvt.Ltd.	-	753.70
Total			**2,428.43**

* The same has been fully provided for in the books.

12) As per the RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which include representatives of the Bank and the RBI), held on July 14, 2022, reporting of Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.

13) The Bank had submitted an application for Universal Banking License to the RBI – Central Office on February 4, 2025 subsequent to the approval of the Board of Directors in their meeting held on January 23, 2025.

14) Figures of the previous periods/year have been regrouped / reclassified, wherever considered necessary to conform to the current year's presentation.

By order of the Board
For Ujjivan Small Finance Bank Limited

Sanjeev Nautiyal
Managing Director & CEO
DIN: 08075972

Bengaluru
October 17, 2025