

BANKING FOR THE ASPIRING INDIANS



📞 900 208 2121

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🌐 www.ujjivansfb.bank.in



UJJIVAN

UJJIVAN SMALL FINANCE BANK

Build a Better Life



At Ujjivan, we grow together with our customers at the centre of everything we do. Our journey is built on the belief that everyone should have access to simple and reliable banking, no matter where they come from. On February 1, 2017, we began our operations as a Small Finance Bank with the aim of making banking more inclusive and accessible. We are always evolving, finding better ways to serve people as we support their dreams. With trust, care, and a strong sense of purpose, we aim to make banking more personal, and meaningful for every customer.

Our journey began in 2005 with Ujjivan Financial Services Ltd., focussed on uplifting the economically active individuals. In 2016, we received Reserve Bank of India's approval to become a Small Finance Bank, dedicated to empowering the financially unserved and under-served population.

* T&C apply

Over the years, our strengthened digital interfaces across regions and languages have empowered our customers to seek timely and easy access to finance; enabling us to deepen our customer connect across diverse locations.

Today as an 8 year young bank, we offer a comprehensive range of banking products & services, including savings and current accounts, fixed and recurring deposits, insurance and various types of loans, from microfinance to housing, agriculture and allied activities, vehicle financing and support to MSMEs. We also collaborate with other institutions to provide them with necessary financial support. As part of our digital solutions, we offer services such as mobile and Internet banking, WhatsApp banking, Chatbot banking, vernacular, visual, voice-based app (Hello Ujjivan), video KYC, UPI-based remittances, IMPS, NEFT, RTGS, and seamless bill payment facilities.

Customer safety is of paramount importance to us. In the interconnected world, organisations prioritise a secure digital environment by minimising potential vulnerability. We maintain an attack surface score of 800-900, one of the best in BFSI sector, by adopting automated tools for attack surface scanning and management. This ensures that our customers can trust and safely bank with us online, anytime, anywhere.

During May 2024, Ujjivan Financial Services Ltd. was amalgamated into Ujjivan Small Finance Bank. We equally remain invested in creating a sustainable social impact through community development and financial literacy initiatives, through our outreach programmes and partners.

With the dedication of 26000+ Ujjivanites and the trust of over 98.8 lakh+ customers, investors, and stakeholders, we remain committed to our mission of financial and digital inclusion for all, paving the way for a sustainable future.



KEY INDICATORS

KEY STATISTICS	AS ON MARCH 31, 2024	AS ON MARCH 31, 2025	AS ON SEPTEMBER 30, 2025
No. of Customer (lakh)	86.0	95.1	98.8
No. of employees	22,566	24,374	26,484
Gross Loan Book (₹Cr.)*	29,780	32,122	34,588
Total Deposits (₹Cr.)	31,462	37,630	39,211
Profit After Tax (₹Cr.)	1,281 (FY24)	726 (FY25)	225 (H1FY26)
Net Worth (₹Cr.)	5,613	6,083	6,323
Total Capital (₹Cr.)	1,931	1,935	1,937
Total Banking Branches	752	753	766

* Including IBPC/ Securitisation

	QUARTER ENDED		
KEY RATIOS	AS ON MARCH 31, 2025	AS ON JUNE 30, 2025	AS ON SEPTEMBER 30, 2025
GNPA *	2.18%	2.52%	2.45%
NNPA *	0.49%	0.71%	0.67%
ROA ^	0.7%	0.8%	1.0%
ROE ^	5.6%	6.7%	7.7%
CAR #	23.1%	22.8%	21.4%
CD RATIO*	85%	86%	88%

*Including IBPC/ Securitisation #Including ₹30 Crs of floating provision

^The above mentioned ROA and ROE figures are annualised for the quarter

CREDIT RATINGS (AS OF VALUE AGENCY RATING SEPTEMBER 30, 2025)	VALUE	AGENCY RATING
Non-Convertible Debenture	₹ 500 Cr.	CARE AA- (Stable)
Long term borrowing	₹ 500 Cr.	CARE AA- (Stable)
Short term borrowing (Certificate of Deposit)	₹ 2,500 Cr.	CRISIL A1+
Fixed Deposit	₹ 10,000 Cr.	CARE AA- (Stable)

AWARDS & RECOGNITION FY 25-26



e4m Do Good Awards For Rural Education
& Digital Connectivity



e4m Do Good Awards For Child Welfare



Finnoviti Awards For WhatsApp Banking



6th Edition Excellence Awards 2025 for Best use of Customer Experience in Mobile App Initiative (Banking)



India Banking Summit & Awards 2025 for Banking Personality of the year



India Treasury Summit & Awards 2025 for Best Treasurer of the year



7th Annual Conference on Insolvency & Bankruptcy Code For General Counsel of the year (BFSI)



Rated 'Outstanding' in ESG by ICRA ESG Ratings Ltd & 'Strong' by CRISIL

These are selection of some awards that celebrate our journey

BUSINESS VERTICALS



MICRO-BANKING*



BRANCH BANKING*



TASC



VEHICLE FINANCE*



AFFORDABLE HOUSING



GOLD LOAN



MICRO MORTGAGE*



AGRICULTURE BANKING



THIRD PARTY* PRODUCTS (TPP)








FINANCIAL INSTITUTIONS AND GOVERNMENT BANKING GROUP*



MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)*







* T&C apply

KEY MILESTONE ACHIEVEMENTS (Q2 FY25-26)

-  **₹ 34,588 Cr. Gross Loan Book***
-  **98.8 Lakh+ Customer base**
-  **26,484 Employee strength**
-  **₹ 39,211 Cr. Total Deposits**
-  **₹ 122 Cr. Profit After Tax Q2FY26**

*Including IBPC/ Securitisation

OUR JOURNEY SO FAR

-  **2004**
Ujjivan Financial Services Private Ltd. (UFSL) incorporated. The MoA and AoA of the company was put in place and the initial board was formed.
-  **2005**
Ujjivan Financial Services Limited (UFSL) started operations as a Non-Banking Financial Company (NBFC) in Bengaluru.
-  **2011**
UFSL posted profits even in the wake of MFI crisis.
-  **2013**
UFSL was granted NBFC–MFI status by RBI.
-  **2014**
UFSL became the largest Microfinance Institution spread over 24 states and 273 districts across India.
-  **2016**
UFSL receives SFB licence from the Reserve Bank of India, Pre-IPO of 292 Cr. followed by IPO of ₹883 Cr., including Offer for Sale (OFS) of UFSL.



2017

Ujjivan Small Finance Bank (Ujjivan SFB) commenced its banking operations on February 01, 2017. Handheld devices launched in the field, thus further harnessing the power of technology.

UFSL transferred its business undertaking to Ujjivan SFB on January 31, 2017.



2019

Ujjivan Small Finance Bank IPO oversubscribed by 170 times
Most successful IPO in 2019.

Best BFSI IPO in the last 4 years.



2020

Expanded the network to 575 banking branches.

Customer base grew over 54 lakh.



2022

Ujjivan SFB records the highest growth in deposits and loan portfolio.



2023

Launched India's 1st Voice-Visual-Vernacular banking app - Hello Ujjivan*



2024

Ujjivan Financial Services Ltd. has been amalgamated into Ujjivan Small Finance Bank.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

Over the last 3 years, Ujjivan SFB has been making significant strides in the ESG space. The bank has extended its sustainability efforts beyond small-scale actions to drive substantial, systemic change and has demonstrated significant results testified by 'Outstanding' & 'Strong' by ICRA ESG Ratings Ltd & CRISIL respectively.

Scan the QR
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CORPORATE SOCIAL RESPONSIBILITY

With an inherent social intent, our CSR efforts focus on community development projects which include providing clean water, building public toilets, renovating hospitals, government schools, vocational training for the differently-abled, Provision of ambulances & medical equipment, Environmental sustainability and disaster relief. Our corporate culture aligns CSR values with our business goals, making social work an integral part of our identity.






Our CSR Partners



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FINANCIAL LITERACY & INCLUSION

-  **Diksha+ Pro (Micro Loan Customers)** To equip women from low-income families with knowledge and tools to make informed financial decisions.
-  **IL Diksha (Individual Loan Customers)** To educate individual loan customers on digital banking, financial management, and fraud prevention.
-  **Ujjivan Entrepreneur Development Program (MSME Customers)** To educate MSME customers on financing options, information on central registrations, and various government welfare and financing schemes.
-  **Ujjivan eVikas (Senior Citizens Customers)** To educate senior citizens on digital banking platforms, fraud prevention, and safe usage.
-  **Financial Literacy Camps (Rural Customer)** To educate rural customers on RBI's Financial Awareness Messages (FAME).

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Disclaimer: A license authorising the bank to carry on small finance business has been obtained from the Reserve Bank of India in terms of Section 22(1) of the Banking Regulation Act, 1949. It must be distinctly understood, however, that in issuing the licence, the Reserve Bank of India does not undertake any responsibility for the financial soundness of the bank or for the correctness of any of the statements made or opinion expressed in this connection.

Ujjivan Small Finance Bank Ltd. is authorised by IRDA under License No CA0169 to act as a Corporate Agent under tie-up arrangements with Life, General & Health Insurers. For more details on risk factors, terms and conditions please visit our website and read the sales brochure carefully before concluding a sale.

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