

# Q3FY26 Investor Presentation



**UJJIVAN**  
UJJIVAN SMALL FINANCE BANK

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# Key Highlights



## Deposits

- Total Deposit at ₹42,223 Cr up 22.4% YoY and 7.7% QoQ
- CASA Deposit at ₹11,535 Cr up 33.2% YoY and 7% QoQ; CASA% at 27.3%
- Retail\* Deposit at ₹29,395 Cr, formed 69.6% of Total Deposit
- Cost of Funds dropped to 7.1% from 7.6% in Q3FY25 and 7.3% in Q2FY26

## Assets & Asset Quality

- Highest ever Disbursements at ₹8,293 Cr; Growth of 54.7% YoY and 4.5% QoQ
- Secured Book at ₹17,825 Cr; Contributes 48% in Loan Book v/s 39% share in Q3FY25
- Micro-banking X Bucket Collections Efficiency at 99.70% for Dec'25
- Slippage at ₹221 Cr, due to reduced stress in Micro-banking book

## Financials

- NII grew 8.5% QoQ to ₹1000 Cr, highest achieved
- Cost to Income steady QoQ at 66%, without Gratuity under new Labour Code: <65%
- PPoP grew to ₹440 Cr, up 22.5% YoY and 11.3% QoQ
- PAT at ₹186 Cr, grew 70.8% YoY and 52.2% QoQ

# Key Business Highlights Q3FY26



**₹ 37,057# Cr**

Up 22% YoY

Dec'24: ₹30,466 Cr



Gross  
Loan Book

**₹ 42,223 Cr**

Up 22% YoY

Dec'24: ₹34,494 Cr



**₹ 17,825 Cr**

Up 49% YoY

Dec'24: ₹11,984 Cr



Secured  
Loan Book

**₹ 29,395\* Cr**

Up 16% YoY

Dec'24: ₹25,274 Cr



Retail TD\*+  
CASA

**2.4% / 0.6%**

Down 29 bps / Down 8 bps YoY

Dec'24: 2.7% / 0.6%



GNPA /  
NNPA

**97.9%**

Up 151 bps YoY

Dec'24: 96.4%



Coll. Eff.  
(1EMI+OD)

# Gross Loan Book (GLB) includes IBPC & Securitization ₹157 Cr/ ₹174 Cr/ ₹199 Cr for Dec'25 / Sep'25 / Dec'24

\* Note: Retail TD are TDs below ₹ 3 Cr;

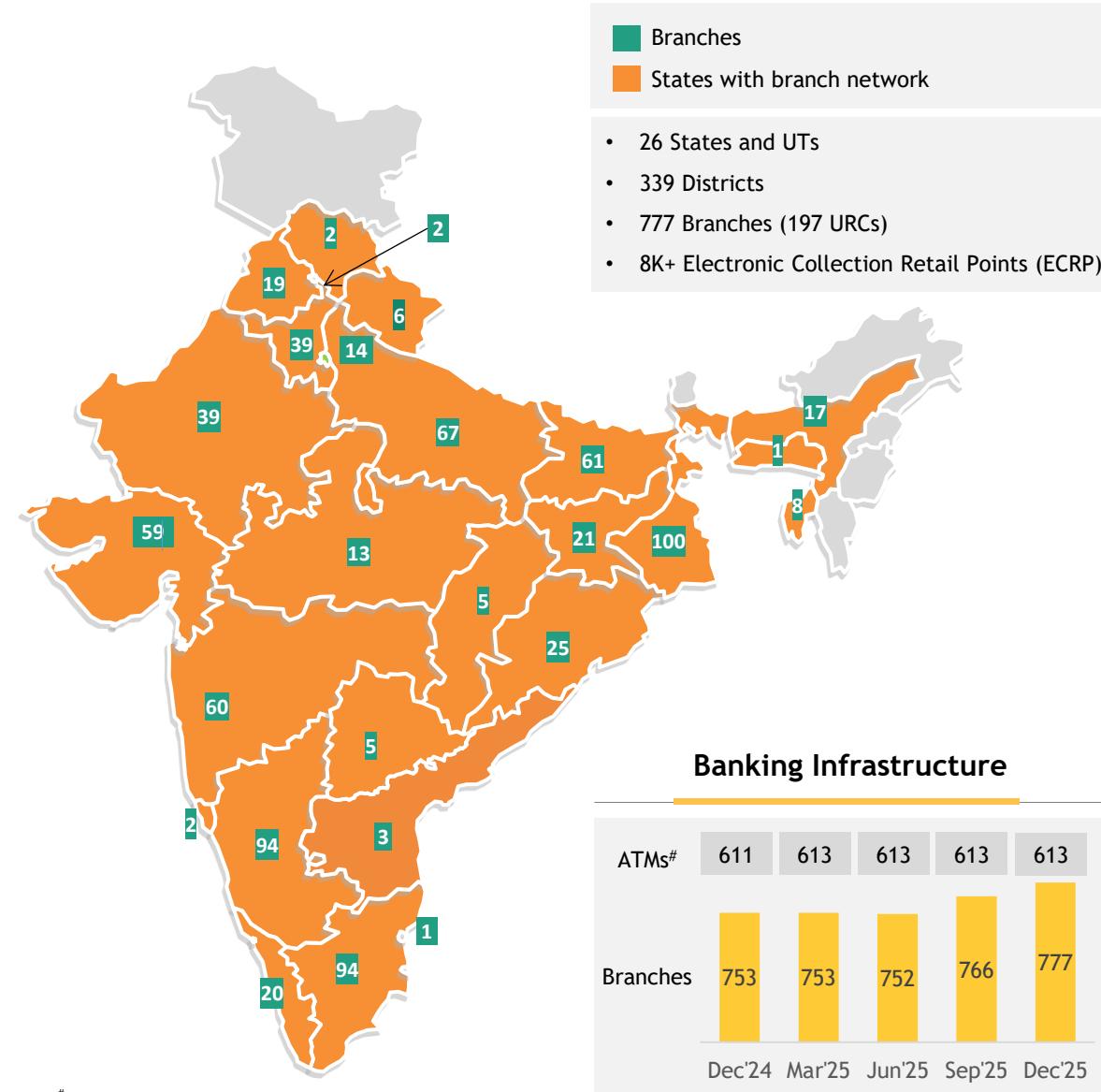


# Key Financial Highlights Q3FY26

|  | Q3FY26    | Q3FY25  | Q3 YoY Growth | Q2FY26  | QoQ Growth | 9MFY26    | 9MFY25    | 9M YoY Growth |
|--|-----------|---------|---------------|---------|------------|-----------|-----------|---------------|
|  <b>NII</b>   | ₹1,000 Cr | ₹887 Cr | 12.8%         | ₹922 Cr | 8.5%       | ₹2,778 Cr | ₹2,772 Cr | 0.2%          |
|  <b>NIM</b>   | 8.2%      | 8.6%    | (38) bps      | 7.9%    | 33 bps     | 7.9%      | 9.0%      | (105) bps     |
|  <b>PPoP</b>  | ₹440 Cr   | ₹359 Cr | 22.5%         | ₹395 Cr | 11.3%      | ₹1,196 Cr | ₹1,329 Cr | (10.1)%       |
|  <b>PAT</b>   | ₹186 Cr   | ₹109 Cr | 70.8%         | ₹122 Cr | 52.2%      | ₹411 Cr   | ₹643 Cr   | (36.1)%       |
|  <b>ROA</b> | 1.5%      | 1.0%    | 45 bps        | 1.0%    | 45 bps     | 1.1%      | 2.0%      | (90) bps      |
|  <b>ROE</b> | 11.5%     | 7.2%    | 423 bps       | 7.7%    | 378 bps    | 8.7%      | 14.6%     | (591) bps     |

Note: Q3FY25 / 9MFY25 RoA & RoE have been recasted and are comparable. The reported RoA & RoE number adjusted for ₹30 Cr of accelerated provision for Q3FY25 & 9MFY25 were 1.2%/2.1% & 8.8% / 15.2%

# Well Diversified Pan India Presence

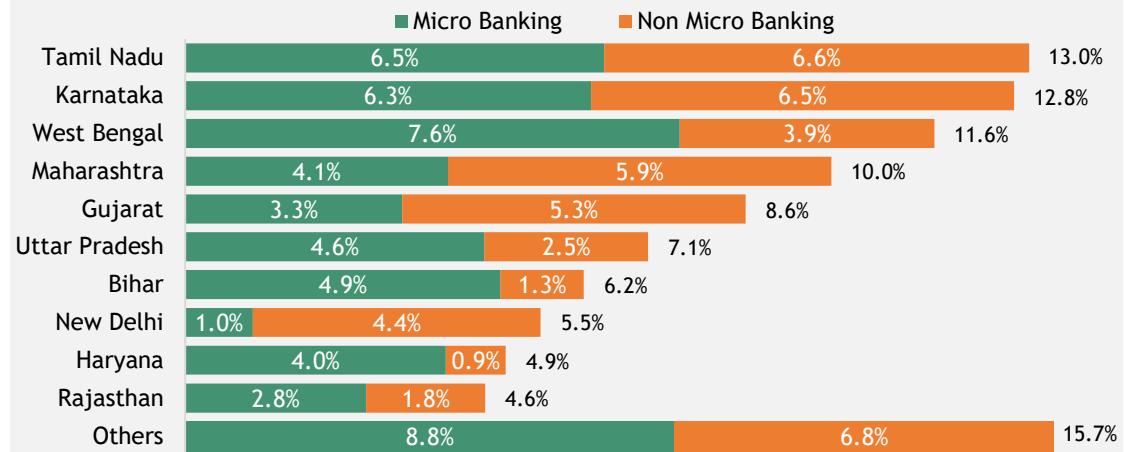


<sup>#</sup>Including 62 ACRs

Note:- Map not to scale

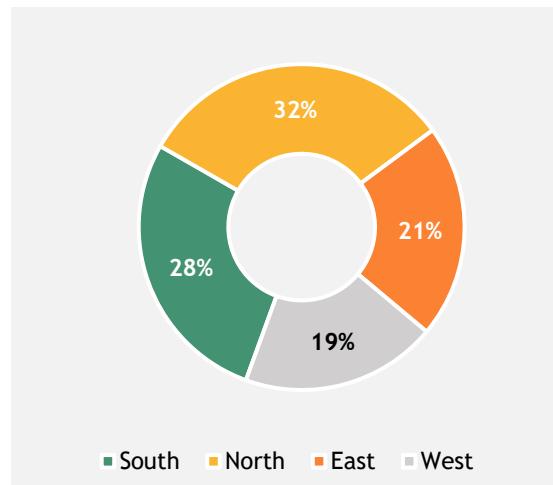
\*Total Business consists of Gross Loan Book & Deposits

## Dec'25 Gross Loan Book\* (%) - Top 10 States

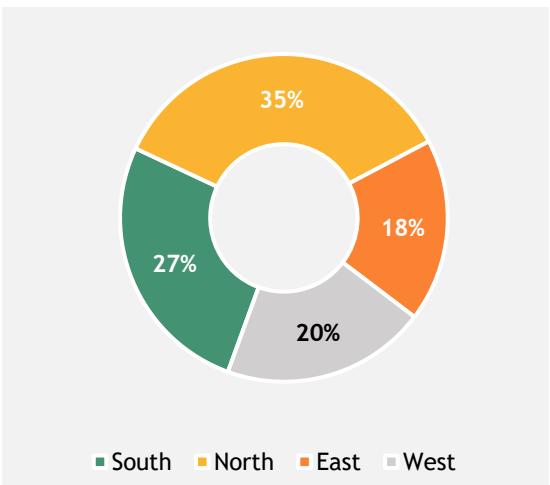


Note: Individual Loan, MSME and Others<sup>^</sup> include both secured and unsecured products.

## Total Business\* Region-wise



## Deposit Region-wise





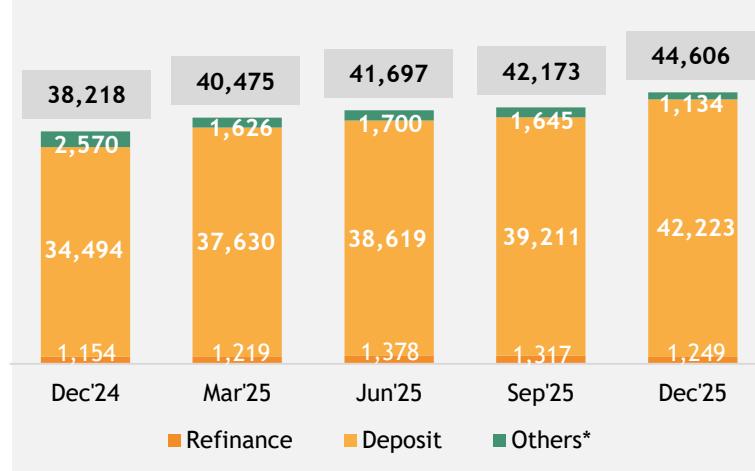
# Liabilities: Driving Retail Deposit Base



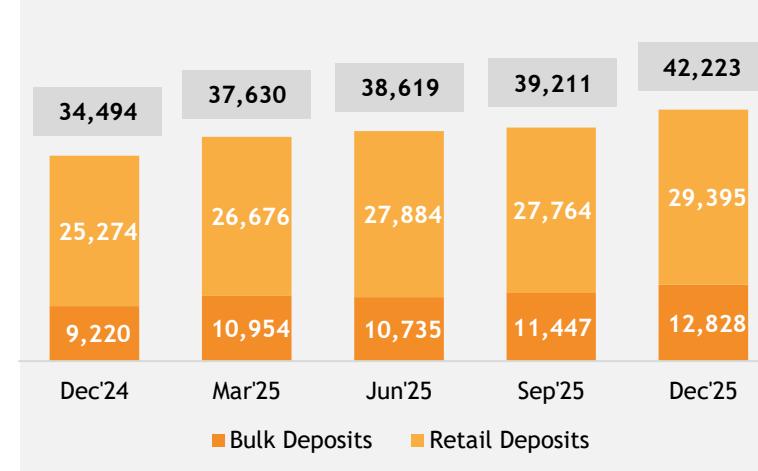
# Deposit Snapshot



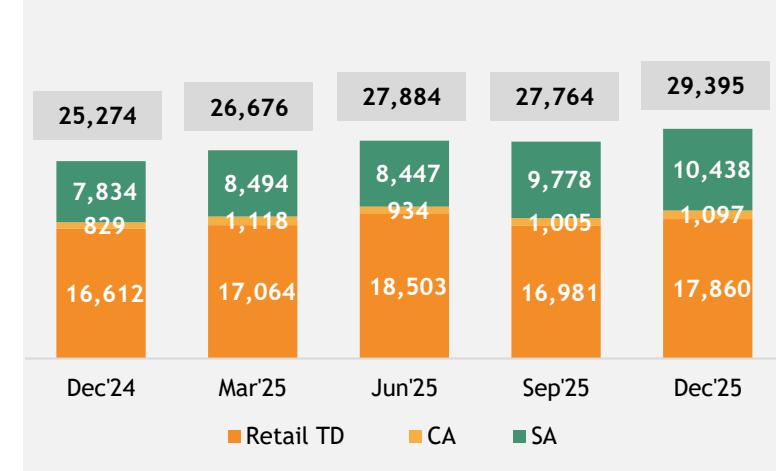
## Total Liabilities Profile (₹ Crore)



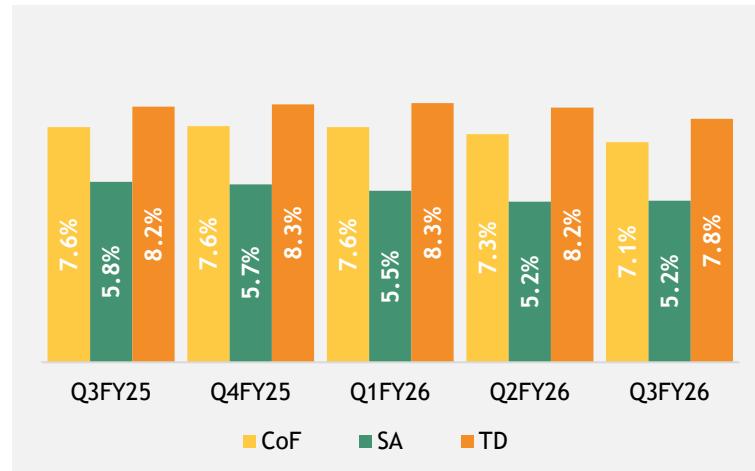
## Bulk & Retail Deposit (₹ Crore)



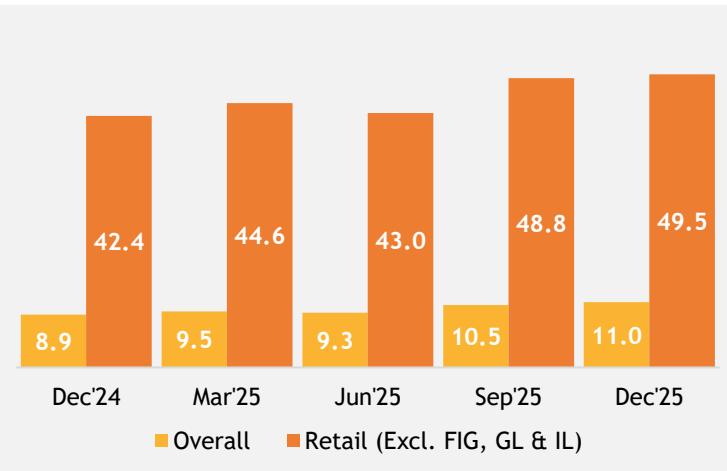
## Retail Deposit Breakup (₹ Crore)



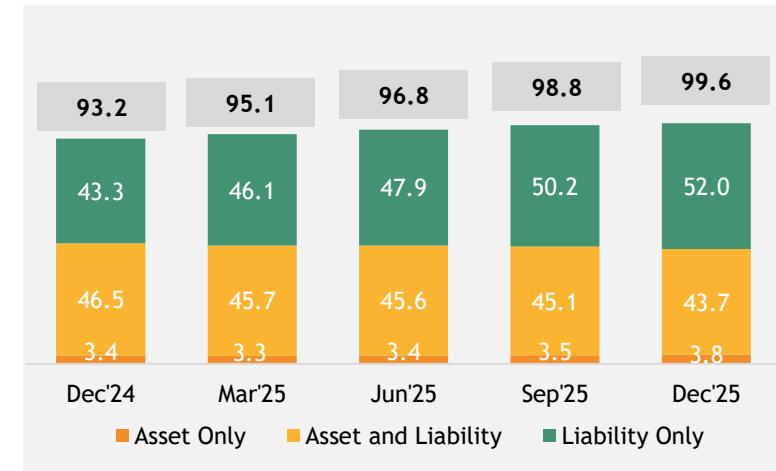
## Cost of Funds# (%)



## Average SA balance (₹ 000's)



## Customer Base (Nos. Lakhs)



\* Others includes Money markets, Term loans, Sub-debt

TD: Term Deposits, CASA: Current Account, Savings Account;

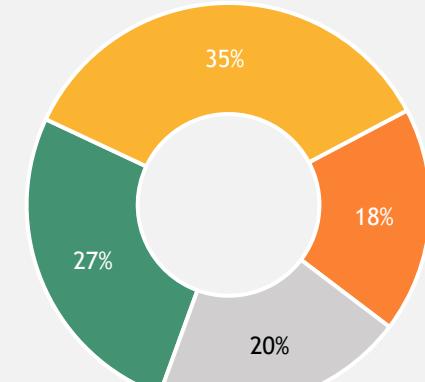
# On Book + off Book

# Well Diversified Deposit Mix



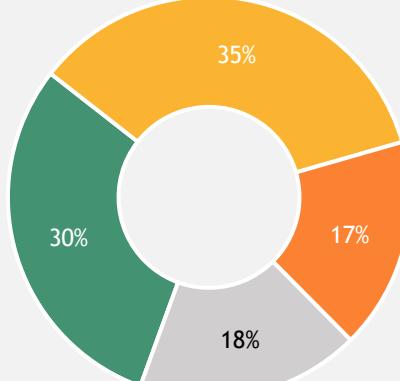
## Region Wise Deposit Mix

Dec '25



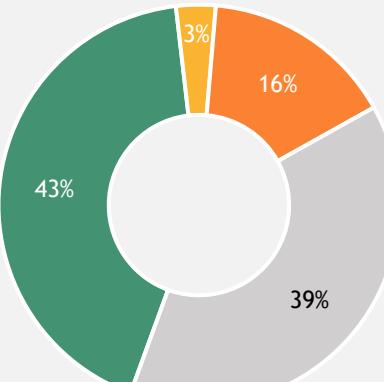
■ South ■ North ■ East ■ West

Dec '24

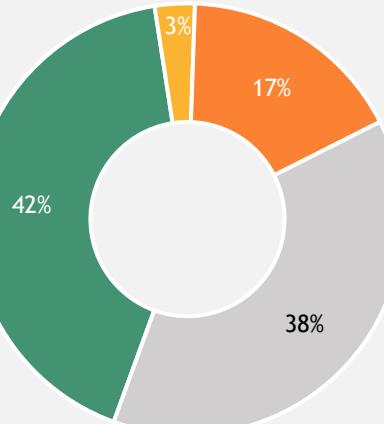


## Branch Classification Wise Deposit Mix

■ Metropolitan ■ Rural ■ Semi - Urban ■ Urban

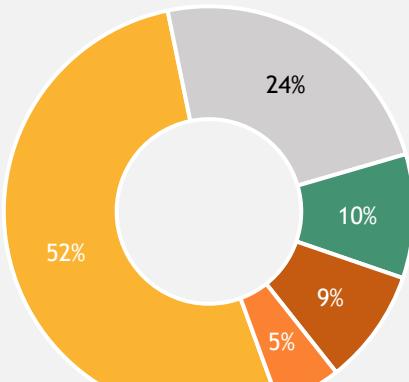


■ Metropolitan ■ Rural ■ Semi - Urban ■ Urban

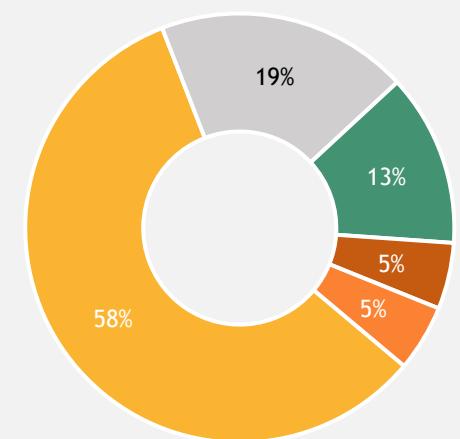


## Segment Wise Deposit Mix

■ Individual ■ Bank ■ Corporate ■ Govt ■ TASC



■ Individual ■ Bank ■ Corporate ■ Govt ■ TASC



Diversified Deposit Book across Geography and Segments



# Gross Loan Book: Well-Diversified Growth

# Gross Loan Book And Disbursement



## Segment Wise Gross Loan Book

| Particulars      | Gross Loan Book (₹ Crore) | % Gross Loan Book (Q3FY26) | % Gross Loan Book (Q3FY25) | Growth YoY | Growth QoQ |
|------------------|---------------------------|----------------------------|----------------------------|------------|------------|
| Group Loans      | 13,685                    | 37%                        | 45%                        | 0.2%       | 4%         |
| Individual Loans | 5,687                     | 15%                        | 16%                        | 15%        | 4%         |
| Housing          | 8,231                     | 22%                        | 19%                        | 40%        | 8%         |
| Micro Mortgage   | 1,329                     | 4%                         | 2%                         | 153%       | 22%        |
| MSME             | 2,865                     | 8%                         | 6%                         | 69%        | 12%        |
| FIG Lending      | 2,661                     | 7%                         | 7%                         | 18%        | 7%         |
| Vehicle Loan     | 823                       | 2%                         | 1%                         | 120%       | 25%        |
| Gold Loan        | 557                       | 2%                         | 0.4%                       | 385%       | 35%        |
| Agri Banking     | 607                       | 2%                         | 1%                         | 212%       | 19%        |
| ^Others          | 611                       | 2%                         | 3%                         | (26)%      | (5)%       |
| <b>Total</b>     | <b>37,057</b>             | <b>100%</b>                | <b>100%</b>                | <b>22%</b> | <b>7%</b>  |
| <b>Secured</b>   | <b>17,825</b>             | <b>48%</b>                 | <b>39%</b>                 | <b>49%</b> | <b>10%</b> |

Note: Individual Loan, MSME and Others^ include both secured and unsecured products.

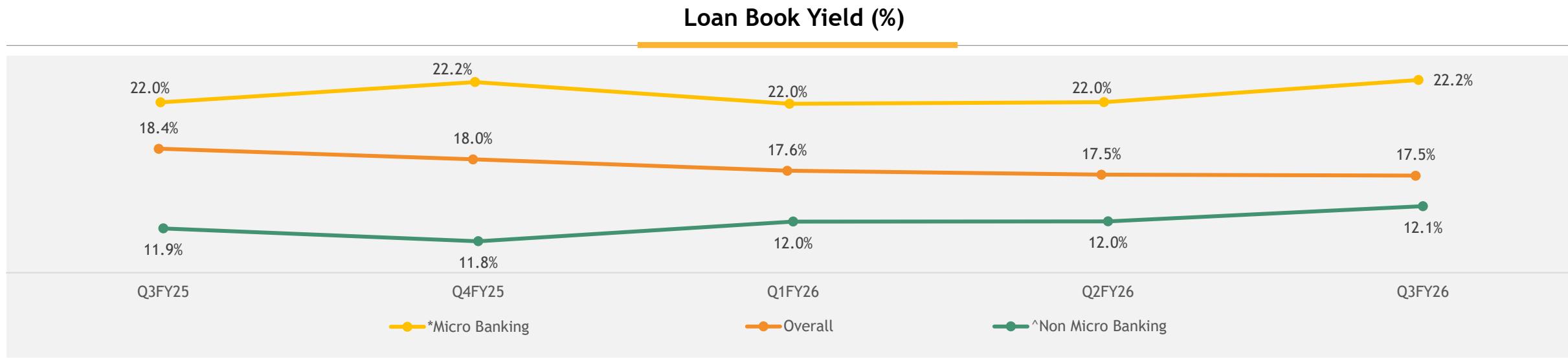
^Others includes: Staff loan, OD-FD & others

# Gross Loan Book (GLB) includes IBPC & Securitization ₹157 Cr / ₹174 Cr / ₹199 Cr for Dec'25 / Sep'25 / Dec'24

## Segment Wise Disbursement

| Particulars      | Disbursement (₹ Crore) | % Disbursement (Q3FY26) | % Disbursement (Q3FY25) | Growth YoY | Growth QoQ  |
|------------------|------------------------|-------------------------|-------------------------|------------|-------------|
| Group Loans      | 3,464                  | 42%                     | 38%                     | 71%        | 11%         |
| Individual Loans | 1,224                  | 15%                     | 16%                     | 43%        | 8%          |
| Housing          | 860                    | 10%                     | 12%                     | 30%        | 3%          |
| Micro Mortgage   | 284                    | 3%                      | 3%                      | 89%        | 19%         |
| MSME             | 457                    | 6%                      | 6%                      | 37%        | (10)%       |
| FIG Lending      | 895                    | 11%                     | 11%                     | 50%        | (34)%       |
| Vehicle Loan     | 274                    | 3%                      | 3%                      | 70%        | 66%         |
| Gold Loan        | 308                    | 4%                      | 1%                      | 350%       | 44%         |
| Agri Banking     | 125                    | 2%                      | 1%                      | 60%        | (7)%        |
| ^Others          | 403                    | 5%                      | 8%                      | (6)%       | 78%         |
| <b>Total</b>     | <b>8,293</b>           | <b>100%</b>             | <b>100%</b>             | <b>55%</b> | <b>5%</b>   |
| <b>Secured</b>   | <b>3,634</b>           | <b>44%</b>              | <b>45%</b>              | <b>52%</b> | <b>(2)%</b> |

# Book Yield And Average Ticket Size



\*Micro Banking: consists of GL & IL / ^Non Micro Banking: consists of MM, AHL, MSME, Vehicle Loan, Gold Loan, Agri Loan, FIG and Others

Note: Yield depicted is calculated on daily average balances for the quarter

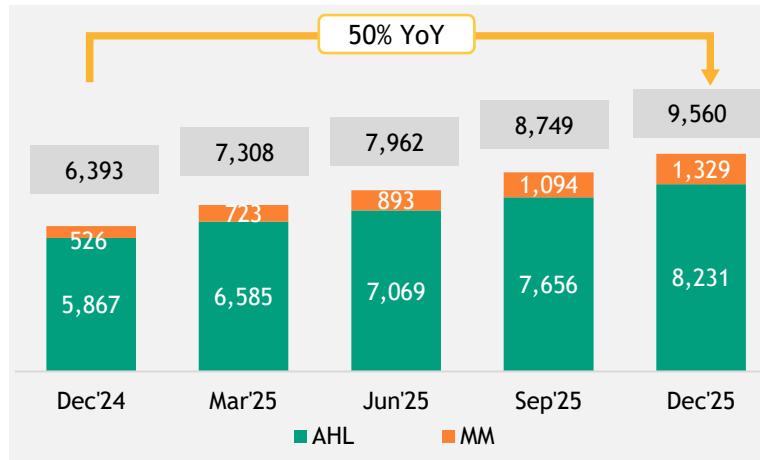
### Disbursement: Average Ticket Size (₹ Lakhs)

| Product                  | Q3FY25 | Q4FY25 | Q1FY26 | Q2FY26 | Q3FY26 |
|--------------------------|--------|--------|--------|--------|--------|
| Group Loan (GL)          | 0.60   | 0.60   | 0.62   | 0.63   | 0.67   |
| Individual Loan (IL)     | 1.29   | 1.33   | 1.32   | 1.34   | 1.36   |
| Micro Mortgages (MM)     | 5.81   | 6.03   | 5.98   | 6.20   | 6.41   |
| Affordable Housing (AHL) | 14.65  | 16.20  | 15.74  | 15.80  | 16.82  |
| MSME (Excl. SCF)         | 60.82  | 69.62  | 70.73  | 61.09  | 64.87  |
| Vehicle Loan             | 0.86   | 0.88   | 0.89   | 0.90   | 0.85   |
| Gold Loan                | 1.13   | 1.48   | 1.67   | 1.71   | 2.04   |
| Agri Banking             | 12.97  | 12.67  | 8.08   | 8.45   | 9.51   |

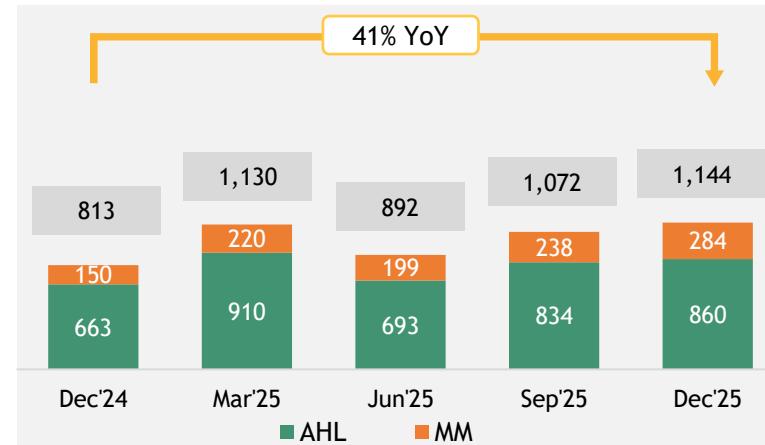
# Drivers Of Secured Book Growth - Housing



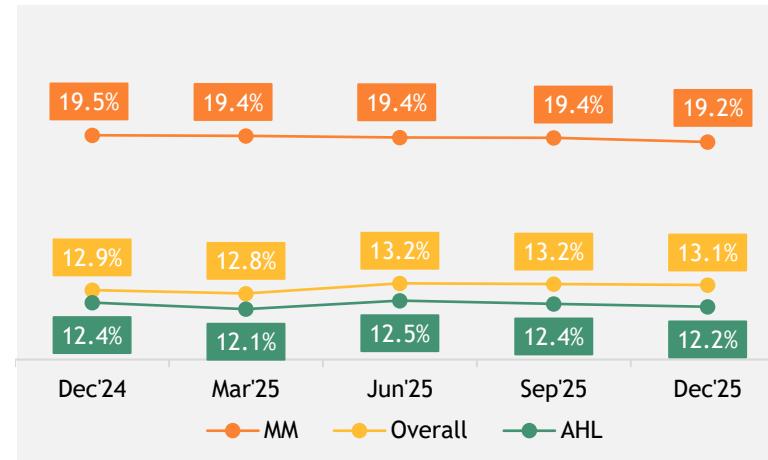
## Gross Loan Book Growth (₹ Crore)



## Disbursement (₹ Crore)



## Loan Book Yield (%)



\*Change in prior period as applicable

## Business Highlights

|  |   |
|--|---|
|  | PAN India Presence: 598 Branches   23 States   20 Retail Asset Centres        |
|  | Customer Segmentation: Self Employed (52%) & Salaried (48%)                   |
|  | Self Occupied Residential Property (SORP) : 92%                               |
|  | Average LTV maintained at 48%   AHL 49%   MM 44%                              |
|  | Average FOIR for all loans are maintained below 50% for the vertical          |
|  | As on Dec'25; On Time Repayment Rate: 88.14%   Monthly Repayment Rate: 97.70% |

## Enablers of Growth

**Tailor made State Level Collateral Policy**  
To cater Tier II and Tier III Market Requirements

**Centralized Credit Processing Unit**  
Centralized Credit Processing unit for Salaried Customers

**Extensive usage of Data & Analytics**  
To enhance productivity, improve cross sell & identify early warning

## Asset Quality (%)

|        | Overall | AHL  | MM   |
|--------|---------|------|------|
| Dec'24 | 3.9%    | 4.2% | 0.6% |
| Mar'25 | 3.5%    | 3.8% | 0.7% |
| Jun'25 | 3.7%    | 4.0% | 1.0% |
| Sep'25 | 3.6%    | 3.9% | 1.1% |
| Dec'25 | 3.3%    | 3.7% | 1.2% |

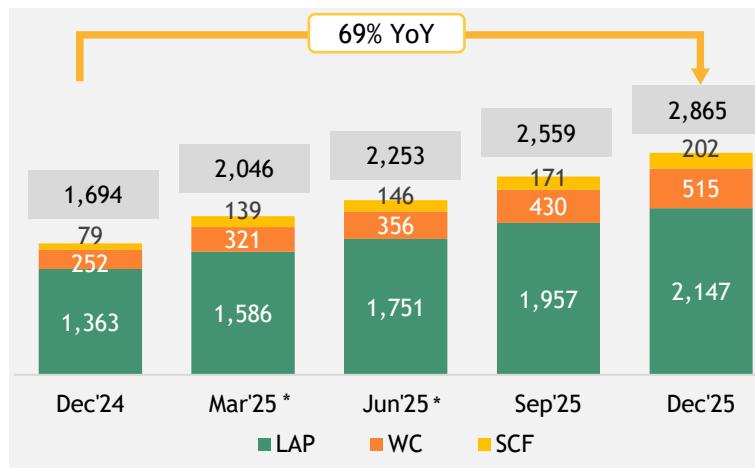
  

|        | Overall | AHL  | MM   |
|--------|---------|------|------|
| Dec'24 | 1.1%    | 1.2% | 0.1% |
| Mar'25 | 1.1%    | 1.2% | 0.2% |
| Jun'25 | 1.2%    | 1.3% | 0.3% |
| Sep'25 | 1.1%    | 1.2% | 0.4% |
| Dec'25 | 1.1%    | 1.2% | 0.4% |

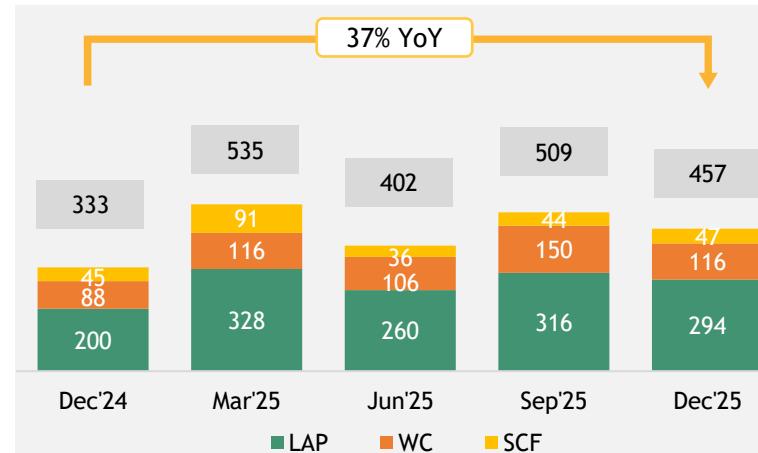
# Drivers Of Secured Book Growth - MSME



## Gross Loan Book Growth (₹ Crore)



## Disbursement (₹ Crore)



## Business Highlights



**Loan Against Property (LAP):** Vintage Business with mix of Semi-Formal and Formal MSMEs  
**Products:** Long Term LAP, LRD, DLOD



**Working Capital (WC):** New Line Of Business for Formal MSMEs  
**Facilities:** Short Term Fund Based - OD/ CC, WCDL, Non-Fund - BG, CGTMSE

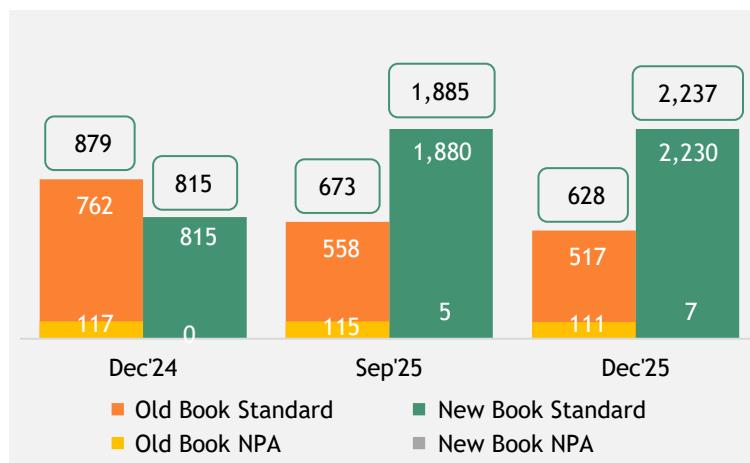


**Supply Chain Finance (SCF):** New Line Of Business for Formal MSMEs  
**Facilities:** Ultra-Short Term anchor-led Dealer and Vendor Financing  
**Focus Area:** To build 360 banking relationship with MSME customers

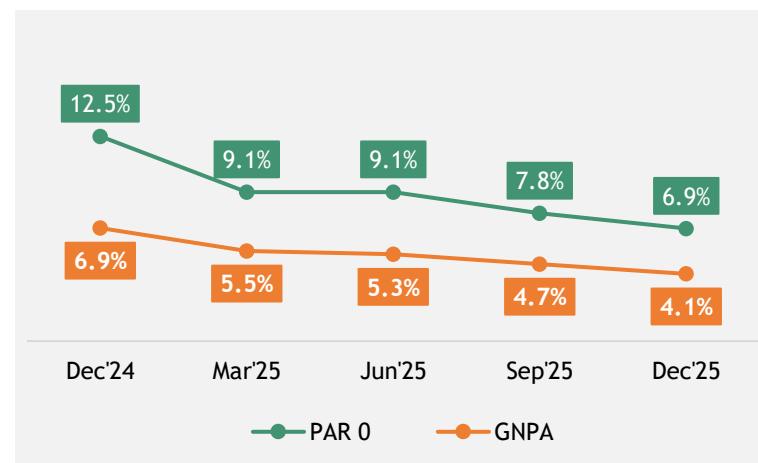


**Book Yield:** 10.7% (Blended yield for MSME including Loan Against Property (LAP), Working Capital (WC) and Supply Chain Finance (SCF))

## Asset Quality - New Book at Minimal NPA



## PAR 0 & GNPA Movement (%)



## Enablers of Growth and Stability

### Digital Underwriting

Dedicated LOS for LAP and WC businesses | Automated CAM with GST, Banking, ITR fetch

### Analytics & Digital Interventions

Enhanced productivity | Increased Cross Selling & Up selling opportunities

### EWS and Monitoring

Automated Early Warning System | Enable proactive risk identification and timely correction



# Drivers Of Secured Book Growth - New Products

## Vehicle Finance



### Business Performance

- Disbursement Run Rate Achieved: ₹91 Crore
- Book Yield: 19.8%
- Asset Quality: NPA 1.8%
- LTV: 80%



### Target Segment

- Tier II and Tier III Markets
- Both Salaried & Self-Employed



### Product

- 2W - Commuter & Mid Premium vehicles



### Geographical Presence

- 275 Branches across 11 States with major Business coming from East at 50%
- Business tie up with 850+ dealerships



### Sourcing

- Through tie ups with Dealer Network
- Focus on top OEMs
- NTB at 94%



### Enablers

- Scorecard based quick decisioning
- Integrated LOS with rule engine
- Curated dealer Loyalty Program
- Trade advance for dealership

## Gold Loan



### Business Performance

- Disbursement Run Rate Achieved: ₹103 Crore
- Book Yield: 14.4%
- Asset Quality: NPA 0.2%
- LTV: 56%



### Target Segment

- Unorganized segment with agri and allied activities & small businesses



### Products

- Bullet Repayment
- Monthly Interest Scheme
- EMI Repayment



### Geographical Presence

- 349 Branches with 36% of branch network from South, followed by North and East at 26% each



### Sourcing

- Internal Sourcing: 95%
- DSA: 5%
- ETB: 73% | NTB: 27%



### Enablers

- Mobility Solution enabling digital customer onboarding
- Centralized policy and LOS framework for uniform processing and valuation
- Strong Quality Governance through surprise verification and packet audits

## Agri Banking



### Business Performance

- Disbursement Run Rate Achieved: ₹42 Crore
- Book Yield: 13.1%
- Asset Quality: NPA 0.7%
- LTV: 65%



### Target Segment

- Farmers with agriculture and non agriculture income
- Non Individual Agri Business Loan- Agri SME



### Products

- Overdrafts for Crop Cultivation
- Term loan for Farm Investments / Development
- OD & TL for Agri Infrastructure
- **Entire portfolio is secured**
  - Agri Collateral (~68%)
  - Non-Agri Collateral (~32%)



### Geographical Presence

- 302 Branches across 10 States



### Sourcing

- Internal sourcing: 99%
- DSA: 1%



### Enablers

- Assisted digital Onboarding
- Deep Rural Presence
- State-wise collateral policy
- Customised products for each segment

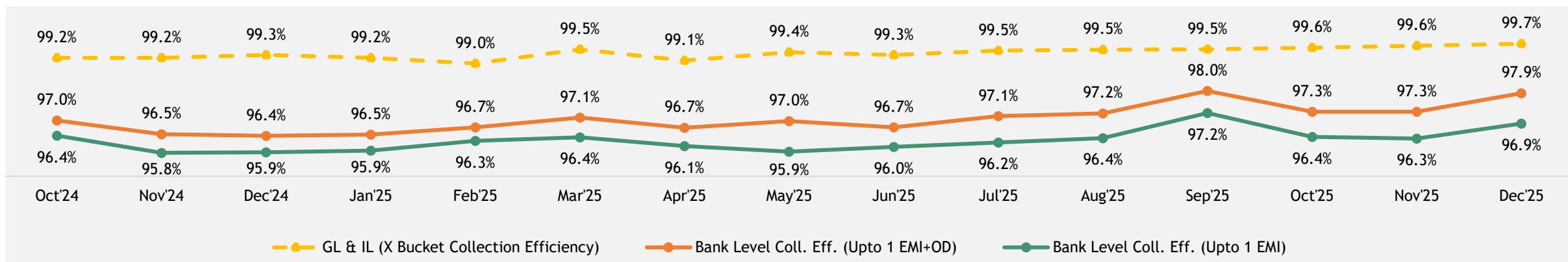


# Asset Quality

# Healthy Collections



## Collection Efficiency %

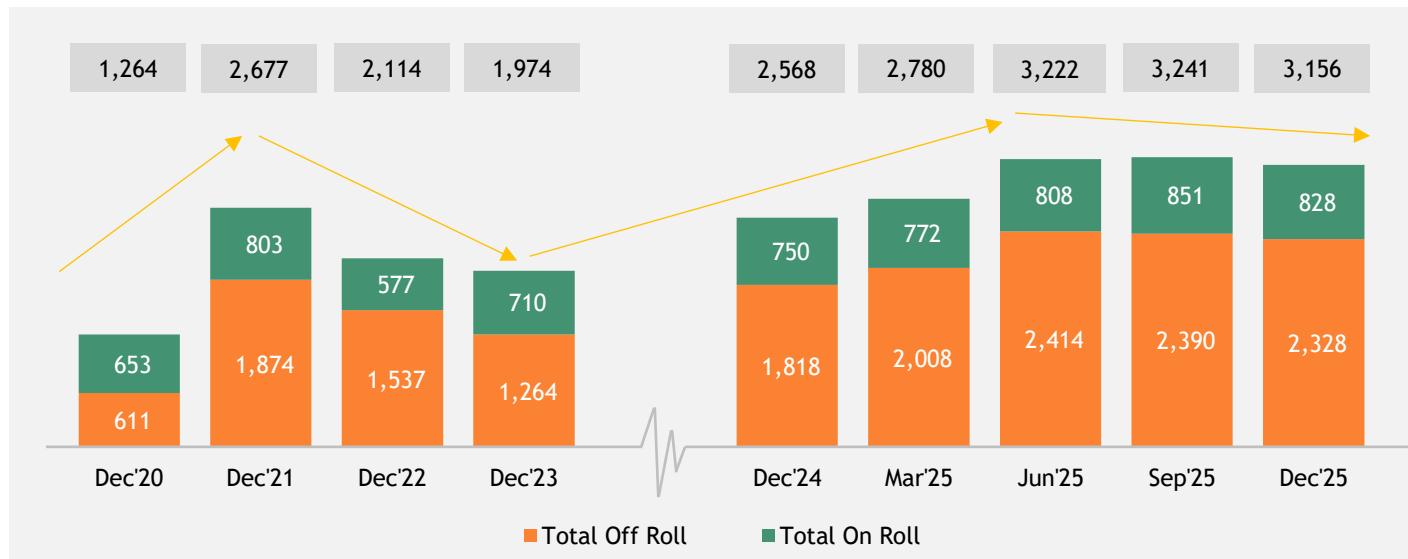


GL & IL (X Bucket Collection Efficiency)

Bank Level Coll. Eff. (Upto 1 EMI+OD)

Bank Level Coll. Eff. (Upto 1 EMI)

## Well Calibrated Collections Team (Nos)



■ Total Off Roll

■ Total On Roll

## Cashless GL & IL Collections (%)

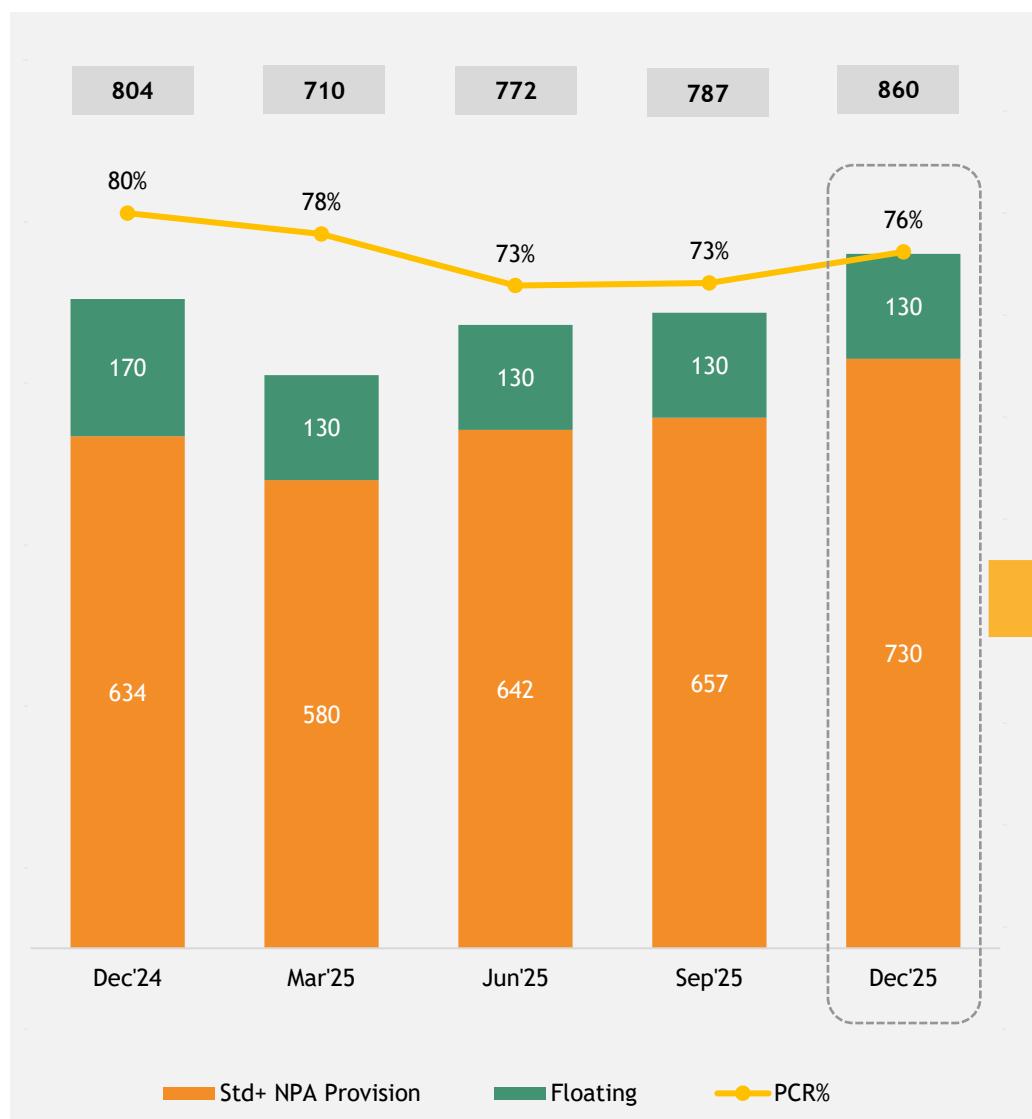


Note: Graph not to scale

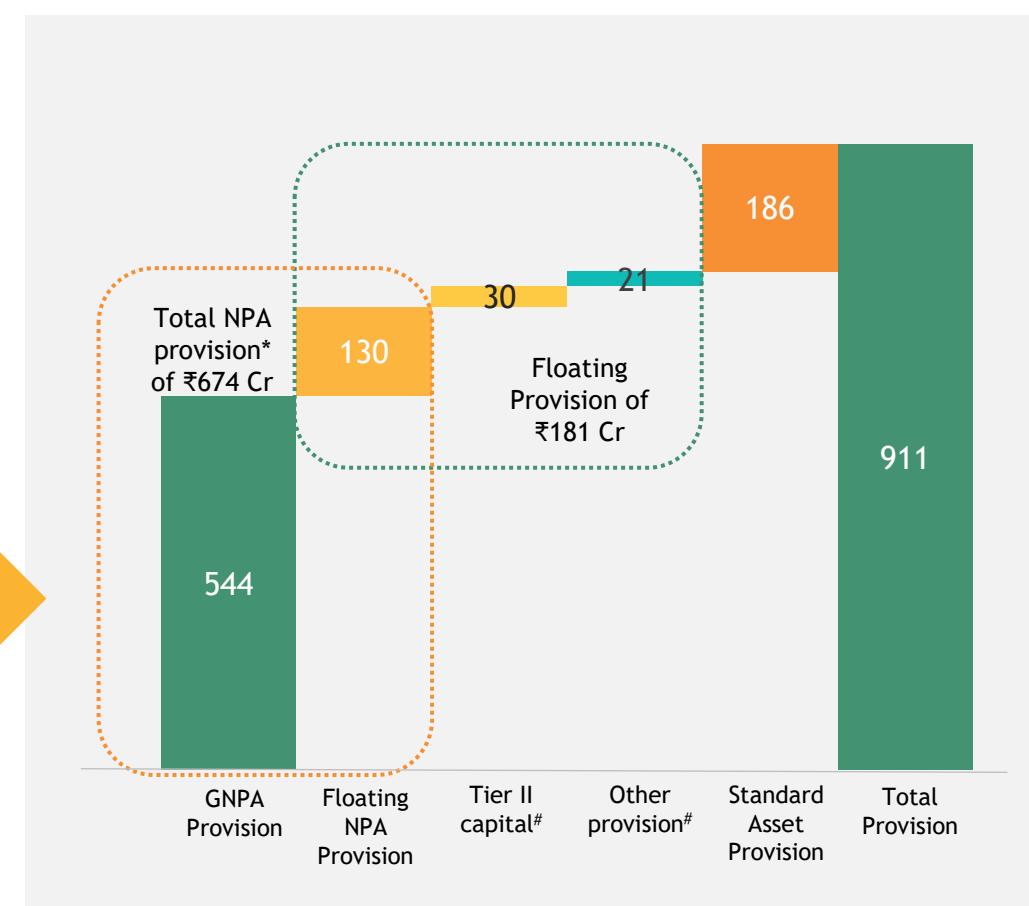
# Provision Coverage



Provision & PCR



Q3FY26 Provision Breakup<sup>#</sup>



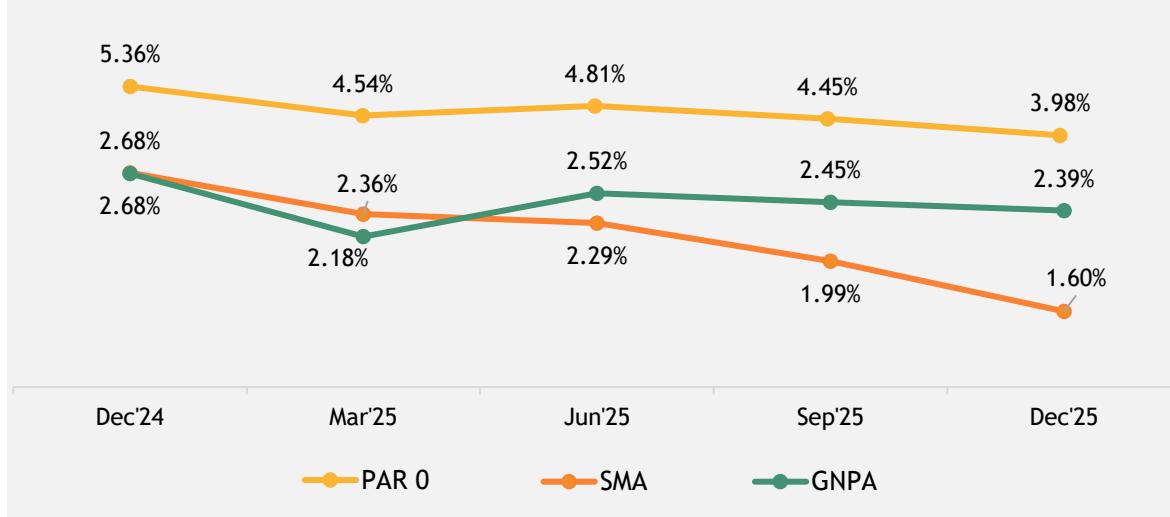
- Accelerated Provision in Q3FY26: ₹9 Cr
- NNPA as of Dec'25 at 0.6%

<sup>#</sup> Floating provision of ₹ 181 Crore continues to be on books & can be utilized as per RBI guidelines. Of this ₹ 30 Crore is earmarked toward Tier II capital, ₹130 Crore is earmarked for PCR calculation and ₹ 21 Crore is earmarked for Other Provisions | Prior period data modified as required

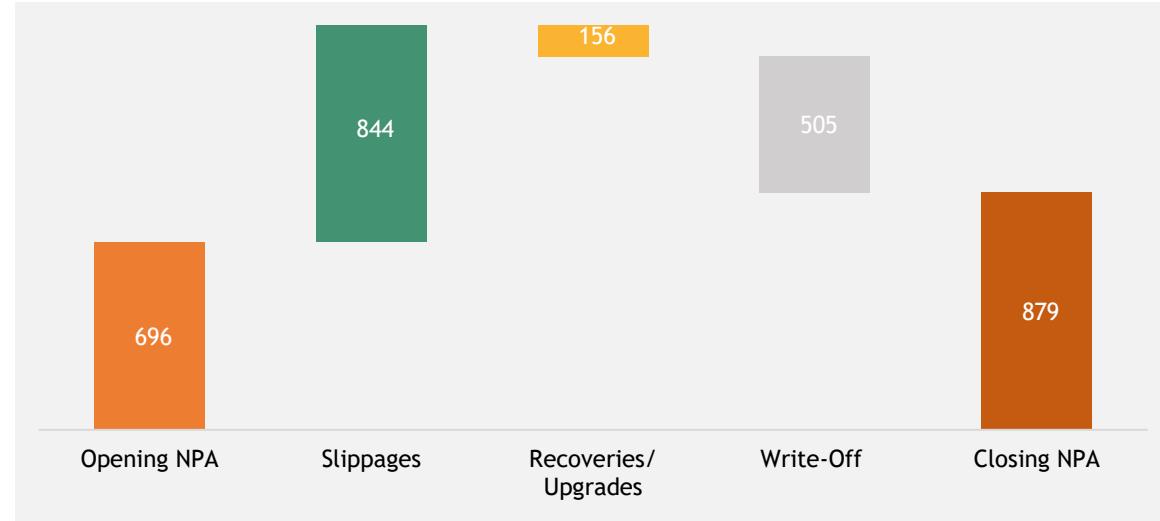
# Asset Quality



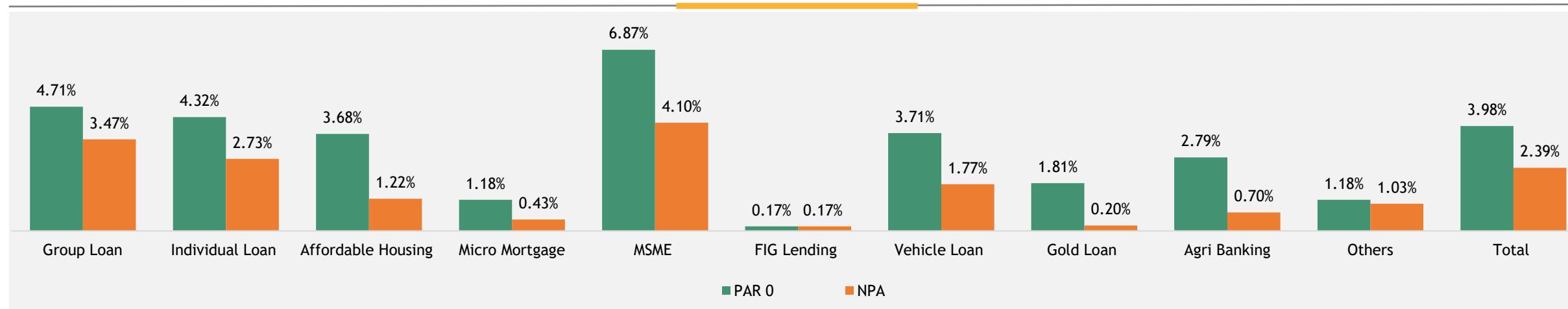
PAR 0, SMA & NPA (%)



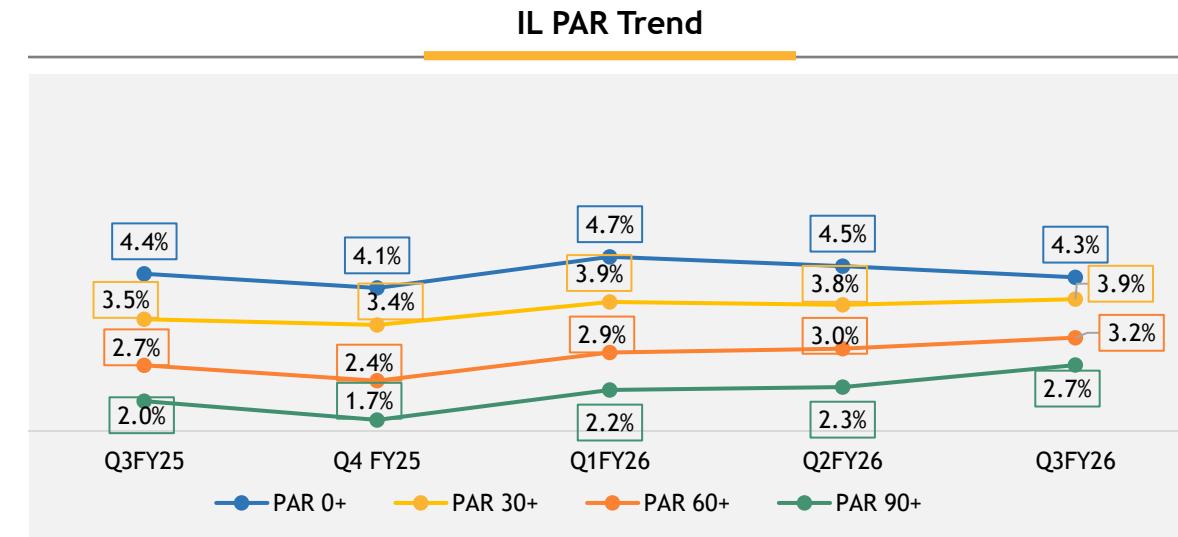
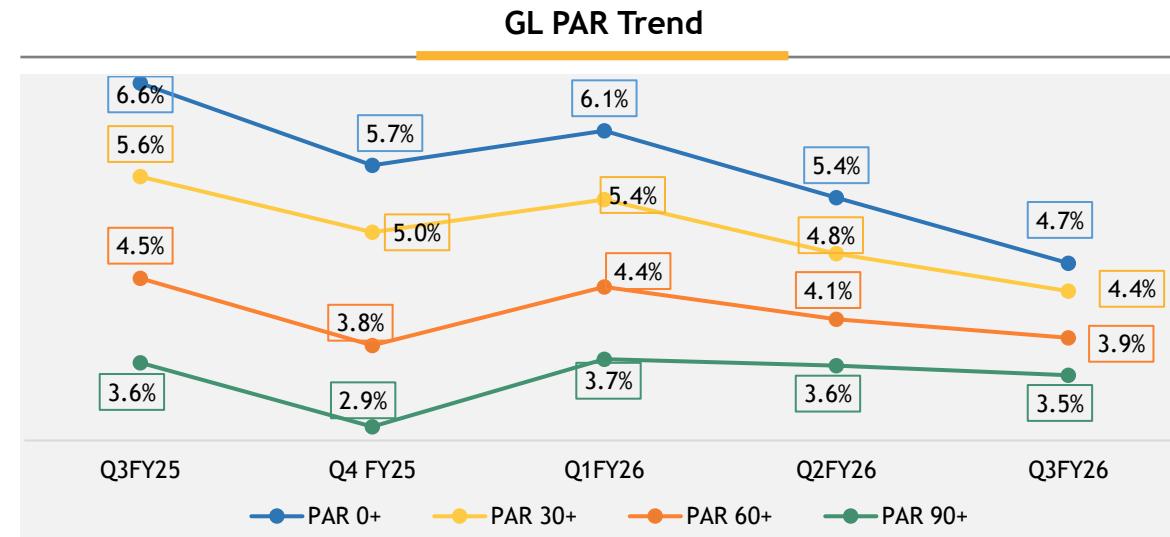
YTD NPA Movement #



Segment Wise PAR 0 and NPA (%)



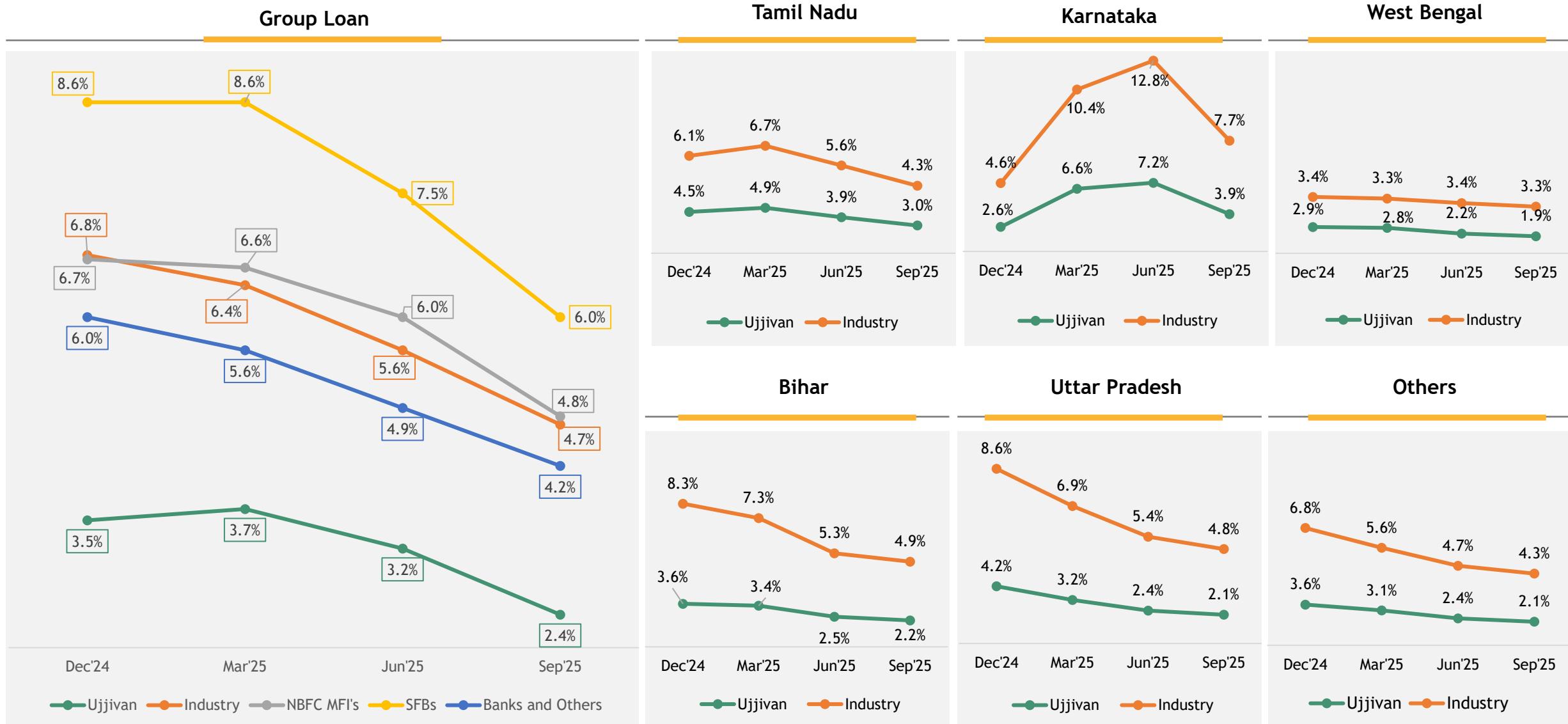
# GL And IL - PAR Trends And Top 5 States



| Group Loan Portfolio - Top States |                |             |             |             |
|-----------------------------------|----------------|-------------|-------------|-------------|
| Top States                        | % of Loan Book | PAR 0+      | PAR 30+     | PAR 90+     |
| West Bengal                       | 15.3%          | 4.2%        | 3.8%        | 2.9%        |
| Karnataka                         | 12.1%          | 7.9%        | 7.6%        | 6.7%        |
| Tamil Nadu                        | 11.9%          | 5.6%        | 5.4%        | 4.3%        |
| Bihar                             | 11.1%          | 4.0%        | 3.7%        | 2.9%        |
| Uttar Pradesh                     | 8.2%           | 3.8%        | 3.4%        | 2.6%        |
| Others                            | 41.4%          | 4.1%        | 3.7%        | 2.8%        |
| <b>Total</b>                      | <b>100.0%</b>  | <b>4.7%</b> | <b>4.4%</b> | <b>3.5%</b> |

| Individual Loan Portfolio - Top States |                |             |             |             |
|--|----------------|-------------|-------------|-------------|
| Top States                             | % of Loan Book | PAR 0+      | PAR 30+     | PAR 90+     |
| Maharashtra                            | 12.0%          | 4.3%        | 3.9%        | 2.5%        |
| West Bengal                            | 11.6%          | 5.5%        | 4.9%        | 3.6%        |
| Haryana                                | 11.3%          | 3.5%        | 2.9%        | 1.9%        |
| Tamil Nadu                             | 10.8%          | 2.9%        | 2.6%        | 1.9%        |
| Karnataka                              | 9.7%           | 7.1%        | 6.7%        | 5.4%        |
| Others                                 | 44.6%          | 3.9%        | 3.5%        | 2.4%        |
| <b>Total</b>                           | <b>100.0%</b>  | <b>4.3%</b> | <b>3.9%</b> | <b>2.7%</b> |

# Group Loan: Ujjivan Vs Industry Comparison: PAR 31-180



# Ujjivan Group Loan - Prudent Lending

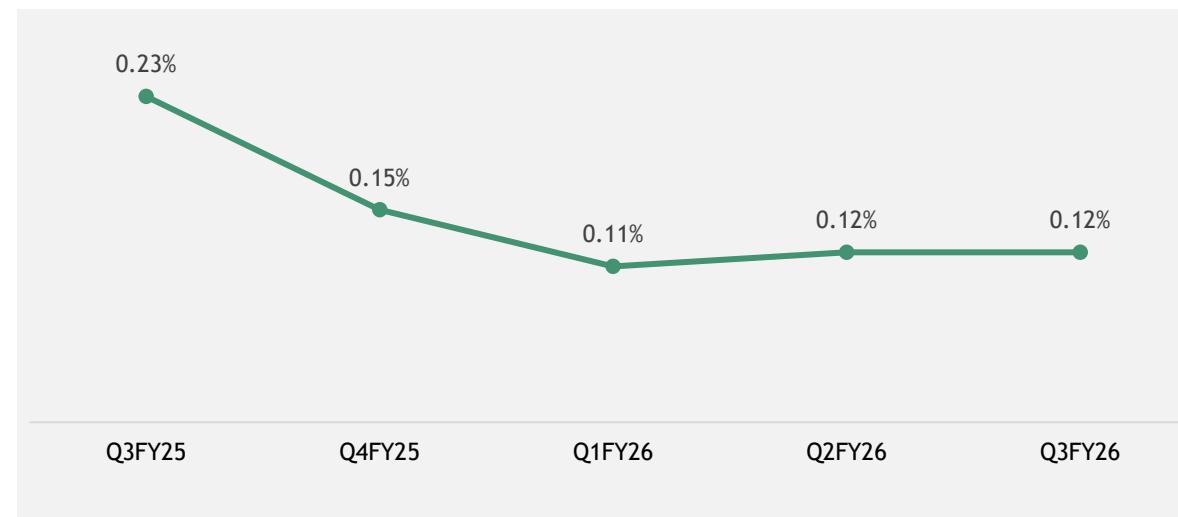


| Lender wise GL Loan Book % Trend |        |        |        |        |        |
|----------------------------------|--------|--------|--------|--------|--------|
| Lender Overlap                   | Dec'24 | Mar'25 | Jun'25 | Sep'25 | Dec'25 |
| Unique to Ujjivan                | 46.3%  | 48.3%  | 49.7%  | 51.0%  | 54.7%  |
| Ujjivan+1                        | 26.2%  | 27.2%  | 28.6%  | 30.0%  | 29.6%  |
| Ujjivan+2                        | 15.3%  | 15.1%  | 15.2%  | 14.7%  | 13.1%  |
| Ujjivan+3                        | 7.3%   | 6.2%   | 4.4%   | 3.1%   | 1.9%   |
| Ujjivan+4 & above                | 4.9%   | 3.2%   | 2.1%   | 1.2%   | 0.6%   |

| Lender wise PAR % Trend |        |        |        |        |        |
|-------------------------|--------|--------|--------|--------|--------|
| Lender Overlap          | Dec'24 | Mar'25 | Jun'25 | Sep'25 | Dec'25 |
| Unique to Ujjivan       | 3.5%   | 2.9%   | 3.2%   | 2.8%   | 2.6%   |
| Ujjivan+1               | 5.2%   | 4.6%   | 5.0%   | 4.6%   | 4.4%   |
| Ujjivan+2               | 8.1%   | 7.5%   | 8.5%   | 8.1%   | 7.8%   |
| Ujjivan+3               | 13.5%  | 14.4%  | 20.6%  | 23.9%  | 28.3%  |
| Ujjivan+4 & above       | 29.2%  | 34.0%  | 44.5%  | 50.1%  | 59.8%  |

| Lender wise Collection Efficiency % |        |        |        |        |        |
|-------------------------------------|--------|--------|--------|--------|--------|
| Lender Overlap                      | Dec'24 | Mar'25 | Jun'25 | Sep'25 | Dec'25 |
| Unique to Ujjivan                   | 97.5%  | 97.9%  | 97.7%  | 98.0%  | 98.0%  |
| Ujjivan+1                           | 96.0%  | 96.4%  | 95.9%  | 96.3%  | 96.5%  |
| Ujjivan+2                           | 93.6%  | 93.9%  | 93.0%  | 93.4%  | 93.6%  |
| Ujjivan+3                           | 89.2%  | 88.7%  | 85.0%  | 84.0%  | 81.9%  |
| Ujjivan+4 & above                   | 77.0%  | 74.3%  | 67.6%  | 67.1%  | 62.3%  |

## Disbursements To Borrowers With Internal Peak DPD Of 30+ In Preceding 6 Months



- The total pool of customers represented above are Repeat GL, Top Up GL and GL to IL loans
- Ujjivan policy is to not lend to customer with 1 DPD with Ujjivan at the time of disbursement. Business Rule Engine helps ensuring the policy and monitoring the disbursements
- Ujjivan monitors the disbursement to customers with Internal Peak DPD in last 6 months and the same is depicted above which is minuscule
- Loan processing by Independent Credit team allows for calibrated deviation calls
- As part of MFIN Guardrails disbursement are allowed upto 60 DPD with other lenders at the time of disbursement



## Assets

Advances Growth:  
~20%

Secured Book Growth:  
~35%



## Deposits

In Line With Advances  
Maintain CD Ratio:  
~88%

CASA%:  
~27%



## Ratios

Cost to Income:  
~67%

Credit Cost:  
2.3% - 2.4% of GLB

RoE: 10% - 12%  
RoA: 1.2% - 1.4%

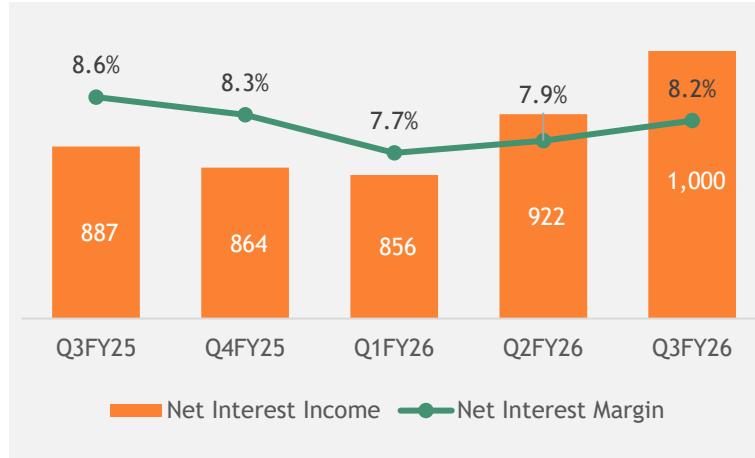


# Financial Overview

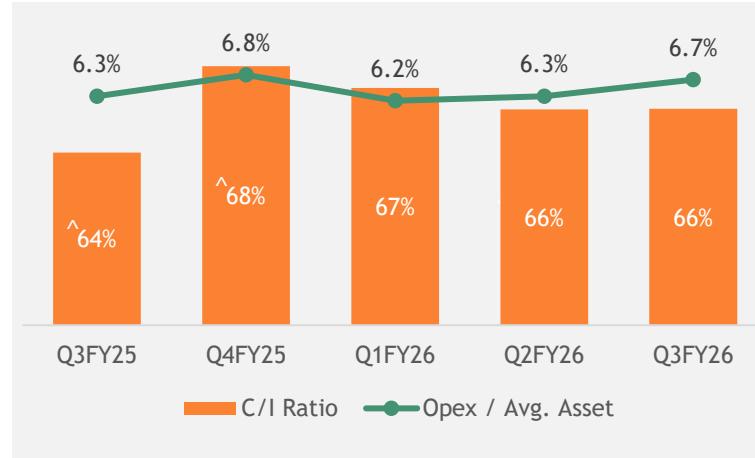
# Financial Overview



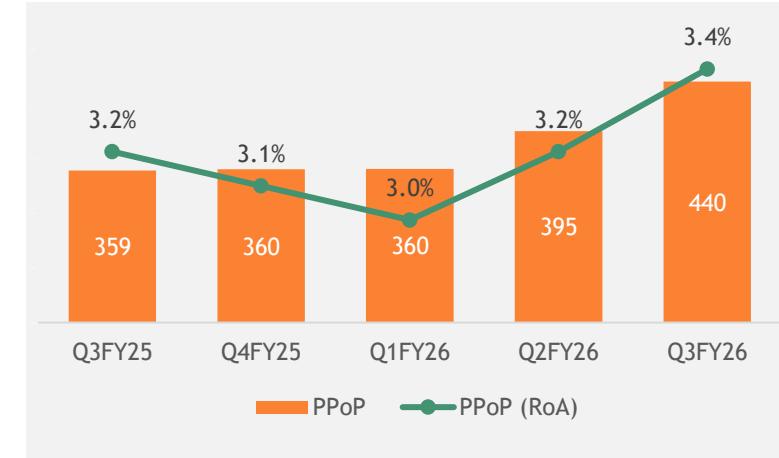
## NII (₹ Crore) & NIM\* (%)



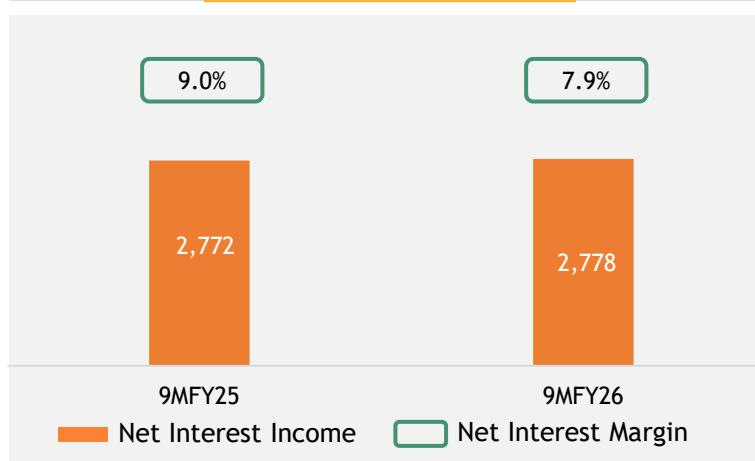
## Cost to Income (%) & Operating Expenses/ Average Total Assets (%)



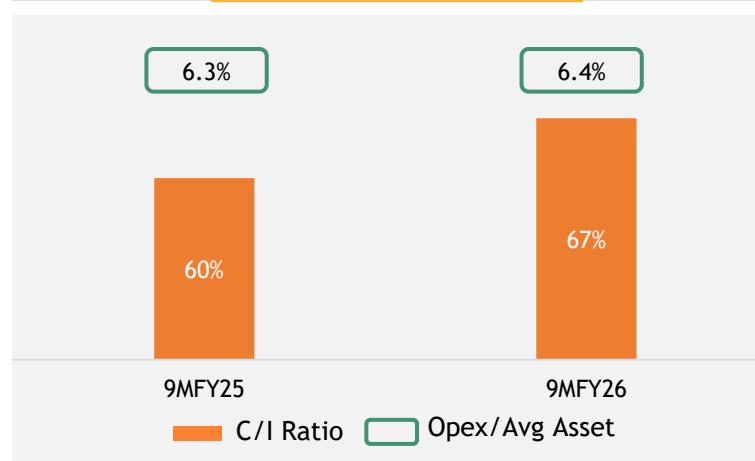
## Pre-Provision Operating Profit (₹ Crore)



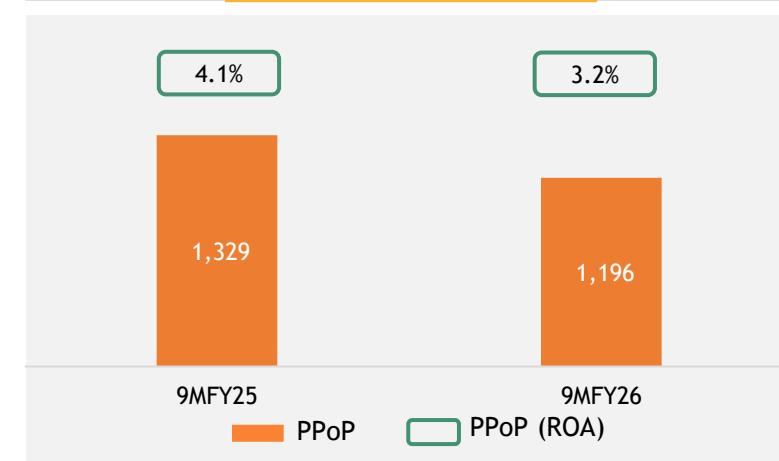
## NII (₹ Crore) & NIM\* (%)



## Cost to Income (%) & Operating Expenses/ Average Total Assets (%)



## Pre-Provision Operating Profit (₹ Crore)



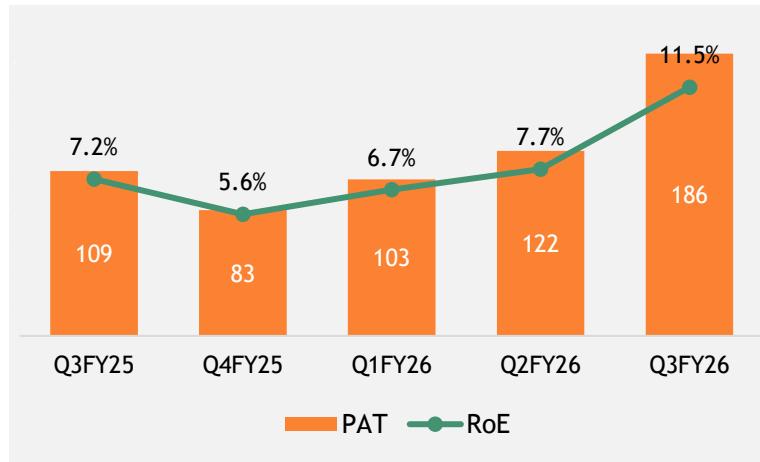
\*Excluding the impact of provision created for security receipts related to ARC for Q3FY25 / Q4FY25 : ₹26 Cr / ₹11 Cr

\* NIM includes IBPC & Securitization

# Financial Overview



**PAT (₹ Crore) & RoE (%)**



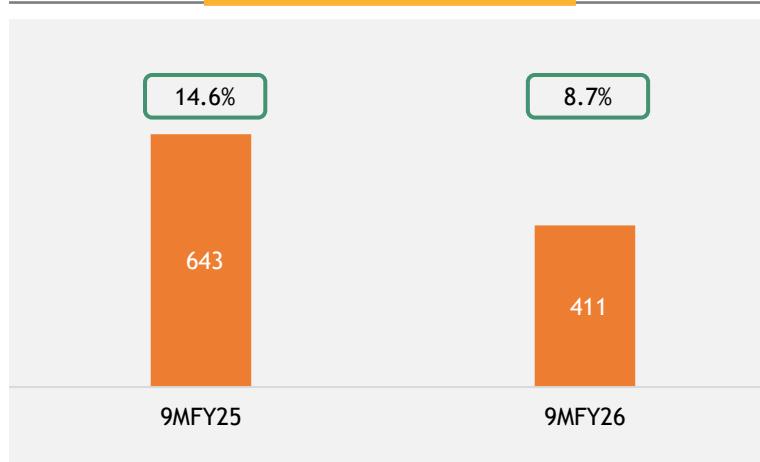
**EPS (₹)**



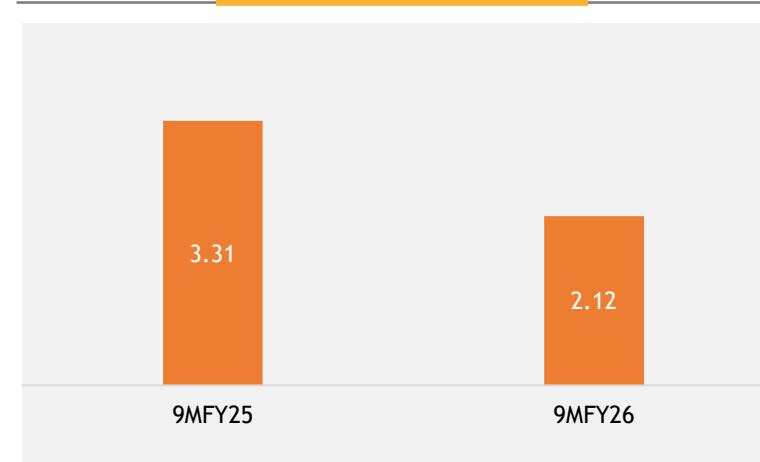
**Net Worth (₹ Crore)**



**PAT (₹ Crore) & RoE (%)**



**EPS (₹)**



**BVPS (₹)**



# Profit & Loss Statement



| Particulars (₹ Crore)                 | Q3FY26       | Q3FY25       | YoY Growth   | Q2FY26       | QoQ Growth   | 9M-FY26      | 9M-FY25      | YoY Growth   |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Interest Earned                       | 1,752        | 1,591        | 10%          | 1,682        | 4%           | 5,053        | 4,781        | 6%           |
| Other Income                          | 295          | 172          | 72%          | 256          | 15%          | 801          | 577          | 39%          |
| <b>Total Income</b>                   | <b>2,047</b> | <b>1,763</b> | <b>16%</b>   | <b>1,939</b> | <b>6%</b>    | <b>5,854</b> | <b>5,358</b> | <b>9%</b>    |
| Interest Expended                     | 751          | 704          | 7%           | 761          | (1)%         | 2,275        | 2,009        | 13%          |
| Personnel Expenses                    | 476          | 378          | 26%          | 451          | 5%           | 1,341        | 1,107        | 21%          |
| Operating Expenses                    | 380          | 321          | 18%          | 331          | 15%          | 1,042        | 912          | 14%          |
| <b>Total Cost</b>                     | <b>1,608</b> | <b>1,404</b> | <b>14%</b>   | <b>1,543</b> | <b>4%</b>    | <b>4,658</b> | <b>4,028</b> | <b>16%</b>   |
| <b>Pre Provision Operating Profit</b> | <b>440</b>   | <b>359</b>   | <b>22%</b>   | <b>395</b>   | <b>11%</b>   | <b>1,196</b> | <b>1,329</b> | <b>(10)%</b> |
| <b>Credit cost</b>                    | <b>195</b>   | <b>223</b>   | <b>(12)%</b> | <b>235</b>   | <b>(17)%</b> | <b>655</b>   | <b>483</b>   | <b>36%</b>   |
| Other provisions & contingencies      | 0            | 0            | NA           | 0            | NA           | 0            | 0            | NA           |
| Tax                                   | 59           | 28           | 113%         | 39           | 52%          | 130          | 204          | (36)%        |
| <b>Net profit for the period</b>      | <b>186</b>   | <b>109</b>   | <b>70%</b>   | <b>122</b>   | <b>53%</b>   | <b>411</b>   | <b>643</b>   | <b>(36)%</b> |

# Total Income - Breakup



| Particulars (₹ Crore)        | Q3FY26       | Q3FY25       | YoY Growth | Q2FY26       | QoQ Growth | 9M-FY26      | 9M-FY25      | YoY Growth |
|------------------------------|--------------|--------------|------------|--------------|------------|--------------|--------------|------------|
| Interest on loan             | 1,548        | 1,382        | 12%        | 1,473        | 5%         | 4,419        | 4,166        | 6%         |
| Int. on investments          | 202          | 206          | (2)%       | 207          | (2)%       | 627          | 605          | 4%         |
| Securitization Income        | 2            | 3            | (31)%      | 2            | (8)%       | 7            | 10           | (34)%      |
| <b>Total Interest Earned</b> | <b>1,752</b> | <b>1,591</b> | <b>10%</b> | <b>1,682</b> | <b>4%</b>  | <b>5,053</b> | <b>4,781</b> | <b>6%</b>  |
| Processing Fees              | 102          | 69           | 49%        | 89           | 14%        | 269          | 208          | 29%        |
| PSLC Income                  | 23           | 0            | NA         | 0            | NA         | 31           | 28           | 12%        |
| Insurance Income             | 43           | 24           | 78%        | 46           | (7)%       | 112          | 76           | 48%        |
| Bad Debt Recovery            | 25           | 29           | (15)%      | 23           | 8%         | 64           | 82           | (22)%      |
| Treasury                     | 15           | 6            | 138%       | 25           | (42)%      | 90           | 20           | 346%       |
| Misc. Income*                | 88           | 44           | 100%       | 73           | 21%        | 236          | 164          | 44%        |
| <b>Total Other Income</b>    | <b>295</b>   | <b>172</b>   | <b>72%</b> | <b>256</b>   | <b>15%</b> | <b>801</b>   | <b>576</b>   | <b>39%</b> |
| <b>Total Income</b>          | <b>2,047</b> | <b>1,763</b> | <b>16%</b> | <b>1,939</b> | <b>6%</b>  | <b>5,854</b> | <b>5,358</b> | <b>9%</b>  |

\*Includes cards AMC charges, NFS/ other banking operations income and foreclosure/ late payment & other charges

Note: Reclassification of items in other Income has led to change in Bad Debt Recovery & Misc. Income for 9MFY26

# Balance Sheet



| Particulars (₹ Crore)                                 | As at<br>Dec 31, 2024 | As at<br>Sep 30, 2025 | As at<br>Dec 31, 2025 |
|---|-----------------------|-----------------------|-----------------------|
| <b>CAPITAL AND LIABILITIES</b>                        |                       |                       |                       |
| Net worth   | 5,996                 | 6,323                 | 6,519                 |
| Capital   | 1,935                 | 1,937                 | 1,938                 |
| Employees Stock Options Outstanding                   | 86                    | 93                    | 98                    |
| Reserves and Surplus                                  | 3,975                 | 4,293                 | 4,483                 |
| Deposits  | 34,494                | 39,211                | 42,223                |
| Borrowings  | 3,724                 | 2,962                 | 2,383                 |
| Other Liabilities and Provisions                      | 1,012                 | 1,118                 | 1,174                 |
| <b>TOTAL</b>  | <b>45,226</b>         | <b>49,614</b>         | <b>52,299</b>         |
| <b>ASSETS</b>   |                       |                       |                       |
| Cash and Balances with Reserve Bank of India          | 2,067                 | 2,374                 | 2,173                 |
| Balance with Banks and Money at Call and Short Notice | 349                   | 312                   | 481                   |
| Investments   | 11,797                | 11,603                | 11,768                |
| Advances  | 29,621                | 33,808                | 36,228                |
| Fixed Assets  | 460                   | 490                   | 482                   |
| Other Assets  | 932                   | 1,027                 | 1,167                 |
| <b>TOTAL</b>  | <b>45,226</b>         | <b>49,614</b>         | <b>52,299</b>         |

# Healthy Capital Adequacy



| (₹ Crore)                                | Dec'24        | Mar'25        | Jun'25        | Sep'25        | Dec'25        |
|--|---------------|---------------|---------------|---------------|---------------|
| Credit Risk Weighted Assets              | 25,108        | 26,240        | 26,691        | 29,076        | 29,638        |
| Tier I Capital                           | 5,548         | 5,610         | 5,654         | 5,782         | 5,967         |
| Tier II Capital*                         | 453           | 451           | 423           | 429           | 440           |
| <b>Total Capital</b>                     | <b>6,001</b>  | <b>6,062</b>  | <b>6,077</b>  | <b>6,211</b>  | <b>6,407</b>  |
| <b>CRAR</b>                              | <b>23.90%</b> | <b>23.10%</b> | <b>22.77%</b> | <b>21.36%</b> | <b>21.62%</b> |
| Tier I CRAR                              | 22.10%        | 21.38%        | 21.18%        | 19.89%        | 20.13%        |
| Tier II CRAR                             | 1.80%         | 1.72%         | 1.58%         | 1.47%         | 1.49%         |
| Floating Provision considered in Tier II | 30            | 30            | 30            | 30            | 30            |

## Floating Provision:

- Created in Q1 FY22 of amount ₹250 Cr which could be utilized for making specific provisions in extraordinary circumstances, as per RBI guidelines
- For FY 22, ₹250 Cr was earmarked towards NNPA / PCR calculation
- During Q1 FY23, Bank had earmarked ₹220 Cr for NNPA / PCR calculation and ₹30 Cr as part of Tier II capital
- During Q4 FY25, Bank utilized Rs. 69 Cr of Floating Provision towards adjustment of shortfall on transfer of stressed loan to ARC, as per RBI guidelines
  - Earmark continues for amounts of ₹130 Cr for NNPA / PCR calculation, ₹30 Cr as part of Tier II capital
  - The balance ₹21 Cr has been earmarked as part of other provisions

# Ujjivan - Platform For Growth



# Serving Customers Through Multiple Channels



## Retail Mobile / Internet Banking

- Available in 9 Languages (including English)
- Easy access to multiple relationships with one app
- Multiple payments modes: NEFT, RTGS, IMPS & Internal fund transfers
- Value added features like GST & Bill Payments



## SMS & Missed Call Banking

- Providing basic services for customers using feature phones
- Basic banking facilities such as Balance Enquiry, Mini statement, Last 5 Transactions, Request cheque Book, Hotlist Debit Card etc.



## Business Internet Banking

- Dedicated platform for Corporate customers
- High-volume & bulk upload, Multi-Fund Transfer option
- Major Features - GST, Direct tax payments & PFMS



## Phone / Video Banking

- PBU offers services in 13 languages through Human interaction and 9 languages on IVR
- 24/7, 365 days service offered through Phone Banking
- 540+ Services are offered to customer through Query/ Request/ Complaint
- VCPV process for Vehicle Finance



## Hello Ujjivan App

- Voice-Visual-Vernacular App available in 11 Languages with Chabot facility for MB customers
- Digital loan acknowledgement for Repeat Group loan customers
- DIY Pre-approved loans for repeat IL customers
- Hospicash Insurance at fingertips for GL customers



## Digital Acquisition (DFD/DSA/DCA)

- Ujjivan's DIY journey for customers to open SA, CA & Fixed Deposit
- Branchless opening of SA and FD account through video KYC
- Digital CA can be opened within serviceable Bank branch location



## Payments

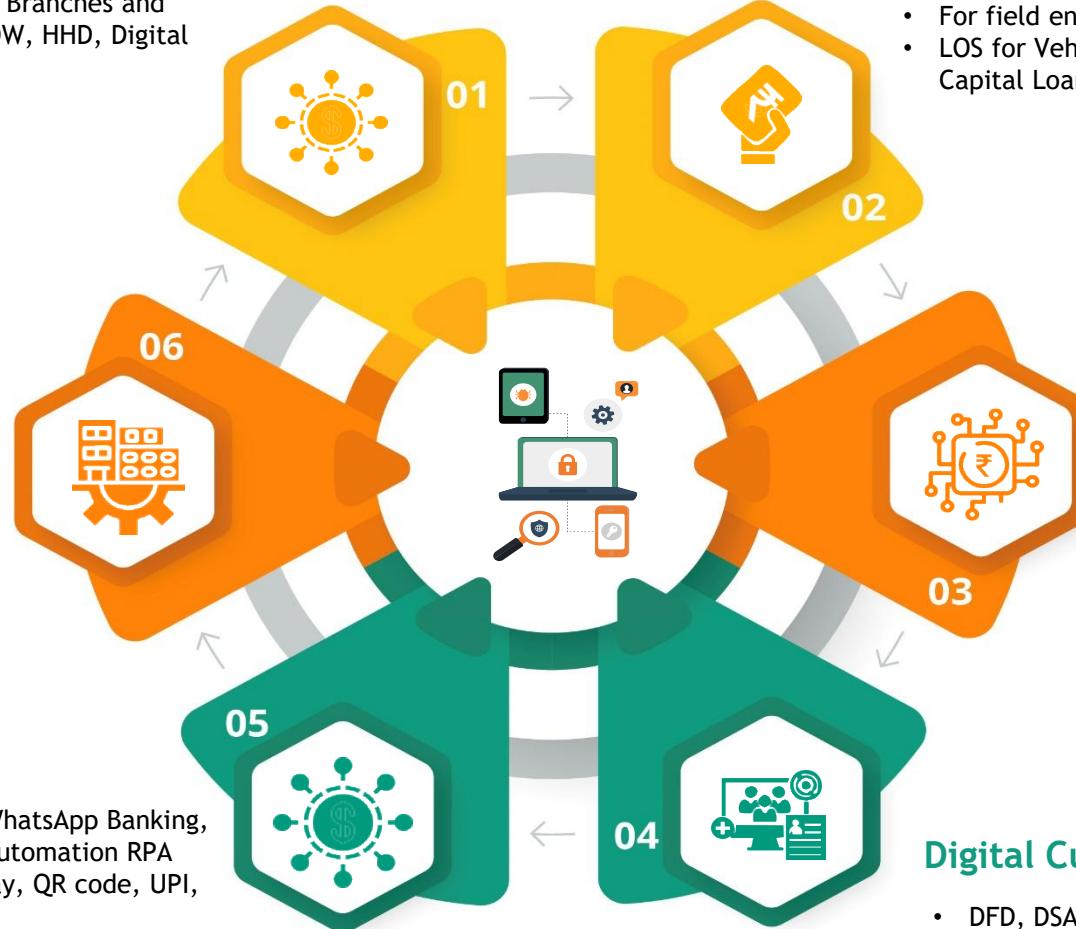
- UPI & UPI Lite service
- AePS platform available to promote Digital Inclusion
- Merchant QR Codes for small merchants/retailers
- Multiple Partner Payment Gateways available
- Business Mobile Banking App
- UPI Autopay
- Ujjivan to become BOU
- WhatsApp Banking & Chatbot

# Strong IT Infrastructure



## Financial Inclusion

- Delivering solutions through Branches and Assisted Channels ILOS, GLOW, HHD, Digital Repayments options



## Robust Infrastructure

- Compute capacity of ~ 8,500 Cores with ~ 4.4Petabytes of storage
- Multi layer Data Warehouse creation
- Cloud initiatives for scalability and resilience
- Best in class security solutions achieving defense in depth
- Adoption of micro-services-based architecture

## Digital Channels

- IB, MB, Hello Ujjivan, BNB, BMB, WhatsApp Banking, Chatbot Phone & Video Banking, Automation RPA
- Payments - BBPS, Payment Gateway, QR code, UPI, NEFT, RTGS, IMPS, AEPS
- Cards - Domestic and International Debit Card

## Loan Originating System (LOS)

- For field engagement using Mobile Apps
- LOS for Vehicle, Gold, Agri, Housing, Working Capital Loans

## Core Banking Solutions

- Accounting: Oracle EBS
- CBS: Finacle,
- LMS: BR.Net & Veefin
- Customer Demographic data: CRM Next

## Digital Customer Onboarding

- DFD, DSA, DCA & Video KYC,
- Rule Engine for loan decision system
- e-Signing and e-Stamping
- Integration with Account Aggregator



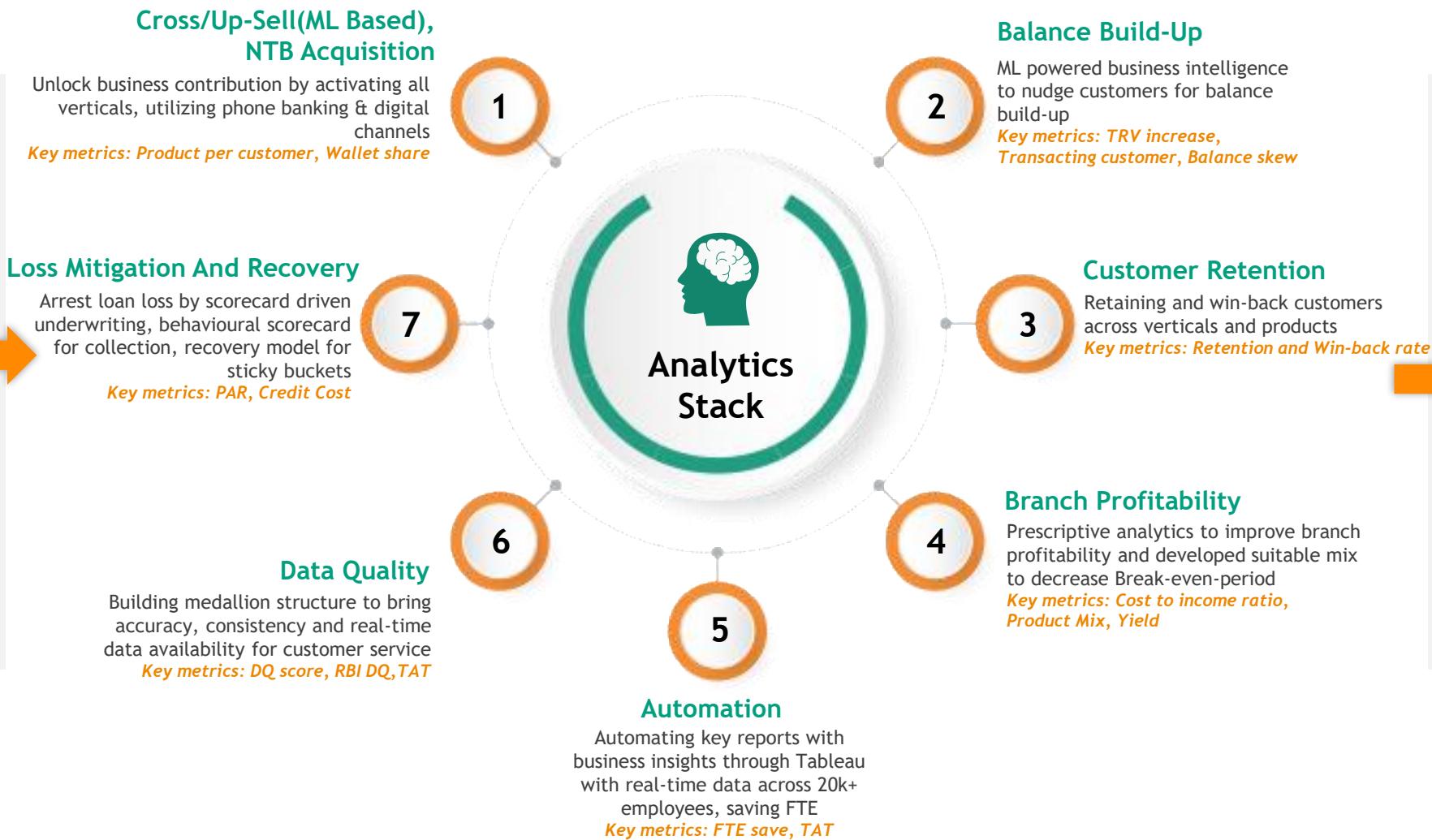
## Data Asset

**99.6 Lac+**  
Customer Franchise

**10 Cr+** Transactions generating/month

**5 Lac+** Loans processed/month

**1,200+Key data**  
elements refreshed near real-time



## Outcomes

Benchmarked top in class in Data Quality Index by RBI for FY25 with score of **93.9**

Generated additional business volume of ~ **₹638 Cr.+** in 9M-26

~ **₹19 Cr.+** Loss recovered from written-off pool (360 DPD+) across GL/IL verticals

# Strong Independent Board



## Banavar Anantharamaiah Prabhakar *Chairman and Independent Director*



**Education:** Commerce graduate, University of Mysore, Chartered Accountant.  
**Experience:** Andhra Bank, Bank of India, Bank of Baroda UK Operations

## Sanjeev Nautiyal *MD & Chief Executive Officer*



**Education:** BA (Lucknow University), MBA (Lucknow University)  
**Experience:** State Bank of India, SBI Life Insurance

## Sudha Suresh *Independent Director*



**Education:** B.Com (Honors) C.A., Grad ICWA, CS  
**Experience:** S. Rao & Associates, Mani Capital, UFSL

## Rajni Mishra *Independent Director*



**Education:** M.Com (Gold Medallist), MS University, Vadodara  
**Experience:** SBI as well as its associate banks, NCL Buildtek limited

## Ravichandran Venkataraman *Independent Director*



**Education:** Qualified FCCA (UK), ACMA (UK), Program for CFOs with Wharton Business School  
**Experience:** eVidyaloka Trust, HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat

## Rajesh Kumar Jogi *Independent Director*



**Education:** Bachelor of Arts (Economics), Fellow member ICAI, Advanced Management Program from Harvard Business School  
**Experience:** Natwest Group (erstwhile RBS Group), Royal Bank of Scotland

## Mona Kachhwaha *Independent Director*



**Education:** MBA: Post Graduate Diploma in Business Management, B.A. (Hons)  
**Experience:** Citibank, UC Impower, Caspian Impact Investment Adviser

## Carol Furtado *Executive Director*



**Education:** B. Sc (Bangalore University), PGDM (Mount Carmel Institute)  
**Experience:** UFSL, ANZ Grindlays Bank and Bank Muscat

# Key Management



**Sanjeev Nautiyal**  
MD & Chief Executive Officer



**Education:** BA (Lucknow University), MBA (Lucknow University)  
**Experience:** State Bank of India, SBI Life Insurance

**Carol Furtado**  
Executive Director



**Education:** B. Sc (Bangalore University), PGDM (Mount Carmel Institute)  
**Experience:** UFSL, ANZ Grindlays Bank and Bank Muscat

**Martin Pampilly S**  
Chief Operating Officer



**Education:** COO Certified - IIM Lucknow  
**Experience:** UFSL, ANZ Grindlays Bank, Bank Muscat and Centurion Bank of Punjab

**Sadananda Balakrishna Kamath**  
Chief Financial Officer



**Education:** Associate Company Secretaryship(ACS, ICSI), Chartered Accountancy (CA, ICAI)  
**Experience:** Credit Access Grameen Ltd, Tata Group

**Ashish Goel**  
Chief Credit Officer



**Education:** PGDM in Marketing & Finance (XIM, Bhubaneshwar), B. Tech (Mechanical Engineering), Kurukshetra  
**Experience:** ICICI Bank, Marico Industries, Godrej & Boyce

**Brajesh Joseph Cherian**  
Chief Risk Officer



**Education:** MBA in Finance (Sikkim Manipal University), B. Pharma (Dr. M.G.R. Medical University)  
**Experience:** The South Indian Bank, Axis Bank

**Mangesh Mahale**  
Chief Technology Officer



**Education:** Bachelor of Engineering Computer  
**Experience:** NSE Clearing Limited, Union Bank of India, Oriental Bank of Commerce, State Bank of India, Rolta India Limited

**Rajaneesh Hosakoppa Rudresha**  
Chief Compliance Officer



**Education:** Master of Arts  
**Experience:** Kotak Mahindra Bank Ltd, ICICI Bank Ltd, Deutsche Bank

**Chandalekha Chaudhuri**  
Head- Human Resource



**Education:** BBA, LLB (Symbiosis School of law), PGCHRM -HR (XLRI)  
**Experience:** UFSL

# Business Leaders



**Rajeev Padmanabh Pawar**  
Head of Treasury



**Education:** Master of Business Administration  
**Experience:** Growmore Research, Kotak Mahindra, Daewoo Securities, American Express, Standard Chart., Edelweiss

**Hitendra Nath Jha**  
Head Retail Liabilities, TASC & TPP



**Education:** Bachelor of Science, Bachelor of Laws  
**Experience:** Stock Holding Corporations, IDBI Banki, ICICI Bank, Kotak Mahindra Bank

**Umesh Arora**  
Head of Emerging Business



**Education:** Post Graduate IIM Kozhikode  
**Experience:** Axis Bank, IDBI Bank, Standard Chartered

**Vibhas Chandra**  
Business Head of Micro Banking



**Education:** PGDBM (Rural Management), XIM, Bhubaneshwar  
**Experience:** UFSL

**Parag Kumar Srivastava**  
Head of Financial Institutions Group



**Education:** Master of Business Administration  
**Experience:** Kotak Mahindra Bank, MCX Ltd, Stock Holding Corporation of India

**Prem Kumar G**  
Business Head - Vehicle Finance



**Education:** Bachelor of Commerce  
**Experience:** UFSL, Paul D Souza & Associates, One World Hospital

**Pradeep B**  
Business Head of Housing Loan & MM



**Education:** Master of Social Work  
**Experience:** UFSL

**Murali Chari**  
Business Head - Agriculture Banking



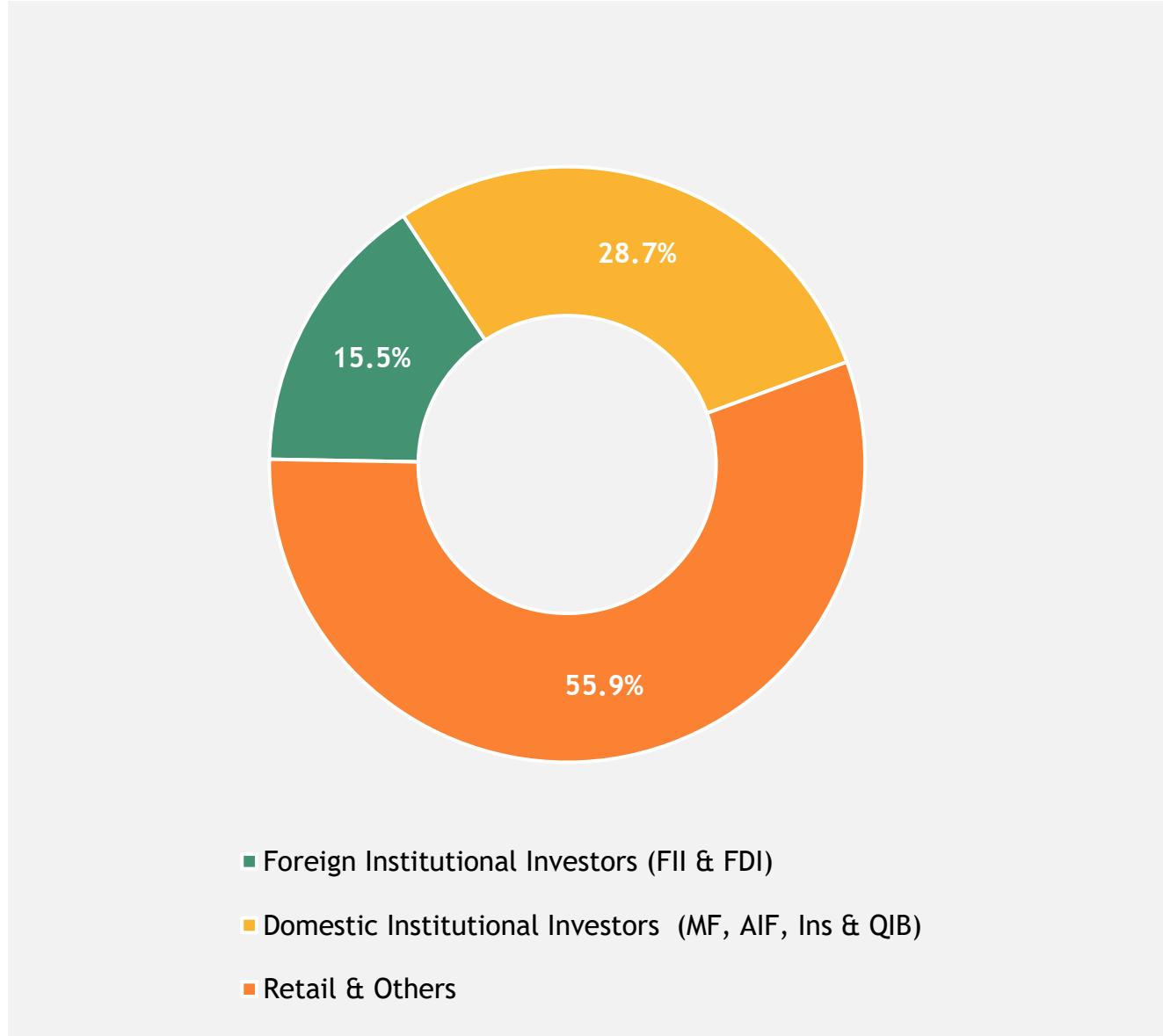
**Education:** Post Graduate Diploma  
**Experience:** Samaaru Finance P Ltd, HDFC Bank Ltd, Sundaram Finance Ltd

# Capital Efficient Growth Model - Poised For Sustainable ROA/ROE Delivery



|                    | Balance Sheet<br>(Deposits & Advances)   | Net Interest Margins (%)  | Asset Quality &<br>Credit Costs   | Cost to Income (%)   | Return Profile (%)   |
|--------------------|--|---|---|--|--|
| <b>Q3FY26</b>      | <ul style="list-style-type: none"> <li>Balance Sheet size at ₹52,299 Cr as of Q3FY26</li> <li>Advances at ₹37,057 Cr with secured share 48%</li> <li>Retail deposits (CASA + Retail TD) comprise 70% of total deposits</li> </ul>        | <ul style="list-style-type: none"> <li>NIM around 8.2% for Q3FY26, led by liquidity absorption &amp; CoF improvement</li> <li>Yield moderation observed as secured loans gain share</li> </ul>  | <ul style="list-style-type: none"> <li>GNPA at 2.4% in Q3FY26</li> <li>Credit cost at 0.5% on Avg. GLB for Q3FY26</li> <li>Provision coverage ratio at 76%</li> </ul>   | <ul style="list-style-type: none"> <li>Cost to Income around 66%, Opex to Avg Total Assets at 6.7%</li> <li>Branch network with 777 touchpoints</li> </ul>   | <ul style="list-style-type: none"> <li>For Q3FY26: ROA at 1.5%, ROE at 11.5%</li> <li>CRAR at 21.6%</li> </ul>   |
| <b>FY30 Vision</b> | <ul style="list-style-type: none"> <li>Aim to grow 20% to 25% CAGR with FY30 Advances around ₹1 L Cr, with secured share around 65% to 70%</li> <li>Deepening liability franchise with focus on CASA keeping CASA% around 35%</li> </ul> | <ul style="list-style-type: none"> <li>NIMs expected to stabilize in the range of 6% to 7%</li> <li>Scale up in new products of MM, Gold and Vehicle to support margin moderation</li> <li>CoF benefits expected in coming years</li> </ul> | <ul style="list-style-type: none"> <li>Credit cost expected to trend lower as secured book expands</li> <li>Steady-state credit cost range of 1.0% to 1.5% of Avg. GLB</li> <li>Enhanced underwriting and data analytics to maintain asset quality</li> </ul> | <ul style="list-style-type: none"> <li>Operating leverage to improve</li> <li>Target Cost to Income of around 55% and Opex to Avg Total Assets below 5.0%</li> <li>Incremental Branch count by around 400 over FY25</li> </ul> | <ul style="list-style-type: none"> <li>ROA around 1.8%-2.0%, ROE around 16%-18%</li> <li>Sufficient capital buffer with CRAR around 17% to 20%</li> <li>Drive stable and sustainable profit</li> </ul> |

# Shareholding Pattern As On Dec'25



| Top 10 Investors                    |
|-------------------------------------|
| Franklin Mutual Fund                |
| International Financial Corporation |
| Bandhan Mutual Fund                 |
| Sundaram Mutual Fund                |
| Vanguard                            |
| Bajaj Finserv Mutual Fund           |
| Axis Mutual Fund                    |
| JM Financial Mutual Fund            |
| Canara Robeco Mutual Fund           |
| Union Mutual Fund                   |



# Annexures



## Environment



Scope 1 & 2 Emission Intensity/Crore Turnover: 1.93 (tCO<sub>2</sub>e)

Scope 3 Emissions Intensity/Crore Turnover: 2.5 (tCO<sub>2</sub>e)

~14,192 KWh Solar Energy generated & used

Water Intensity/Crore Turnover: 21.62 (KL)

Waste Intensity/Crore Turnover 0.0086 (tCO<sub>2</sub>e)

Paper Saving through Digitalisation 31.6 (Million Copies)  
Emission Saved 295.5 (tCO<sub>2</sub>e)

## Social



19% Gender Diversified Ratio

14,560+ Employees Volunteering Hours

38.9 Average Hours of Training / Employees

Total CSR Spend: ₹ 0.17 Bn

No of Beneficiaries impacted: 1.2 Mn +

No of PWD's Impacted: 600+

Beneficiaries impacted through Financial Literacy Program: 0.17 Mn

## Governance



ISO 27001:2022 Certified IS Management System

55% Gender Diversity at Board

78% of the board of Directors are Independent

4.2 Mn Digital Customer Base- 23% Growth YoY

Policy on Whistle - blower, anti - bribery, anti- corruption, anti - money laundering, IT security, POSH etc.

# ESG Rating

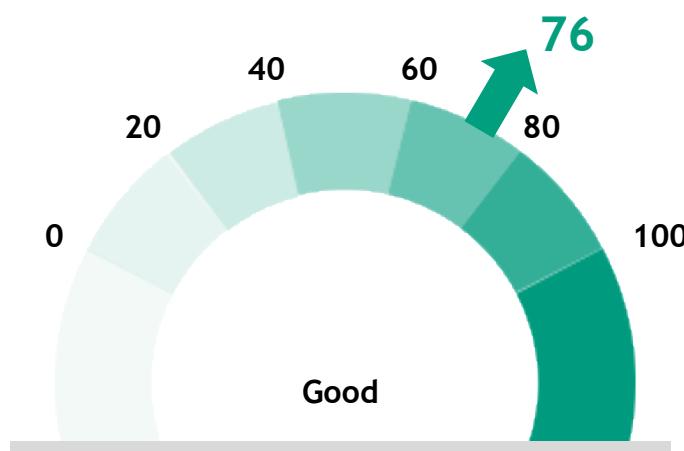


80/100



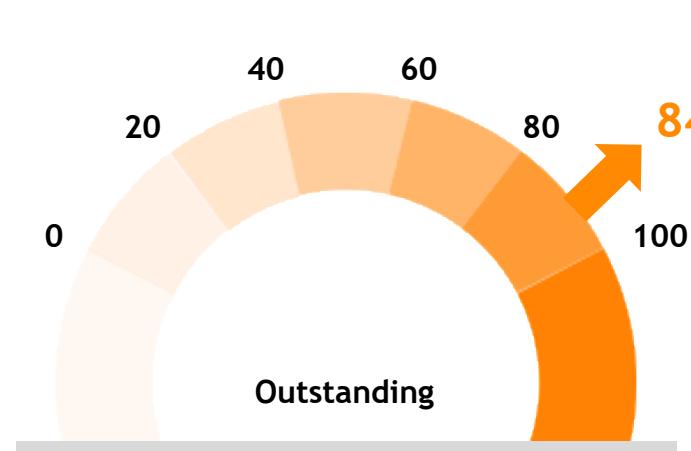
| Ujjivan Small Finance Bank Limited | Previous Score | Current Score | Rating Symbol | Rating Movement |
|------------------------------------|----------------|---------------|---------------|-----------------|
| ESG Impact Rating                  | -              | 80            | Outstanding   | -               |

## Environment



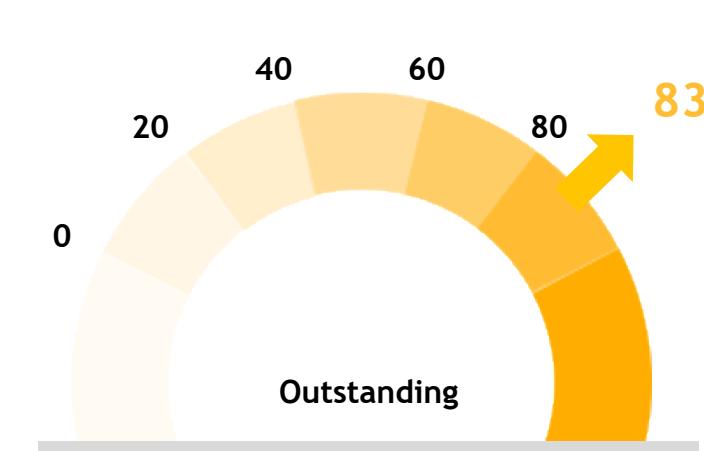
Weightage: 45%

## Social



Weightage: 25%

## Governance



Weightage: 30%

# Ujjivan's Journey



Ujjivan SFB has successfully evolved from NBFC to a well-capitalized small finance bank

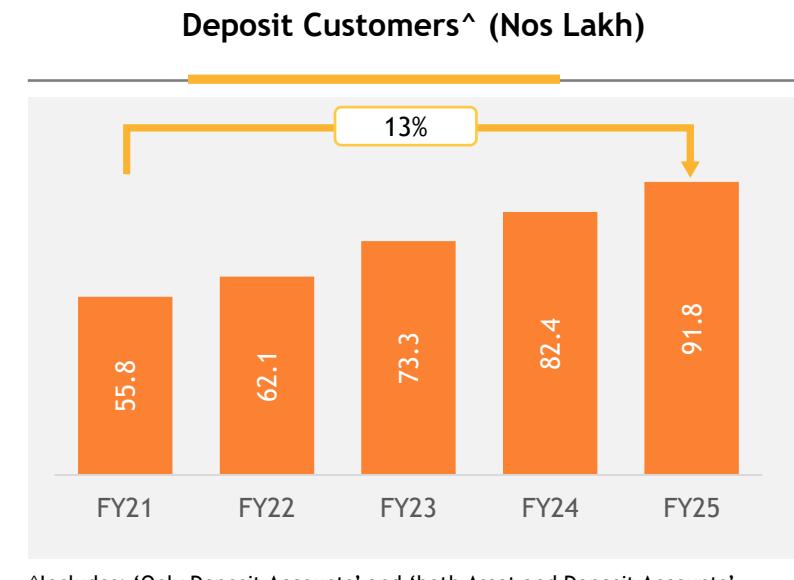
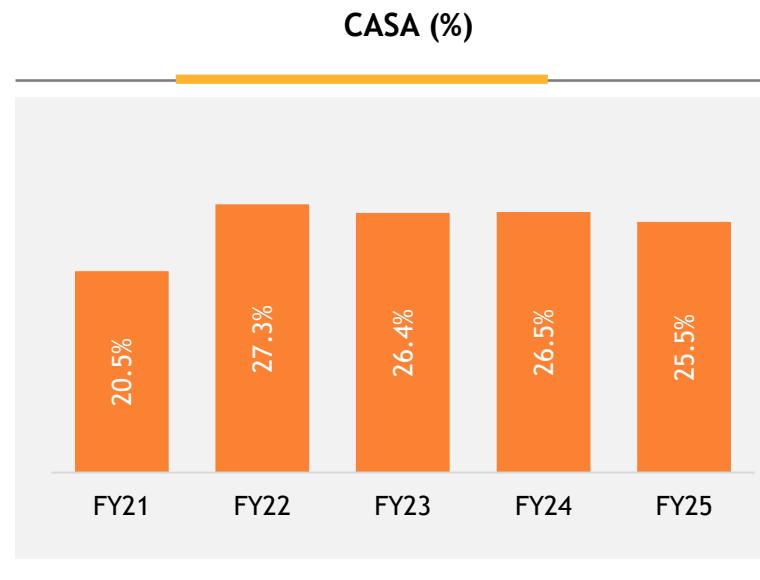
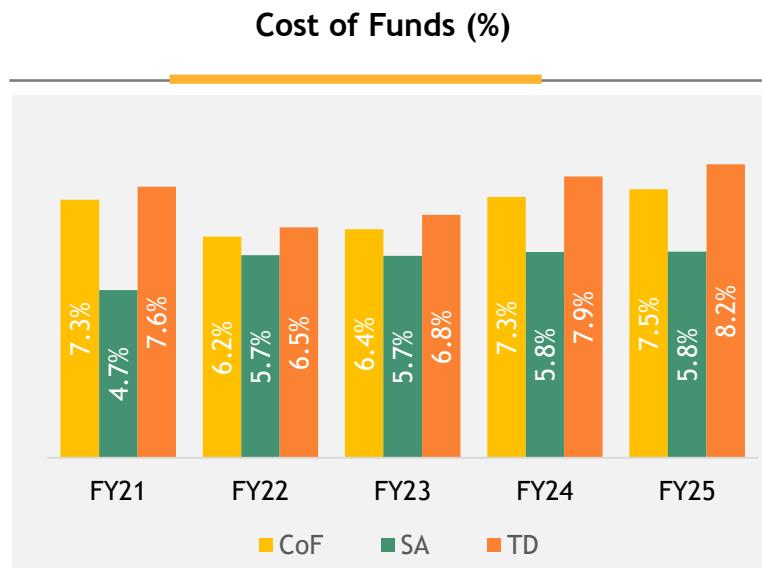
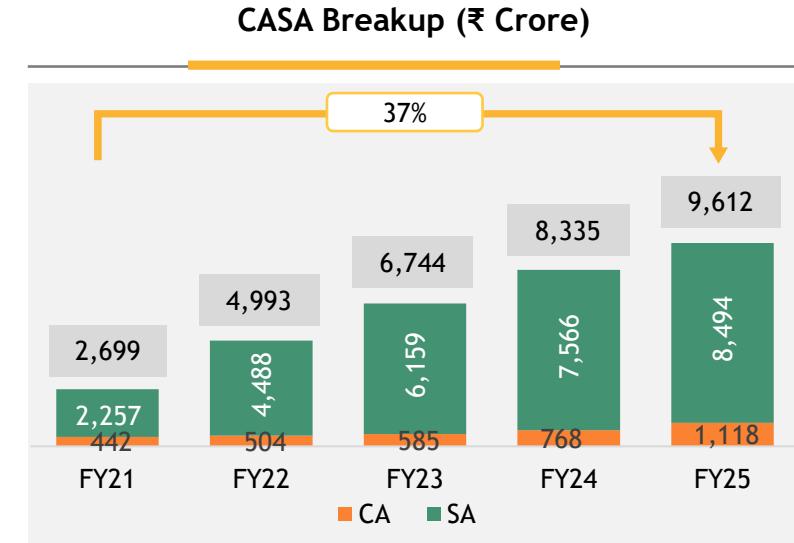
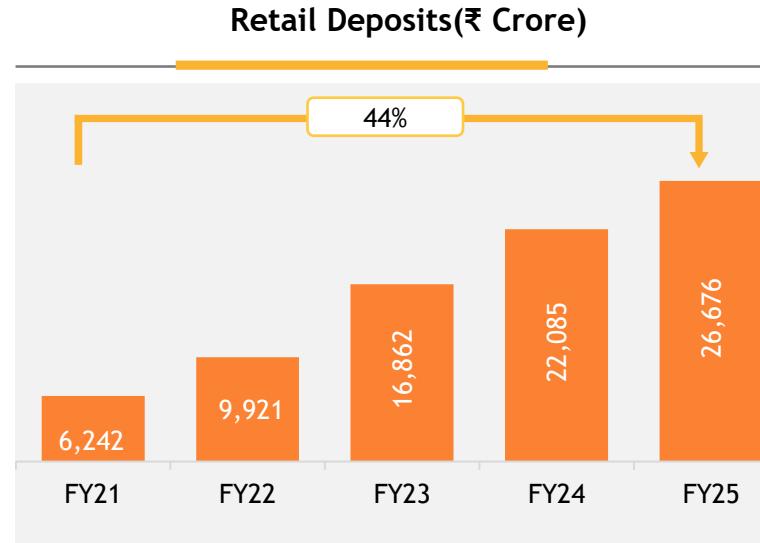
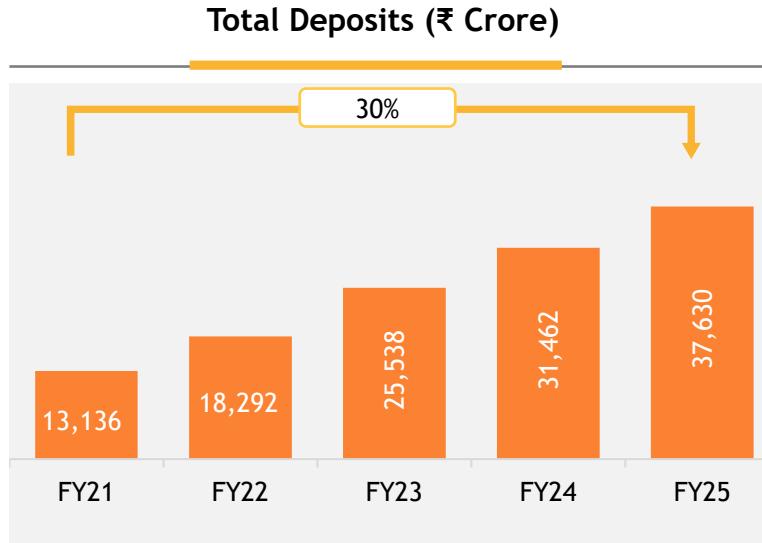
It has navigated the major crises and cross cycle built a strong deposit franchise

The bank has consistently scaled through asset book diversification with best in class asset quality

# 5 Year Annual Trend



# Performance Track Record (1/4)

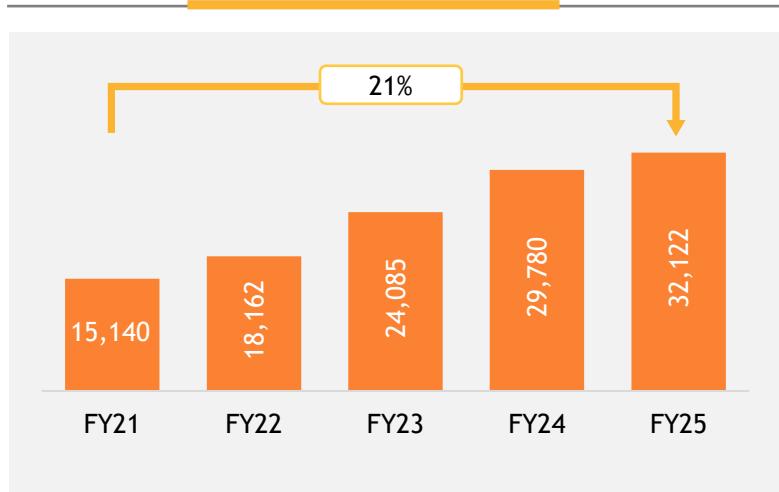


<sup>^</sup>Includes: 'Only Deposit Accounts' and 'both Asset and Deposit Accounts'

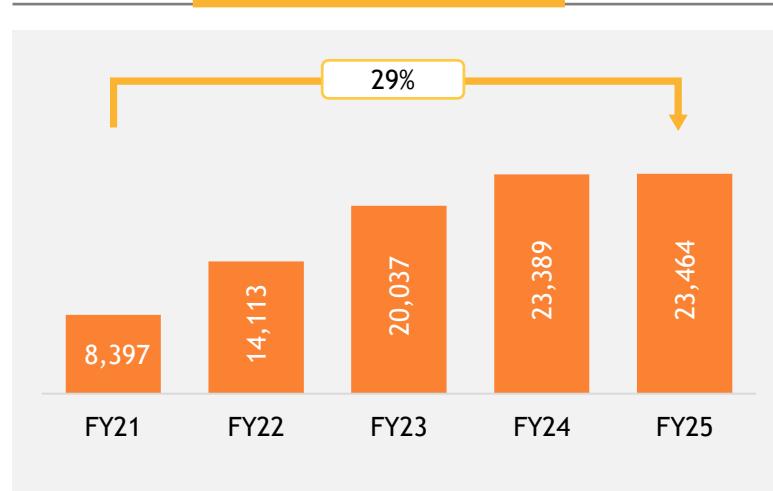
# Performance Track Record (2/4)



**Gross Loan Book (₹ Crore)**



**Disbursement (₹ Crore)**



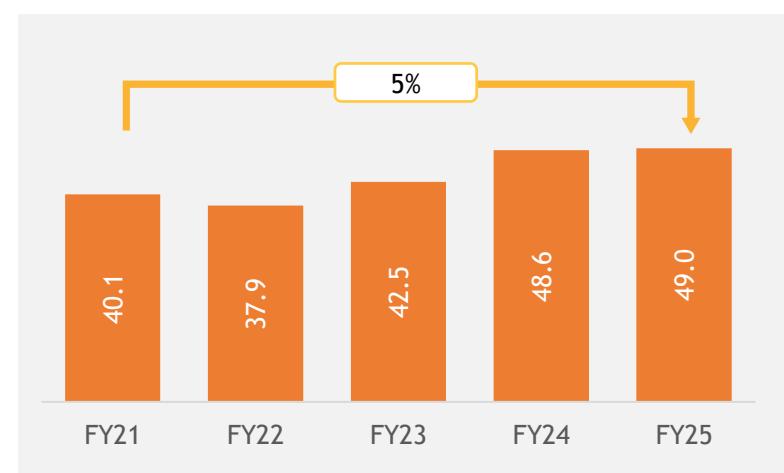
**Branch Network (Nos)**



**Employees (Nos)**



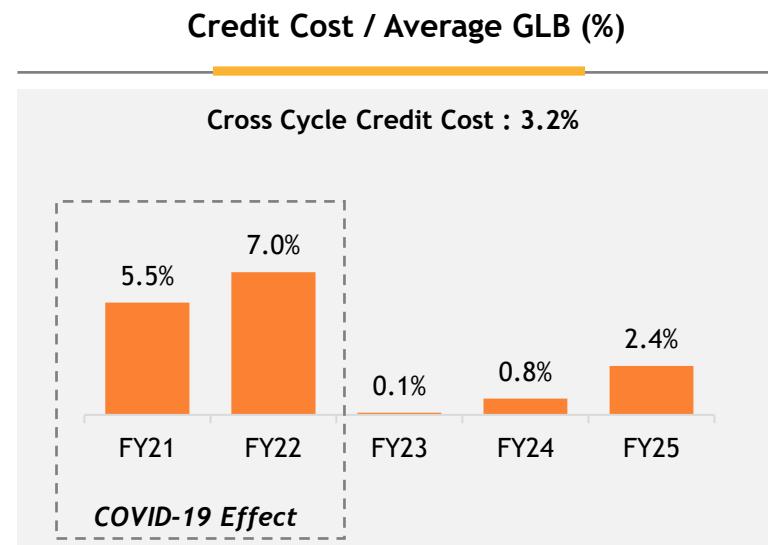
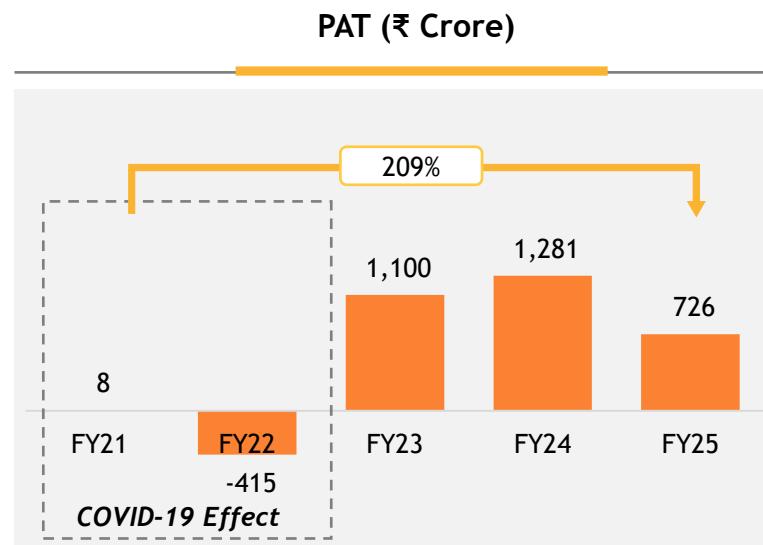
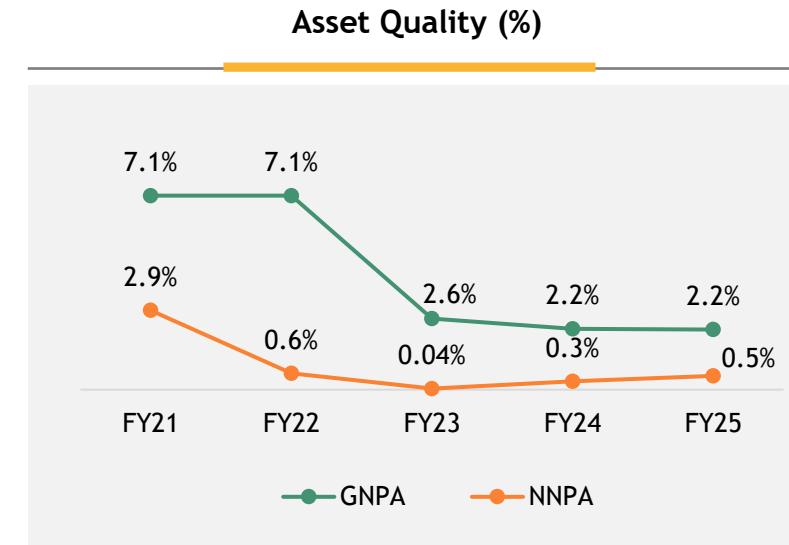
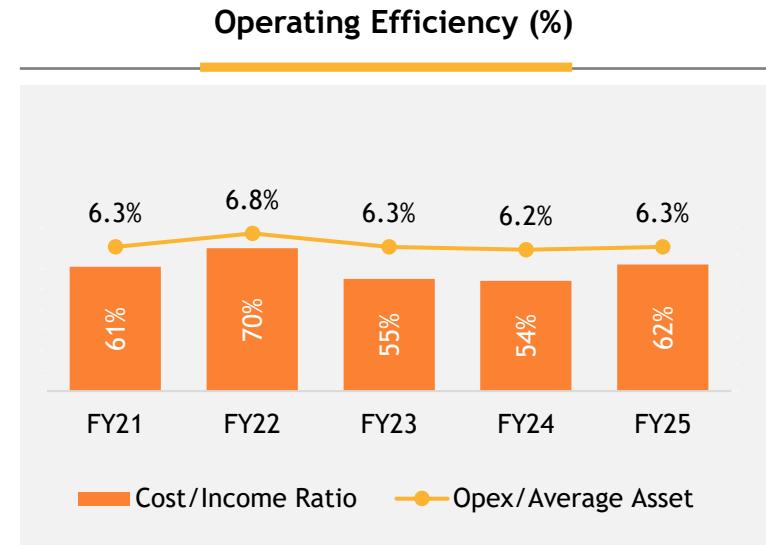
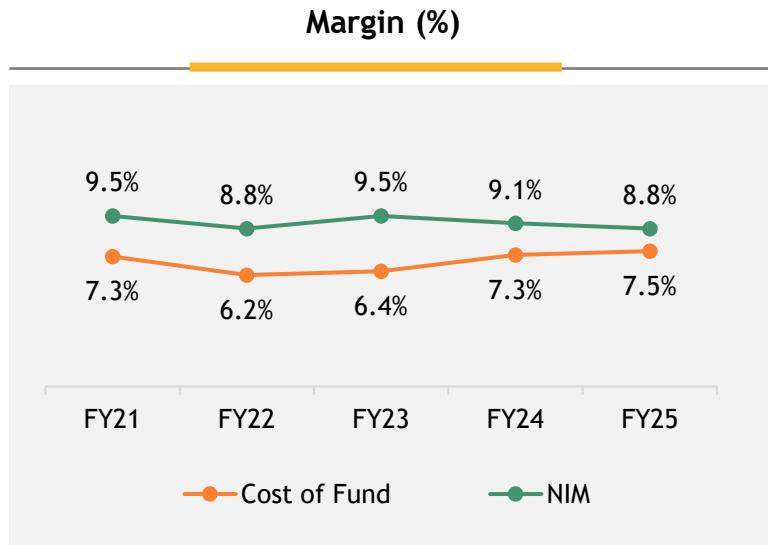
**Asset Customer<sup>^</sup> (Nos Lakh)**



<sup>^</sup>Includes: 'Only Asset Accounts' and 'both Asset and Liability Accounts'

21% CAGR

# Performance Track Record (3/4)





# Performance Track Record (4/4)

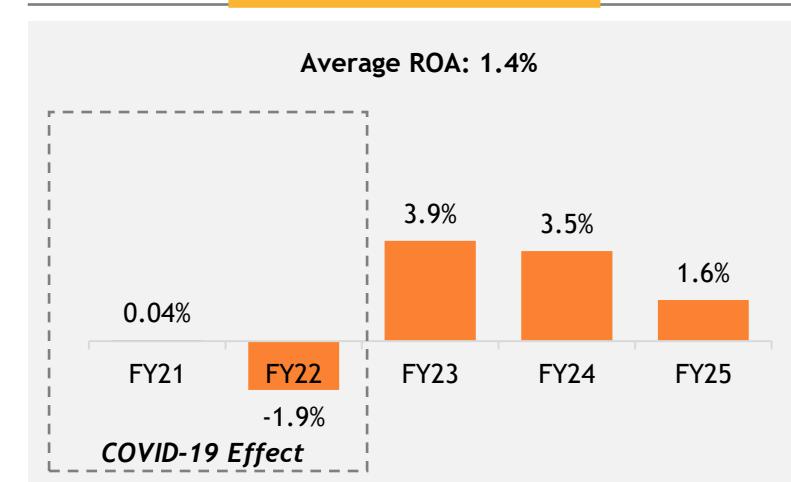
Net Worth (₹ Crore)



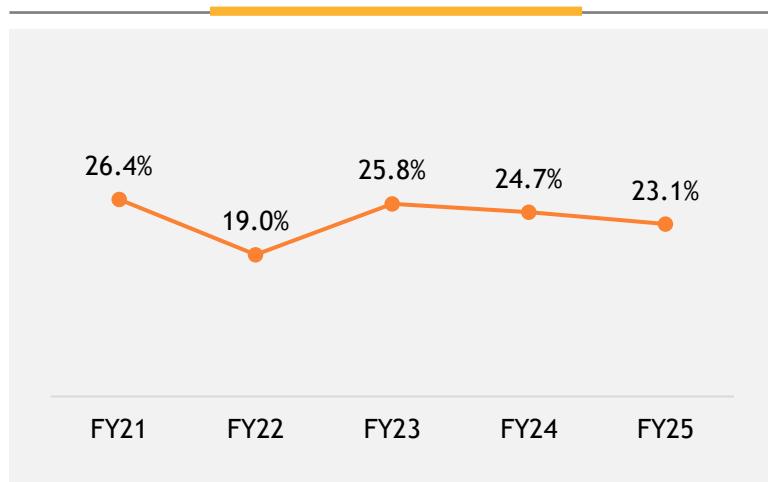
BVPS (₹)



Cross Cycle RoA (%)



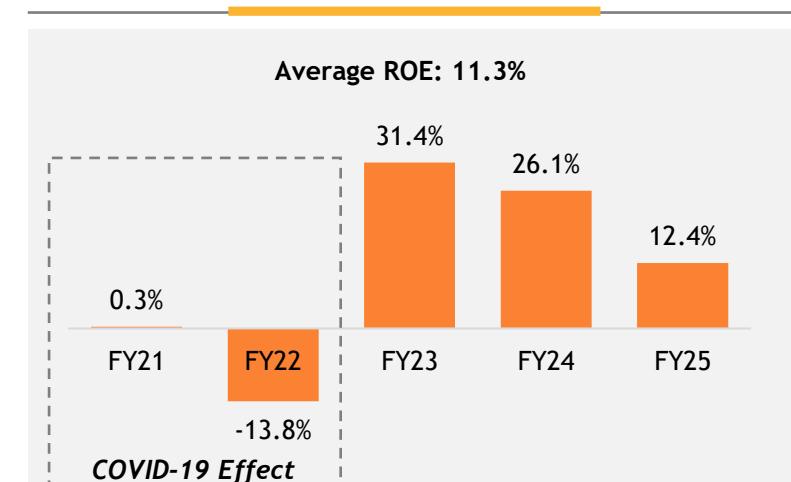
CRAR (%)



EPS (₹)



Cross Cycle RoE (%)



**For Investor Queries:**  
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[gaurav.sah@ujjivan.com](mailto:gaurav.sah@ujjivan.com)



# THANK YOU