

BANKING FOR THE ASPIRING INDIANS



UJJIVAN
UJJIVAN SMALL FINANCE BANK
Build a Better Life

900 208 2121 1800 208 2121 www.ujjivansfb.bank.in



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.

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 99.6 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 DECEMBER 31, 2025
No. of Customer (lakh)	86.1	95.1	99.6
No. of employees	22,566	24,374	26,533
Gross Loan Book (₹Cr.) [*]	29,780	32,122	37,057
Total Deposits (₹Cr.)	31,462	37,630	42,223
Profit After Tax (₹Cr.)	1,281 (FY24)	726 (FY25)	186 (Q3FY26)
Net Worth (₹Cr.)	5,613	6,083	6,519
Total Capital (₹Cr.)	1,931	1,935	1,938
Total Banking Branches	752	753	777

* Including IBPC/ Securitisation

KEY RATIOS	QUARTER ENDED		
	AS ON JUNE 30, 2025	AS ON SEPTEMBER 30, 2025	AS ON DECEMBER 31, 2025
GNPA *	2.52%	2.45%	2.39%
NNPA *	0.71%	0.67%	0.58%
ROA ^	0.8%	1.0%	1.5%
ROE ^	6.7%	7.7%	11.5%
CAR #	22.8%	21.4%	21.6%
CD RATIO*	86%	88%	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 DECEMBER 31, 2025)	VALUE	AGENCY RATING
Long term borrowing	₹ 500 Cr.	CARE AA- (Stable)
Short term borrowing (Certificate of Deposit)	₹ 375 Cr.	CRISIL A1+
Fixed Deposit	₹ 10,000 Cr.	CARE AA- (Stable)

AWARDS & RECOGNITION FY 25-26



Bankfin 360 Awards 2025

- Two Golds for Best Social Media Strategy and Best Digital Marketing Campaign
- Silver for Best Social Media Campaign
- Silver for Experiential Marketing Category
- Bronze for Best Outdoor Advertising and Best CSR Campaign



WSS Awards 2025 – Sa-Dhan National Conference on inclusive growth, 2025

- For our Micro Banking work enhancing water and sanitation for small households



India DevSec Show 2025 – Quantic Awards 2025

- For Best GRC Strategy for DevSecOps (Banking)



WSS Awards 2025 – Sa-Dhan National Conference on inclusive growth, 2025

- For our Micro Banking work enhancing water and sanitation for small households



CXO Cywayz Awards

- Cyber Chanakya Award presented to our CISO



FinVision Ai Excellence Award 2025

- Banking Technology Leader of the year presented to our CISO



International Sound Awards

- Audio Branding Category for Sound of Ujjivan



Great Place to Work

- Rank in the Top 50 India's Best Workplaces for Millennials 2025



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 (Q3 FY25-26)



₹ 37,057 Cr. Gross Loan Book*



99.6 Lakh+ Customer base



26,533 Employee strength



₹ 42,223 Cr. Total Deposits



₹ 186 Cr. Profit After Tax Q3FY26

*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.

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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 Massages (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.

**Head Office & Registered Office: Ujjivan Small Finance Bank Ltd.,
Grape Garden, No. 27, 3rd 'A' Cross, 18th Main, 6th Block,
Koramangala, Bengaluru - 560 095
Email: ujjivan.blr@ujjivan.com Telephone: +91 (80) 4071 2121**