

**USFB/CS/SE/2026-27/25**

**Date:** May 19, 2026

**To,**

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

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

**Symbol:** UJJIVANSFB

**Scrip Code:** 542904

Dear Sir/Madam,

**Sub: Submission of Annual Secretarial Compliance Report for the Financial Year ended March 31, 2026**

We hereby inform you that pursuant to Regulation 24A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI circular CIR/CFD/CMU1/27/2019 dated February 08, 2019, the Bank has obtained Annual Secretarial Compliance Report from our Secretarial Auditor Mr. K. Jayachandran, Practicing Company Secretary, for the financial year ended March 31, 2026.

A copy of the same is enclosed herewith.

We request you to take note of the above.

Thanking You,

Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**  
**Company Secretary & Head of Regulatory Framework**

Encl: as mentioned above

**SECRETARIAL COMPLIANCE REPORT**  
of  
**UJJIVAN SMALL FINANCE BANK LIMITED**  
For the year ended March 31, 2026  
(Pursuant Regulation 24A of the Securities and Exchange Board of India (Listing  
Obligations and Disclosure Requirements) Regulations, 2015)

I have conducted the review of the compliance of the applicable statutory provisions and the adherence to good corporate practices by **UJJIVAN SMALL FINANCE BANK LIMITED (CIN: L65110KA2016PLC142162)** (hereinafter referred as “the listed entity” / “the Bank” / “the Company”), having its Registered Office at **Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru – 560095, Karnataka** Secretarial Review was conducted in a manner that provided me a reasonable basis for evaluating the corporate conducts/statutory compliances and to provide my observations thereon.

Based on my verification of the listed entity’s books, papers, minutes books, forms and returns filed and other records maintained by the listed entity and also the information provided by the listed entity, its officers, agents and authorized representatives during the conduct of Secretarial Review, I hereby report that the listed entity has, during the review period covering the financial year ended on March 31, 2026 complied with the statutory provisions listed hereunder in the manner and subject to the reporting made hereinafter:

I, **K. Jayachandran, Company Secretary in Practice** have examined:

- (a) all the documents and records made available to me and explanation provided by **UJJIVAN SMALL FINANCE BANK LIMITED (CIN: L65110KA2016PLC142162)**,
- (b) the filings/ submissions made by the listed entity to the stock exchanges,
- (c) the website of the listed entity,
- (d) any other document/ filing, as may be relevant, which has been relied upon to make this certification,

for the year ended **March 31, 2026** (“Review Period”) in respect of compliance with the provisions of:

- (a) the Securities and Exchange Board of India Act, 1992 (“SEBI Act”) and the Regulations, circulars, guidelines issued thereunder; and
- (b) the Securities Contracts (Regulation) Act, 1956 (“SCRA”), Rules made thereunder and the Regulations, circulars, guidelines issued thereunder by the Securities and Exchange Board of India (“SEBI”);

The specific Regulations, whose provisions and the circulars/guidelines issued thereunder, have been examined, include:-

- (a) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
- (b) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
- (c) The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;
- (d) The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;
- (e) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 and The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 2025 regarding the Companies Act and dealing with client;
- (f) The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
- (g) The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- (h) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021; and
- (i) The Securities and Exchange Board of India (Buyback of Securities), Regulations, 2018.

and circulars/guidelines issued thereunder; and based on the above examination, I hereby report that, during the Review Period:

- I. (a) The listed entity has complied with the provisions of the above Regulations and circulars, guidelines issued thereunder, except in respect of matters specified below:-

<b>Sr. No.</b>	:	01.
<b>Compliance Requirement (Regulations/ circulars / guidelines including specific clause)</b>	:	Nil
<b>Regulation/Circular No.</b>	:	
<b>Deviations</b>	:	
<b>Action Taken by</b>	:	
<b>Type of Action</b>	:	
<b>Details of Violation</b>	:	
<b>Fine Amount</b>	:	
<b>Observations/ Remarks of the Practicing Company Secretary</b>	:	
<b>Management Response</b>	:	
<b>Remarks</b>	:	

- (b) The listed entity has taken the following actions to comply with the observations made in previous reports:

<b>Sr. No.</b>	:	01.
<b>Observations/ Remarks of the Practicing Company Secretary in the previous reports</b>	:	The Company had submitted an intimation (Disclosure of event) on June 11, 2024, regarding the schedule of an Investors/ Analysts meet to be held on June 13, 2024. As per Regulation 30 read with sub-para 15(a) of Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the schedule of such meetings is required to be disclosed at least two working days in advance (excluding the date of intimation and the date of the meeting) to the stock exchange(s). In this instance, the Company did not comply with the prescribed timeline for submission of the intimation.
<b>Observations made in the secretarial compliance report for the year ended .....(the years are to be mentioned)</b>	:	March 31, 2025
<b>Compliance Requirement (Regulations/circulars/guidelines)</b>	:	As per Regulation 30 read with sub-para 15(a) of Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the schedule of an Investors/ Analysts meet is required to be disclosed at least two working days in advance (excluding the date of intimation and the date of the meeting).

<i>including specific clause)</i>	
<i>Details of violation/ deviations and actions taken / penalty imposed, if any, on the listed entity</i>	<p>: The Company had submitted an intimation (Disclosure of event) on June 11, 2024, regarding the schedule of an Investors/ Analysts meet proposed to be held on June 13, 2024. However, in this instance, the Company did not adhere to the prescribed timeline as per the SEBI (LODR) Regulations, which mandate that such intimation be submitted at least two working days in advance, excluding the date of intimation and the date of the meeting. This resulted in a non-compliance with the timeline stipulated under Regulation 30 read with sub-para 15(a) of Para A of Part A of Schedule III of the SEBI LODR Regulations.</p> <p>NSE and BSE Limited Issued Cautionary Letters in this regard and no penalty was imposed.</p>
<i>Remedial actions, if any, taken by the listed entity</i>	<p>: The Company has taken note of the cautionary letter issued by NSE and BSE and has implemented internal controls to ensure timely disclosure of such events in accordance with SEBI LODR requirements. Further, SEBI vide its Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/25 dated February 25, 2025 titled "Industry Standards Note on Regulation 30 of LODR Regulations, has clarified as under:</p> <p>"For analysts or institutional investors meet which are scheduled by the listed entities at short notice for urgent matters, the requirement of providing at least two working days' notice in advance may be dispensed with. In such a case, the schedule of meetings should simultaneously be submitted to the stock exchanges along with the explanation for the short notice"</p>
<i>Comments of the PCS on the actions taken by the listed entity</i>	<p>: The Company has taken cognizance of the non-compliance and the cautionary letters issued by NSE and BSE Limited, and has instituted appropriate internal control mechanisms to ensure adherence to the timelines prescribed under Regulation 30 of the SEBI (LODR) Regulations in future. The clarification issued by SEBI vide Circular dated February 25, 2025 has also been duly noted, and the Company has aligned its disclosure practices accordingly for instances involving short notice meetings.</p> <p>Based on the explanations provided and the remedial measures implemented, the actions taken by the Company are considered adequate and satisfactory. No further adverse remarks are warranted.</p>

(c) I hereby report, that, during the review period the compliances status of the listed entity with the following requirements:-

Sr. No.	Particulars	Compliance Status Yes/No/NA	Observations/Remarks by PCS
1.	<p><b><u>Secretarial Standards:</u></b></p> <p>The compliances of the listed entity are in accordance with the applicable Secretarial Standards (SS) issued by the Institute of Company Secretaries India (ICSI).</p>	Yes	
2.	<p><b><u>Adoption and timely updation of the Policies:</u></b></p> <ul style="list-style-type: none"> <li>• All applicable policies under SEBI Regulations are adopted with the approval of board of directors of the listed entity.</li> <li>• All the policies are in conformity with SEBI Regulations and has been reviewed &amp; timely updated as per the regulations/circulars /guidelines issued by SEBI.</li> </ul>	Yes  Yes	
3.	<p><b><u>Maintenance and disclosures on Website:</u></b></p> <ul style="list-style-type: none"> <li>• The Listed entity is maintaining a functional website.</li> <li>• Timely dissemination of the documents/ information under a separate section on the website.</li> <li>• Web-links provided in annual corporate governance reports under Regulation 27(2) are accurate and</li> </ul>	Yes  Yes  Yes	

Sr. No.	Particulars	Compliance Status Yes/No/NA	Observations/Remarks by PCS
	specific which re-directs to the relevant document(s)/section of the website.		
4.	<p><b><u>Disqualification of Director:</u></b></p> <p>None of the Director of the Bank/the Company are disqualified under Section 164 of Companies Act, 2013.</p>	Yes	
5.	<p><b><u>Details related to Subsidiaries of listed entity:</u></b></p> <p>(a) Identification of material subsidiary companies.</p> <p>(b) Requirements with respect to disclosure of material as well as other subsidiaries.</p>	<p>NA</p> <p>NA</p>	<p>The listed entity did not have any Subsidiary Company during the Review Period.</p>
6.	<p><b><u>Preservation of Documents:</u></b></p> <p>The listed entity is preserving and maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under the SEBI (LODR) Regulations, 2015.</p>	Yes	
7.	<p><b><u>Performance Evaluation:</u></b></p> <p>The listed entity has conducted performance evaluation of the Board, Independent Directors and</p>	Yes	<p>The listed entity has conducted performance evaluation of the Board, Independent Directors and the</p>

Sr. No.	Particulars	Compliance Status Yes/No/NA	Observations/Remarks by PCS
	the Committees at the start of every financial year/during the financial year as prescribed in SEBI Regulations.		Committees during the financial year as prescribed in the SEBI (LODR) Regulations, 2015.
8.	<p><b><u>Related Party Transactions:</u></b></p> <p>(a) The listed entity has obtained prior approval of Audit Committee for all Related party transactions.</p> <p>(b) In case no prior approval obtained, the listed entity shall provide detailed reasons along with confirmation whether the transactions were subsequently approved/ ratified/rejected by the Audit committee.</p>	<p>Yes</p> <p>Yes</p>	
9.	<p><b><u>Disclosure of events or information:</u></b></p> <p>The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of SEBI (LODR) Regulations, 2015 within the time limits prescribed thereunder.</p>	Yes	
10.	<p><b><u>Prohibition of Insider Trading:</u></b></p> <p>The listed entity is in compliance with Regulation 3(5) &amp; 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015.</p>	Yes	

Sr. No.	Particulars	Compliance Status Yes/No/NA	Observations/Remarks by PCS
11.	<p><b><u>Actions taken by SEBI or Stock Exchange(s), if any:</u></b></p> <p>No Actions taken against the listed entity/ its promoters/ directors/subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under SEBI Regulations and circulars/ guidelines issued thereunder</p> <p>(or)</p> <p><del>The actions taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges are specified in the last column.</del></p>	Yes	
12.	<p><b><u>Resignation of statutory auditors from the listed entity or its material subsidiaries:</u></b></p> <p>In case of resignation of statutory auditor from the listed entity or any of its material subsidiaries during the financial year, the listed entity and / or its material subsidiary(ies) has / have complied with paragraph 6.1 and 6.2 of section V-D of chapter V of the Master Circular on compliance with</p>	NA	<p>There was no resignation of Auditors during the financial year.</p> <p>The Company does not have any subsidiary Company during the financial year.</p>

Sr. No.	Particulars	Compliance Status Yes/No/NA	Observations/Remarks by PCS
	the provisions of the LODR Regulations by listed entities.		
13.	<u>No additional non-compliances observed:</u>  No additional non-compliance observed for any of the SEBI regulation/circular/guidance note etc. except as reported above.	Yes	

**Assumptions and Limitation of Scope and Review:**

1. Compliance of the applicable laws and ensuring the authenticity of documents and information furnished, are the responsibilities of the management of the listed entity.
2. Our responsibility is to report based upon our examination of relevant documents and information. This is neither an audit nor an expression of opinion.
3. We have not verified the correctness and appropriateness of financial Records and Books of Accounts of the listed entity.
4. This Report is solely for the intended purpose of compliance in terms of Regulation 24A (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and is neither an assurance as to the future viability of the listed entity nor of the efficacy or effectiveness with which the management has conducted the affairs of the listed entity.

**Date:** 08/05/2026  
**Place:** Bengaluru

KUNJITHAPADHA M  
JAYACHANDRAN  
Digitally signed by  
KUNJITHAPADHAM  
JAYACHANDRAN  
Date: 2026.05.08 12:21:55  
+05'30'

**K. Jayachandran**  
**Company Secretary**  
**ACS No.: 11309/C P No.: 4031**  
**UDIN: A011309H000308881**  
**Peer Review No: PR No: 6411/2025**