

# Balance Sheet

as at March 31, 2022

Particulars	Schedule	₹ in 000's	
		As at 31/03/2022	As at 31/03/2021
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	19,283,142	19,283,142
Employees Stock Options and Purchase Outstanding	18(33)	421,958	437,235
Reserves and Surplus	2	8,321,239	12,467,143
Deposits	3	182,922,169	131,357,673
Borrowings	4	17,635,616	32,473,167
Other Liabilities and Provisions	5	7,460,518	7,786,180
<b>TOTAL</b>		<b>236,044,642</b>	<b>203,804,540</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	16,822,456	17,115,317
Balances with Banks and Money at Call and Short Notice	7	4,858,547	8,659,657
Investments	8	41,529,348	25,164,501
Advances	9	163,031,714	144,939,518
Fixed Assets	10	2,493,926	2,807,289
Other Assets	11	7,308,651	5,118,258
<b>TOTAL</b>		<b>236,044,642</b>	<b>203,804,540</b>
Contingent Liabilities	12	1,372,305	405,597
Bill for collection		-	-
Significant Accounting Policies	17		
Notes forming part of the financial statements	18		

The schedules referred to above form an integral part of the Balance sheet

The Balance Sheet has been prepared in conformity with Form A of the Third Schedule to the Banking Regulation Act, 1949.

As per our report of even date

**For B K Ramadhyani & Co LLP**

Chartered Accountants

FRN: 002878S/ S200021

**Mukund M Chitale & Co.**

Chartered Accountants

FRN:106655W

**For and on behalf of Board of Directors of**

Ujjivan Small Finance Bank Limited

**Vasuki H S**

Partner

MN: 212013

**Nilesh RS Joshi**

Partner

M N.114749

**Ittira Davis**

DIN: 06442816

Managing Director & CEO

**B A Prabhakar**

DIN: 02101808

Independent Director

**Rajni Mishra**

DIN: 08386001

Independent Director

**Sudha Suresh**

DIN: 06480567

Independent Director

**M.D. Ramesh Murthy**

Chief Financial Officer

**Sanjeev Barnwal**

Company Secretary

Bengaluru

May 12, 2022