

Profit and Loss Account

for the year ended March 31, 2022

Particulars	Schedule	₹ in 000's	
		For the year ended March 31 2022	For the year ended March 31 2021
I. INCOME			
Interest Earned	13	28,127,991	28,060,656
Other Income	14	3,132,745	3,023,091
Total		31,260,736	31,083,747
II. EXPENDITURE			
Interest Expended	15	10,392,070	10,775,140
Operating Expenses	16	14,963,806	12,300,770
Provisions and Contingencies (Refer Schedule 18 (17))		10,050,764	7,924,868
Total		35,406,640	31,000,778
III. PROFIT			
Net profit for the year		(4,145,904)	82,969
Profit brought forward		3,436,242	3,620,115
Total		(709,662)	3,703,084
IV. APPROPRIATIONS			
Transfer to			
a) Statutory Reserves		-	20,742
b) Investment Reserve		-	-
c) Capital Reserve		13,856	193,271
d) Interim Preference Dividend paid (includes tax on dividends)		-	-
e) Investment Fluctuation Reserve		-	52,829
f) Balance Carried over to Balance Sheet		(723,518)	3,436,242
Total		(709,662)	3,703,084
V. EARNINGS PER EQUITY SHARE (FACE VALUE OF ₹ 10 PER SHARE)			
Basic (₹) (Refer Schedule 18 (25))		(2.40)	0.05
Diluted (₹) (Refer Schedule 18 (25))		(2.40)	0.05
Significant Accounting Policies	17		
Notes forming part of the financial statements	18		

The schedules referred to above form an integral part of the Profit and Loss Account.

The Profit and Loss Account has been prepared in conformity with Form B 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