



**UJJIVAN SMALL FINANCE BANK**  
Build a Better Life



**USFB/CS/SE/2026-27/101**

**Date:** October 16, 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: Investor Presentation on the financial performance of the Bank for the quarter and half-year ended September 30, 2026**

Further to our intimation carrying reference number USFB/CS/SE/2026-27/100 dated October 16, 2026, please find enclosed herewith, a copy of the investor presentation on the business and financial performance of the Bank for the quarter and half-year ended September 30, 2026.

This intimation shall also be available on the Bank's website at [www.ujjivansfb.bank.in](http://www.ujjivansfb.bank.in).

We request you to take note of the above.

Thanking You,

Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**

Digitally signed by Sanjeev  
Barnwal  
Date: 2026.10.16 14:03:06 +05'30'

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

*Encl: As mentioned above*

Ranked 8<sup>th</sup>  
Among Indian's Top 100 Best Companies To Work For 2026

# Q2FY27 Investor Presentation



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- Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.
- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

# Ujjivan Brand Campaign - Launched Sep'26



A campaign that challenges perceptions of 'Small' and reflects the scale and ambition of  
**Ujjivan Small Finance Bank**

Our campaigns are currently reaching audiences across multiple channels



TV



Social Media



Print



CTV



OTT



Outdoor



BTL



# Key Highlights

## Major Highlights

- Mr. Nautiyal decided to take an early retirement due to health reasons, NRC is actively engaged to ensure timely submission of MD candidate to the regulator
- Preferential allotment amounting to ₹409 Cr, approved by Board, subject to shareholders approval
- Holding the RWA constant at Sep'26, the proposed capital raise would increase CRAR by ~1.2% from 20.69% on a proforma basis
- Added 100 plus branches in H1FY27 taking total presence to 880 branches
- Bank continued to optimize operations and delivered highest quarterly PAT of ₹ 365 Cr

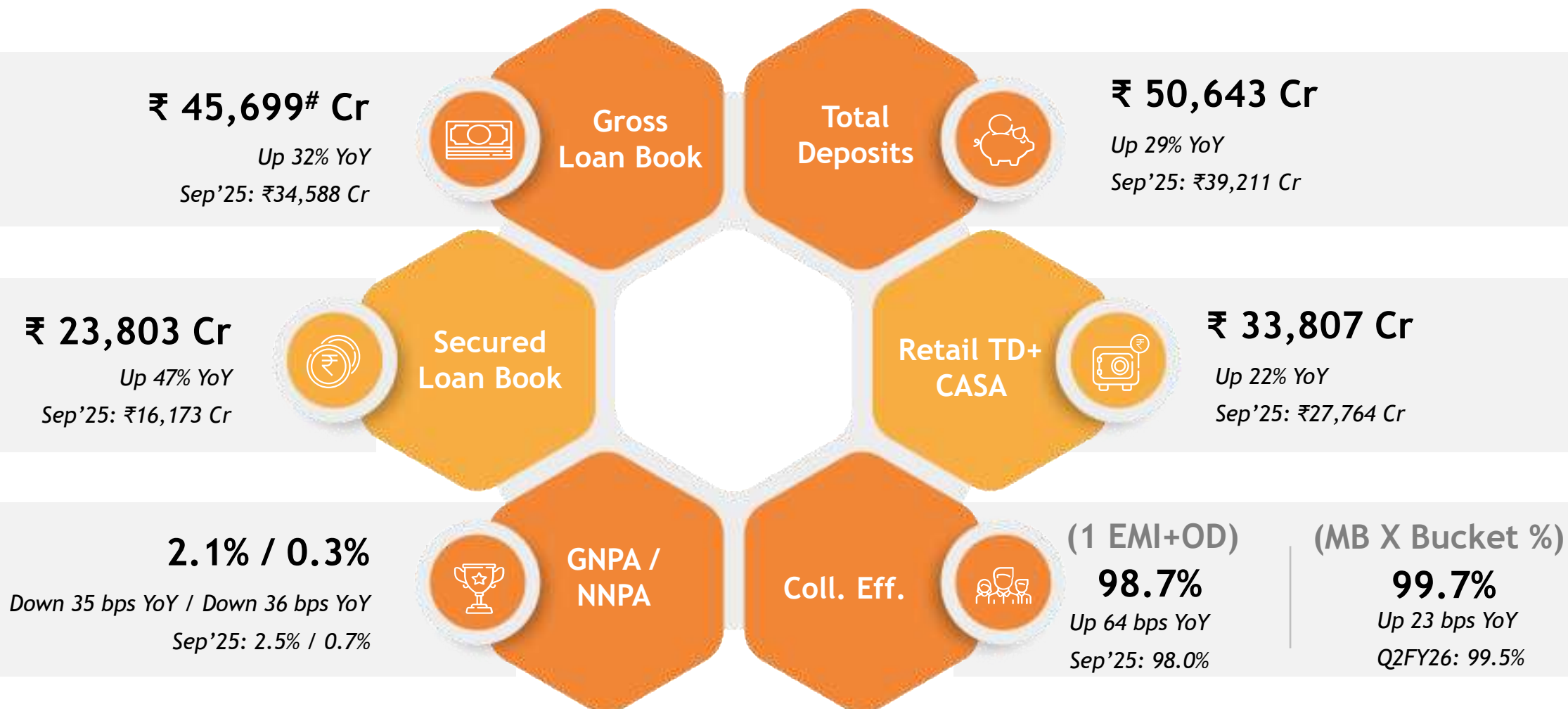
## Business Update

- Deposits crossing ₹50,000 Cr for first time, growing 29.2% YoY reaching ₹50,643 Cr
- Well calibrated Deposits growth maintaining CoF at 6.9% levels with CASA ratio at 26.0%
- Introduced ASBA facility for customers
- Capacity additions leading to Highest Quarterly disbursement at ₹10,495 Cr
- Advances growth at 32.1% with secured share increasing to 52%

## Financials

- Robust quarterly performance showcasing all round financial discipline
  - NII at ₹1,244, up 35% YoY
  - Credit Cost 0.7% of ATA
  - PPOP at ₹594 Cr. Up 50%
- RoA at 2.4% and RoE at 19.7%
- Capital optimization and robust profitability leading to CRAR increase by 33 bps to 20.69%

# Key Business Highlights Q2FY27



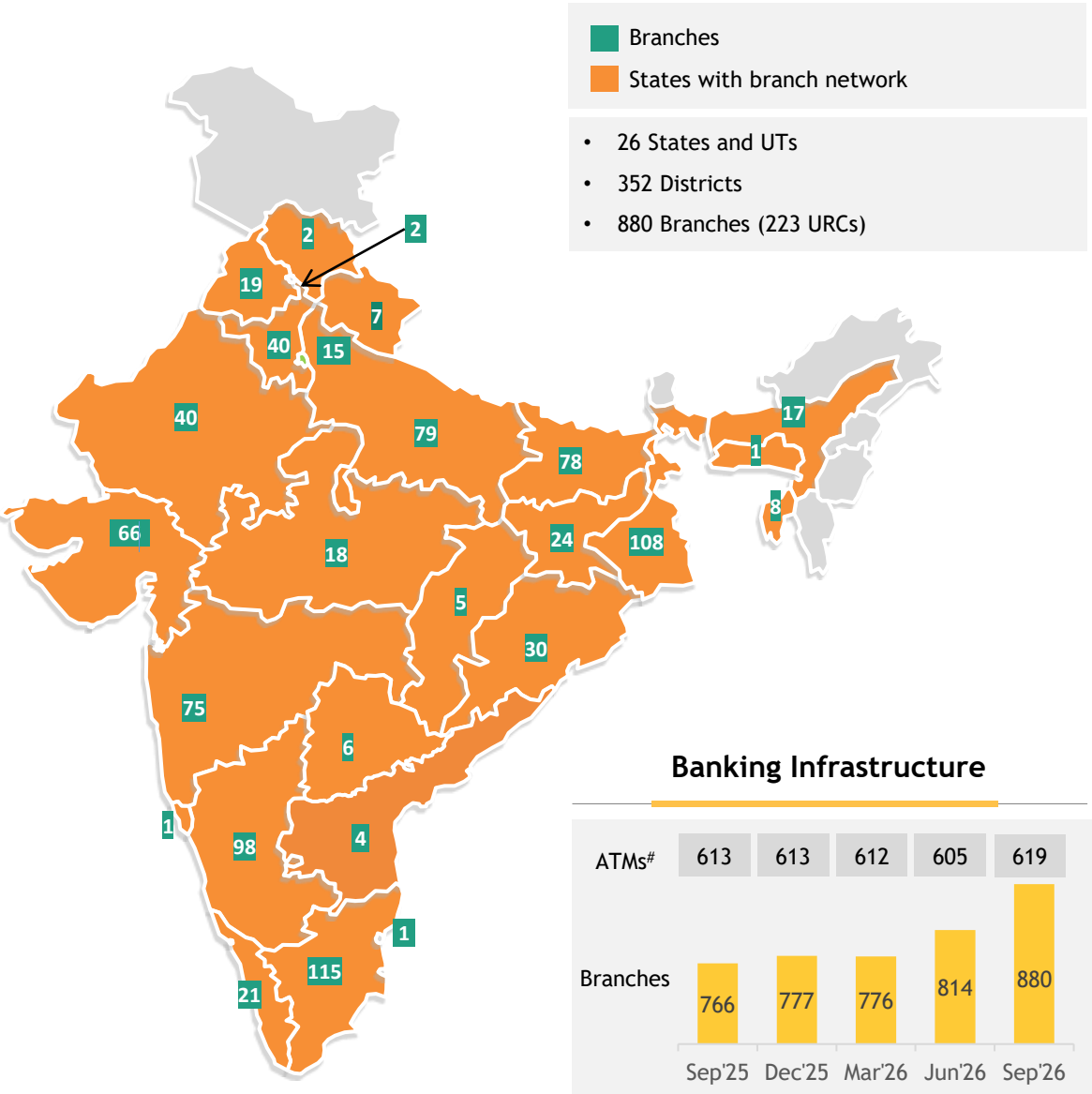
<sup>#</sup> Gross Loan Book (GLB) includes Securitization ₹130 Cr/ ₹134 Cr/ ₹174 Cr for Sep'26 / Jun'26 / Sep'25

# Key Financial Highlights Q2FY27

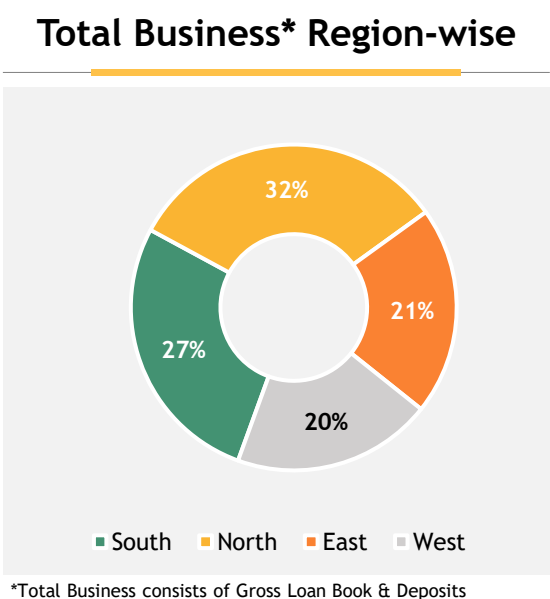
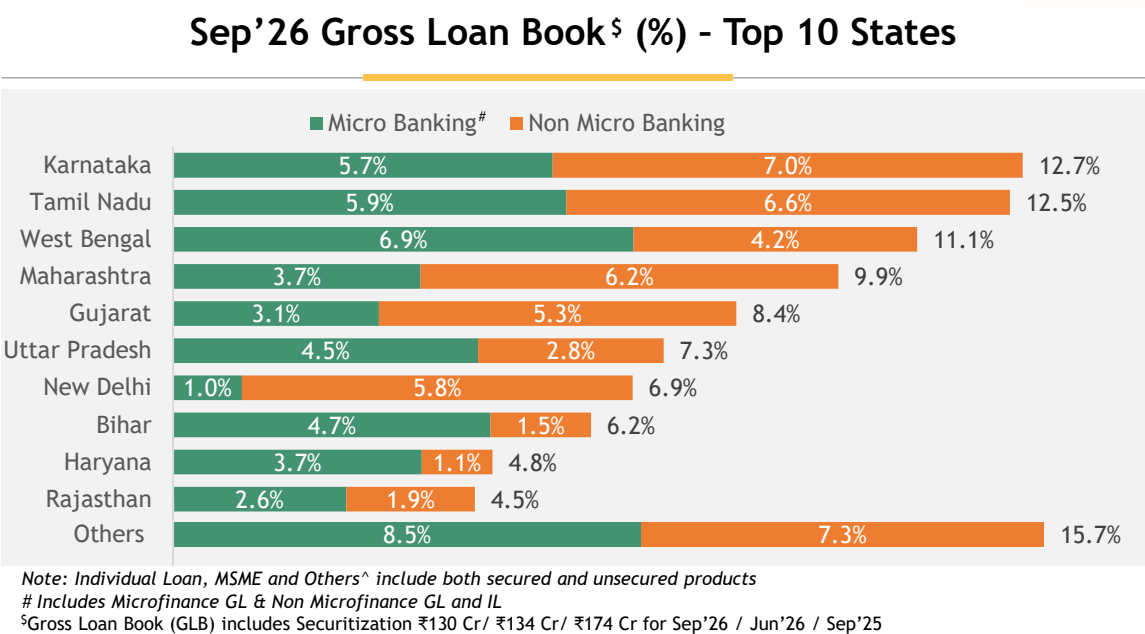


|                                                                                                | Q2FY27  | Q2FY26 | Q2 YoY Growth | Q1FY27  | QoQ Growth | H1FY27  | H1FY26  | H1 YoY Growth |
|------------------------------------------------------------------------------------------------|---------|--------|---------------|---------|------------|---------|---------|---------------|
|  <b>NII</b>   | ₹ 1,244 | ₹ 922  | 35%           | ₹ 1,186 | 5%         | ₹ 2,431 | ₹ 1,778 | 37%           |
|  <b>NIM</b>   | 8.4%    | 7.9%   | 55 bps        | 8.5%    | (6) bps    | 8.5%    | 7.8%    | 68 bps        |
|  <b>PPoP</b>  | ₹ 594   | ₹ 395  | 50%           | ₹ 548   | 8%         | ₹ 1,142 | ₹ 756   | 51%           |
|  <b>PAT</b>   | ₹ 365   | ₹ 122  | 200%          | ₹ 317   | 15%        | ₹ 682   | ₹ 225   | 203%          |
|  <b>ROA</b> | 2.4%    | 1.0%   | 138 bps       | 2.2%    | 20 bps     | 2.3%    | 0.9%    | 134 bps       |
|  <b>ROE</b> | 19.7%   | 7.7%   | 1,200 bps     | 18.2%   | 152 bps    | 19.0%   | 7.2%    | 1,174 bps     |

# Well Diversified Pan India Presence



Note:- Map not to scale  
Bank additionally has Partnership led Electronic Collection Retail Points where Micro Banking customers could pay EMLs without coming to Centre meetings / branches



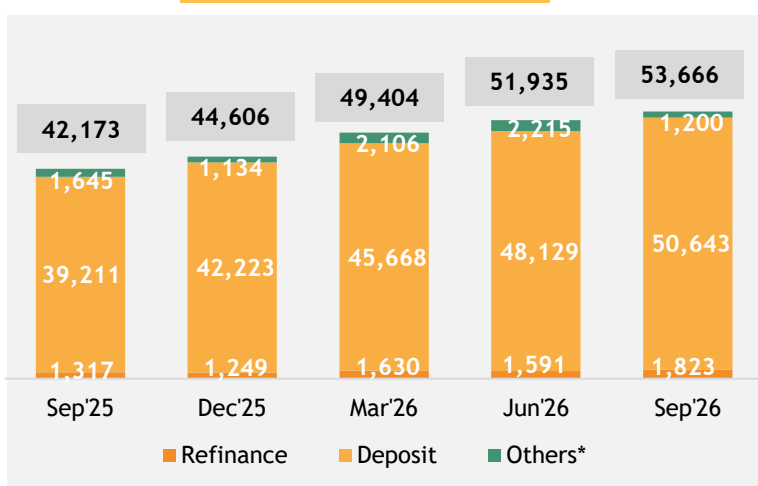


# Liabilities: Driving Retail Deposit Base

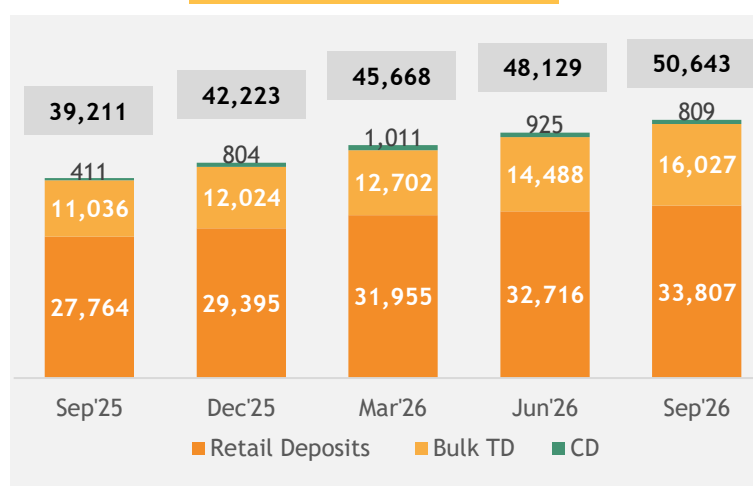
# Deposit Snapshot



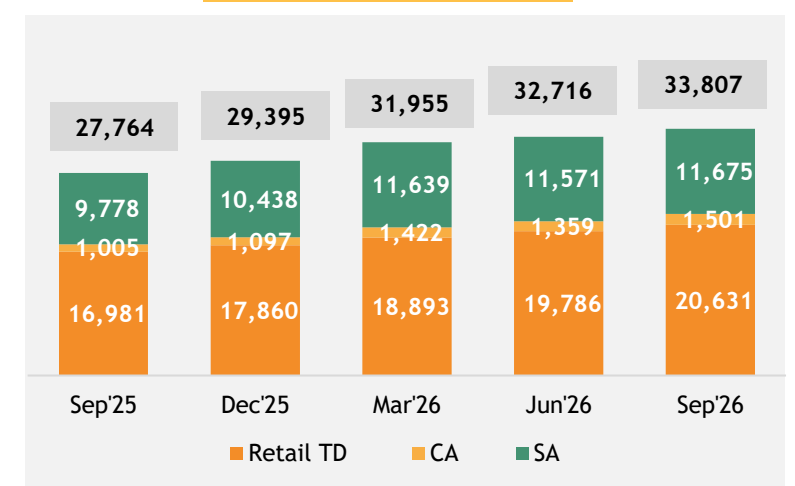
## Total Liabilities Profile (₹ Cr)



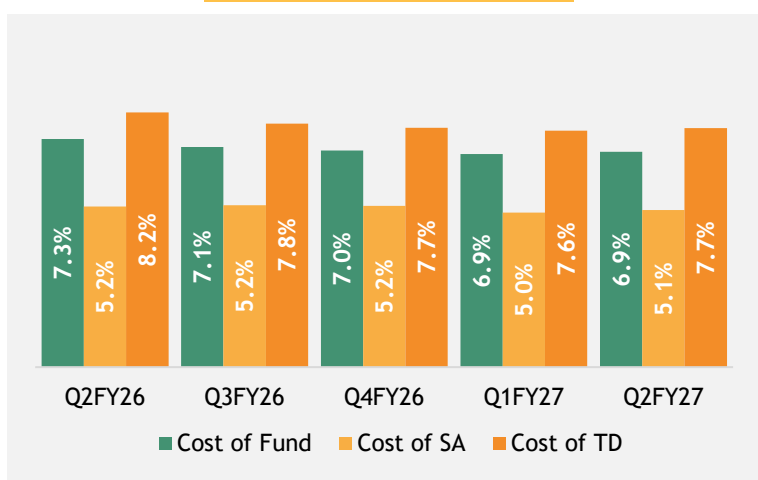
## Deposit Breakup (₹ Cr)



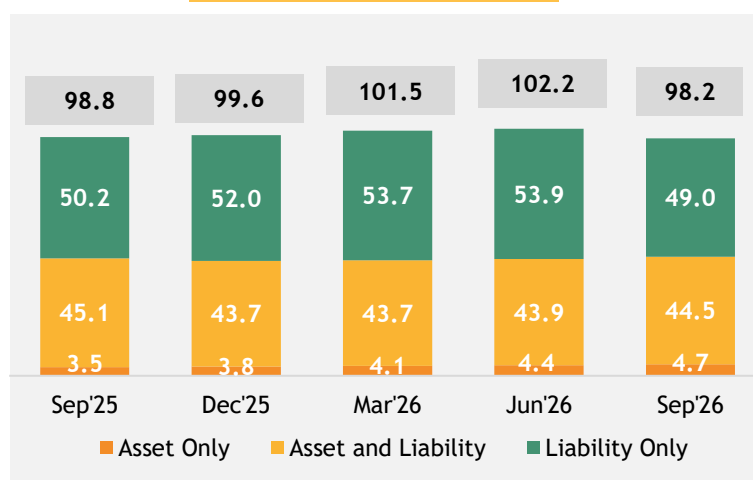
## Retail Deposit Breakup (₹ Cr)



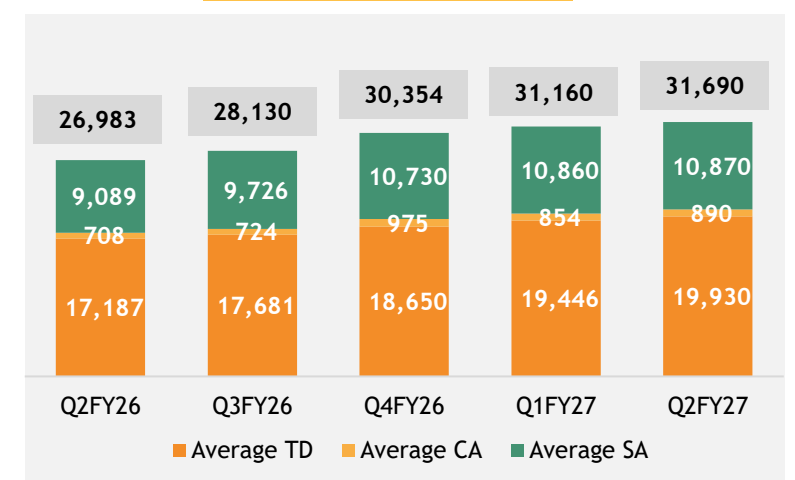
## Cost of Funds (%)



## Customer Base (No. Lakhs)



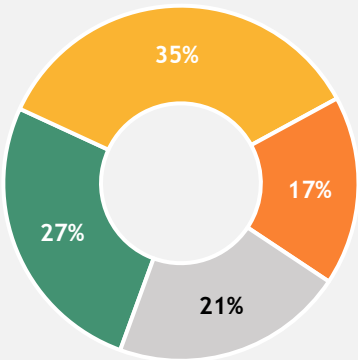
## Retail Average Balance (₹ Cr)



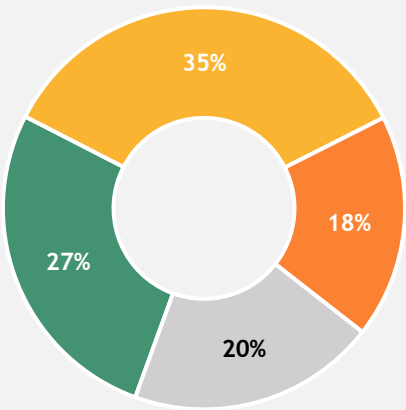
# Diversified Deposit Mix



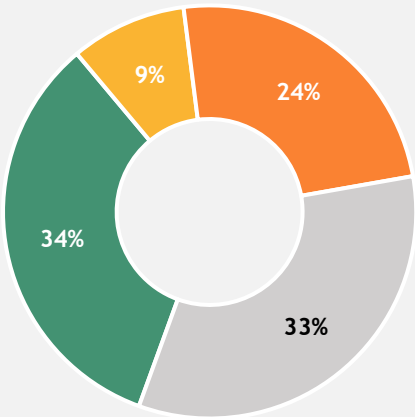
Region Wise Deposit Mix



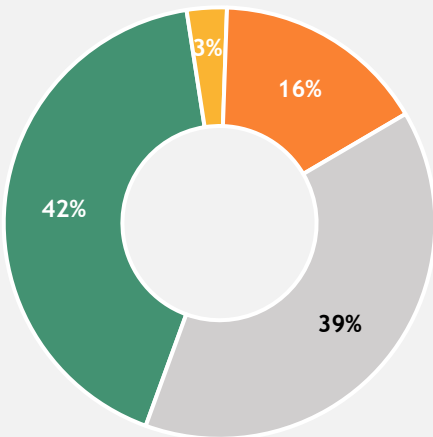
■ South ■ North ■ East ■ West



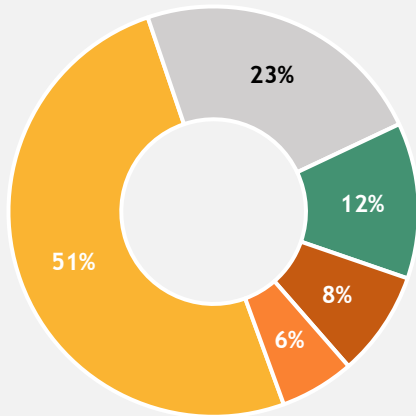
Branch Classification Wise Deposit Mix



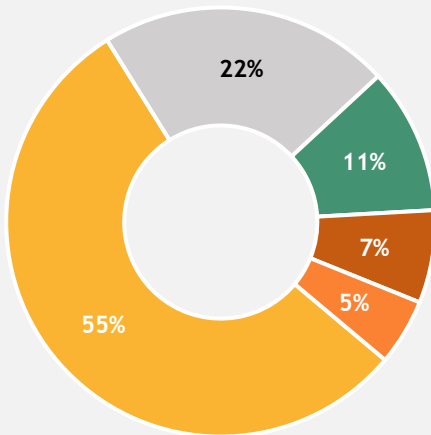
■ Metropolitan ■ Rural ■ Semi Urban ■ Urban



Segment Wise Deposit Mix



■ Individual ■ Bank ■ Corporate ■ Govt ■ TASC





# Gross Loan Book: Diversified Growth

# Gross Loan Book And Disbursement



Segment Wise Gross Loan Book

| Particulars        | Gross Loan Book (₹ Cr) | % Gross Loan Book (Q2FY27) | % Gross Loan Book (Q2FY26) | Growth YoY | Growth QoQ |
|--------------------|------------------------|----------------------------|----------------------------|------------|------------|
| Group Loans        | 15,658                 | 34%                        | 38%                        | 19%        | 3%         |
| Microfinance       | 11,274                 | 25%                        | 28%                        | 15%        | 2%         |
| Non Microfinance   | 4,384                  | 10%                        | 9%                         | 34%        | 8%         |
| Individual Loans   | 6,380                  | 14%                        | 16%                        | 17%        | 3%         |
| Affordable Housing | 10,056                 | 22%                        | 22%                        | 31%        | 7%         |
| Micro Mortgage     | 2,031                  | 4%                         | 3%                         | 86%        | 13%        |
| MSME               | 3,871                  | 8%                         | 7%                         | 51%        | 12%        |
| FIG Lending        | 3,615                  | 8%                         | 7%                         | 45%        | 10%        |
| Vehicle Loan       | 1,081                  | 2%                         | 2%                         | 65%        | 4%         |
| Gold Loan          | 1,275                  | 3%                         | 1%                         | 210%       | 25%        |
| Agri Banking       | 914                    | 2%                         | 1%                         | 79%        | 13%        |
| ^Others            | 817                    | 2%                         | 2%                         | 27%        | 18%        |
| Total              | 45,699                 | 100%                       | 100%                       | 32%        | 7%         |
| Secured            | 23,803                 | 52%                        | 47%                        | 47%        | 10%        |

Segment Wise Disbursement

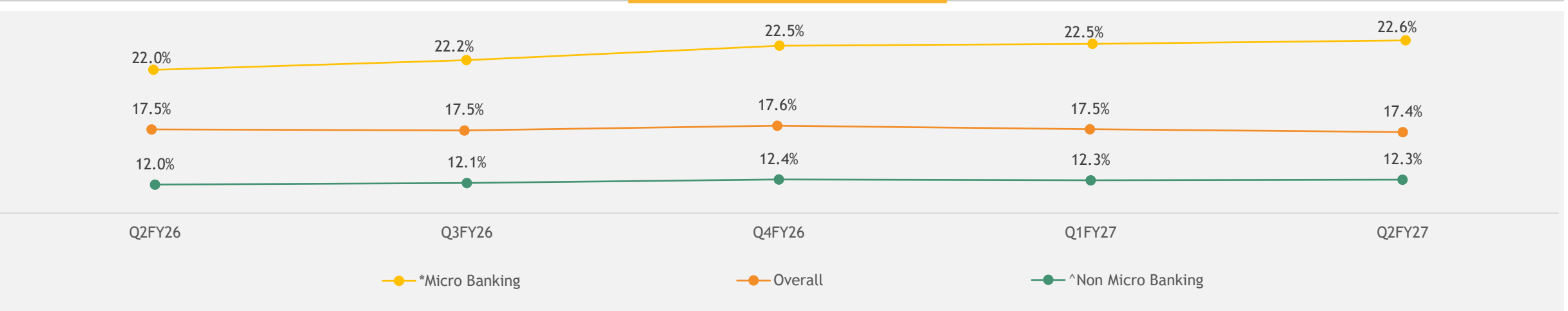
| Particulars        | Disbursement (₹ Cr) | % Disbursement (Q1FY27) | % Disbursement (Q1FY26) | Growth YoY | Growth QoQ |
|--------------------|---------------------|-------------------------|-------------------------|------------|------------|
| Group Loans        | 3,396               | 32%                     | 39%                     | 8%         | 1%         |
| Microfinance       | 2,338               | 22%                     | 30%                     | (2)%       | (2)%       |
| Non Microfinance   | 1,058               | 10%                     | 10%                     | 40%        | 10%        |
| Individual Loans   | 1,310               | 12%                     | 14%                     | 16%        | 7%         |
| Affordable Housing | 1,004               | 10%                     | 11%                     | 20%        | 19%        |
| Micro Mortgage     | 323                 | 3%                      | 3%                      | 35%        | 9%         |
| MSME               | 729                 | 7%                      | 6%                      | 44%        | 47%        |
| FIG Lending        | 2,456               | 23%                     | 17%                     | 82%        | 42%        |
| Vehicle Loan       | 203                 | 2%                      | 2%                      | 23%        | (15)%      |
| Gold Loan          | 507                 | 5%                      | 3%                      | 136%       | 9%         |
| Agri Banking       | 167                 | 2%                      | 2%                      | 24%        | 47%        |
| ^Others            | 401                 | 4%                      | 3%                      | 76%        | (15)%      |
| Total              | 10,495              | 100%                    | 100%                    | 32%        | 14%        |
| Secured            | 5,841               | 56%                     | 47%                     | 58%        | 25%        |

Note: Individual Loan, MSME and Others^ include both secured and unsecured products. | ^Others includes: Staff loan, OD-FD & others | Gross Loan Book (GLB) includes Securitization ₹130 Cr/ ₹134 Cr/ ₹174 Cr for Sep'26 / Jun'26 / Sep'25

# Book Yield And Average Ticket Size



Loan Book Yield (%)



\*Micro Banking: Includes Microfinance GL & Non Microfinance GL and 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

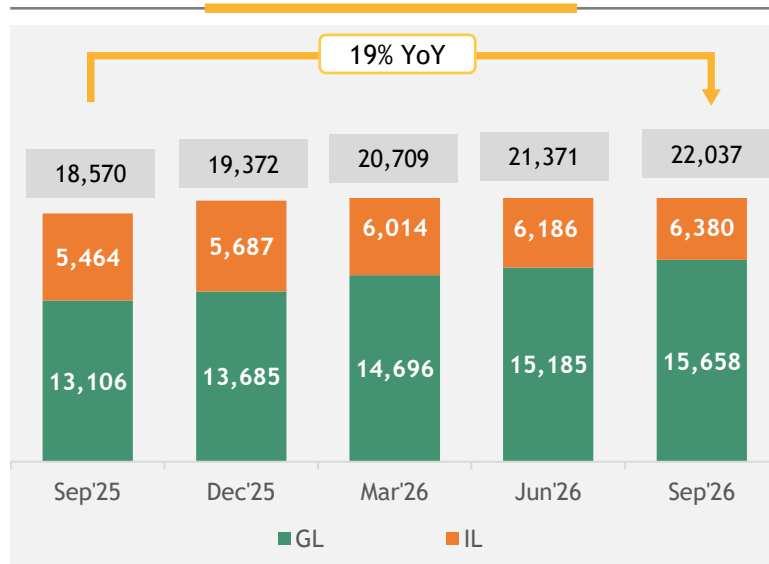
Disbursement: Average Ticket Size (₹ Lakhs)

| Product                  | Q2FY26 | Q3FY26 | Q4FY26 | Q1FY27 | Q2FY27 |
|--------------------------|--------|--------|--------|--------|--------|
| Group Loan (GL)          | 0.63   | 0.67   | 0.67   | 0.66   | 0.65   |
| Individual Loan (IL)     | 1.34   | 1.36   | 1.39   | 1.36   | 1.41   |
| Affordable Housing (AHL) | 15.80  | 16.82  | 17.22  | 17.03  | 17.86  |
| Micro Mortgages (MM)     | 6.20   | 6.41   | 6.68   | 6.81   | 7.50   |
| MSME (Excl. SCF)         | 61.09  | 64.87  | 72.07  | 83.45  | 97.16  |
| Vehicle Loan             | 0.90   | 0.85   | 0.87   | 0.88   | 0.89   |
| Gold Loan                | 1.71   | 2.04   | 2.35   | 2.19   | 2.03   |
| Agri Banking             | 8.45   | 9.51   | 9.38   | 10.19  | 10.87  |

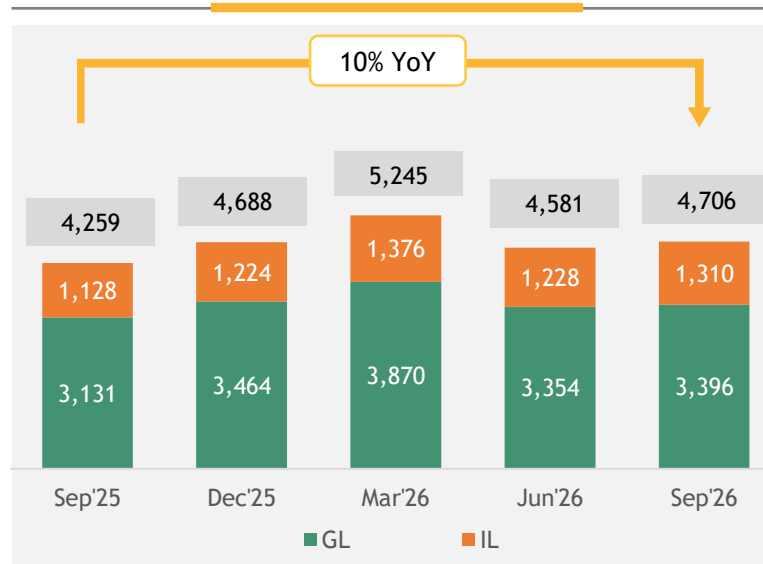
# Micro Banking (GL & IL)



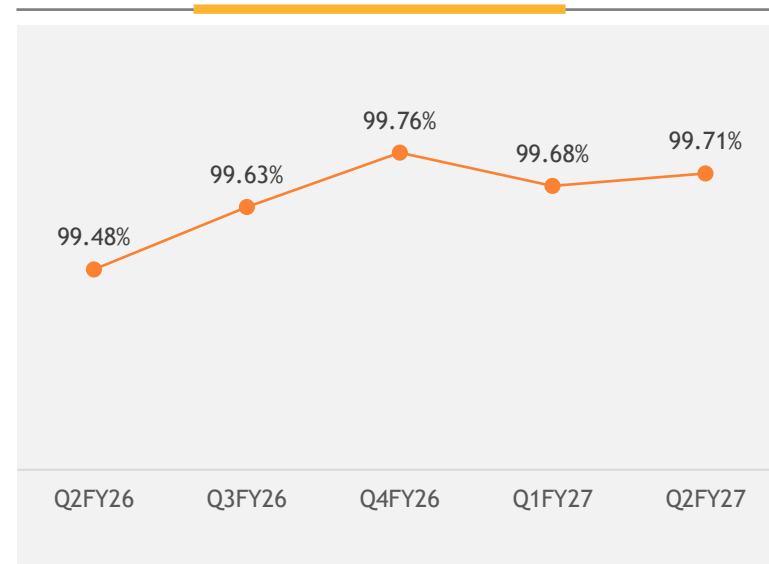
## Gross Loan Book Growth (₹ Cr)



## Disbursement (₹ Cr)



## X Bucket Collection Efficiency

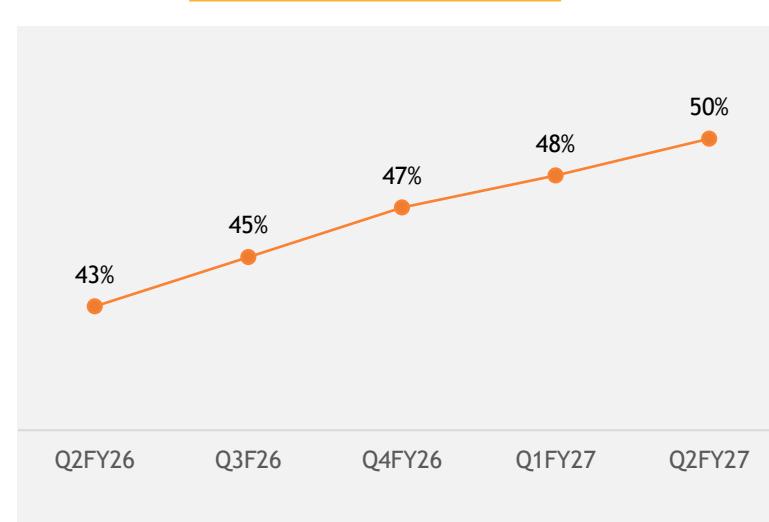


## Top 5 State Wise Portfolio Performance

| Group Loan    |                |             |             |             |
|---------------|----------------|-------------|-------------|-------------|
| Top States    | % Of Loan Book | PAR 0+      | PAR 30+     | PAR 90+     |
| West Bengal   | 14.9%          | 4.0%        | 3.6%        | 2.9%        |
| Karnataka     | 11.8%          | 6.0%        | 5.7%        | 5.4%        |
| Tamil Nadu    | 11.7%          | 4.0%        | 3.7%        | 3.2%        |
| Bihar         | 11.5%          | 3.5%        | 3.1%        | 2.6%        |
| Uttar Pradesh | 8.5%           | 3.9%        | 3.4%        | 2.8%        |
| Others        | 41.7%          | 4.0%        | 3.5%        | 2.8%        |
| <b>Total</b>  | <b>100.0%</b>  | <b>4.2%</b> | <b>3.8%</b> | <b>3.2%</b> |

| Individual Loan |                |             |             |             |
|-----------------|----------------|-------------|-------------|-------------|
| Top States      | % Of Loan Book | PAR 0+      | PAR 30+     | PAR 90+     |
| Haryana         | 11.7%          | 3.4%        | 2.9%        | 2.2%        |
| Maharashtra     | 11.4%          | 4.7%        | 4.1%        | 3.0%        |
| West Bengal     | 11.1%          | 5.4%        | 5.0%        | 4.0%        |
| Uttar Pradesh   | 10.7%          | 3.1%        | 2.6%        | 1.9%        |
| Tamil Nadu      | 10.3%          | 2.2%        | 1.9%        | 1.5%        |
| Others          | 44.9%          | 3.7%        | 3.3%        | 2.6%        |
| <b>Total</b>    | <b>100.0%</b>  | <b>3.7%</b> | <b>3.3%</b> | <b>2.6%</b> |

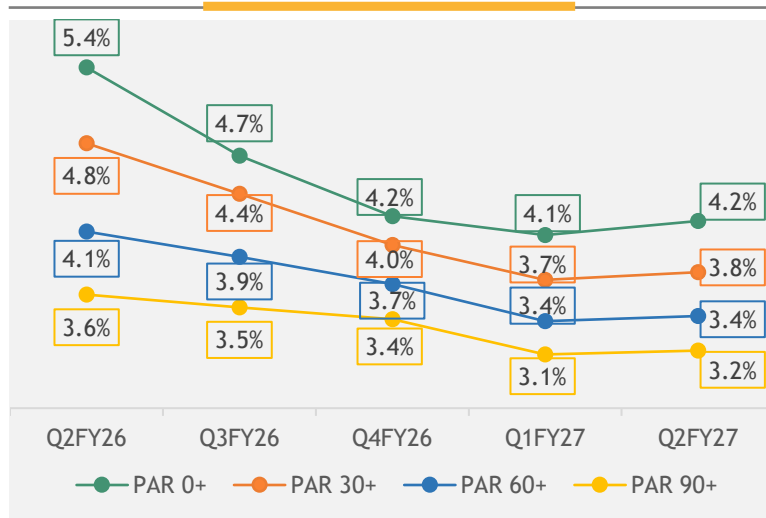
## Cashless Collection



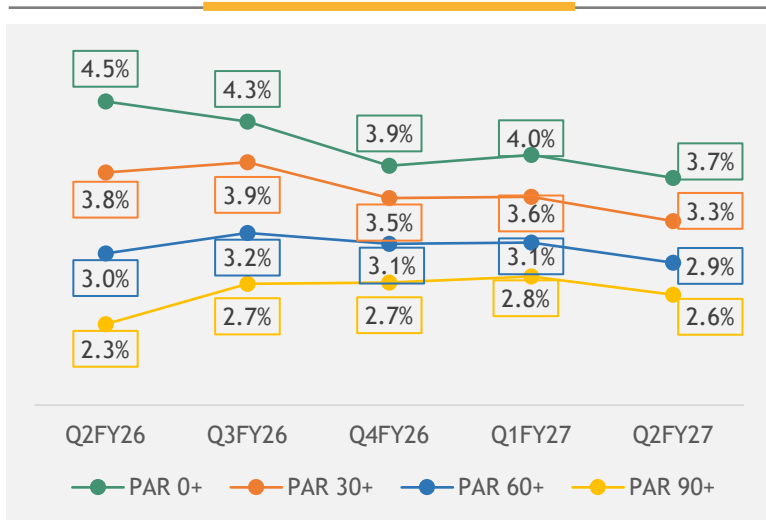
# Micro Banking (GL & IL)



PAR Trend (GL)



PAR Trend (IL)



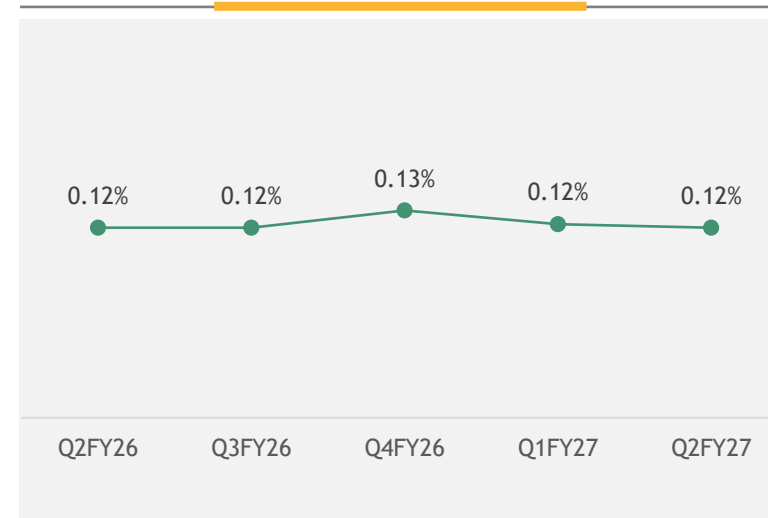
Lender Wise GL Loan Book % Trend

| Lender Overlap    | Sep'25 | Dec'25 | Mar'26 | Jun'26 | Sep'26 |
|-------------------|--------|--------|--------|--------|--------|
| Unique to Ujjivan | 51.0%  | 54.7%  | 55.9%  | 57.1%  | 57.7%  |
| Ujjivan+1         | 30.0%  | 29.6%  | 29.7%  | 29.7%  | 29.4%  |
| Ujjivan+2         | 14.7%  | 13.1%  | 12.5%  | 11.7%  | 11.3%  |
| Ujjivan+3         | 3.1%   | 1.9%   | 1.5%   | 1.2%   | 1.2%   |
| Ujjivan+4 & above | 1.2%   | 0.6%   | 0.5%   | 0.4%   | 0.4%   |

Lender Wise IL Loan Book % Trend

| Lender Overlap    | Sep'25 | Dec'25 | Mar'26 | Jun'26 | Sep'26 |
|-------------------|--------|--------|--------|--------|--------|
| Unique to Ujjivan | 58.7%  | 63.7%  | 66.3%  | 67.8%  | 68.2%  |
| Ujjivan+1         | 23.9%  | 22.8%  | 22.5%  | 22.2%  | 22.2%  |
| Ujjivan+2         | 11.3%  | 9.6%   | 8.5%   | 7.8%   | 7.6%   |
| Ujjivan+3         | 4.2%   | 2.8%   | 2.1%   | 1.7%   | 1.6%   |
| Ujjivan+4 & above | 1.9%   | 1.1%   | 0.6%   | 0.5%   | 0.4%   |

Disbursement To Borrower 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
- Ujjivan policy: Precludes customer with 1 DPD with Ujjivan at the time of disbursement
- Business Rule Engine & Independent Credit team ensures policy adherence and calibrated deviation calls
- Ujjivan monitors disbursement to customers with Internal Peak DPD in last 6 months and the same is depicted above which is miniscule
- As part of MFIN Guardrails disbursement are allowed upto 60 DPD with other lenders at the time of disbursement

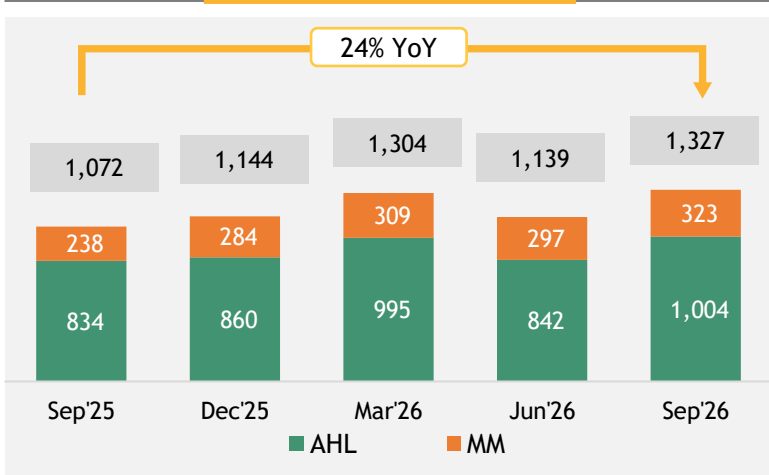
# Drivers Of Secured Book Growth - Housing



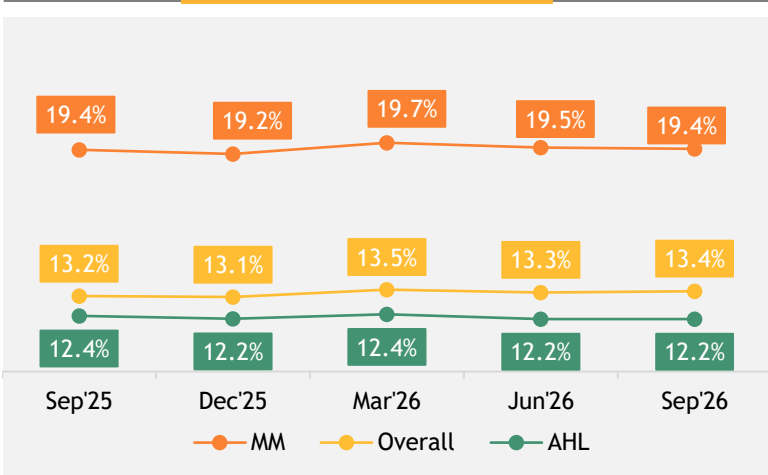
Gross Loan Book Growth (₹ Cr)



Disbursement (₹ Cr)



Loan Book Yield (%)



## Business Highlights

- Branch Presence AHL: 591 | MM: 333  
Across 23 States & UT | 26 Retail Asset Centres
- Customer Segmentation: Self Employed (57%) & Salaried (43%)
- Self Occupied Residential Property (SORP): 94%
- Average LTV maintained: AHL 49% | MM 45%
- Average FOIR for all loans are maintained below 50%
- As on Sep'26; On Time Repayment Rate: 88.0% | Monthly Repayment Rate: 97.7%

## Enablers of Growth

- Tailor made State Level Collateral Policy**  
To cater Tier II and Tier III Market Requirements
- Centralized Credit Processing Unit**  
Reduced TAT for Salaried Customers
- Extensive usage of Data & Analytics**  
To enhance productivity, improve cross sell & identify early warning

## Asset Quality (%)

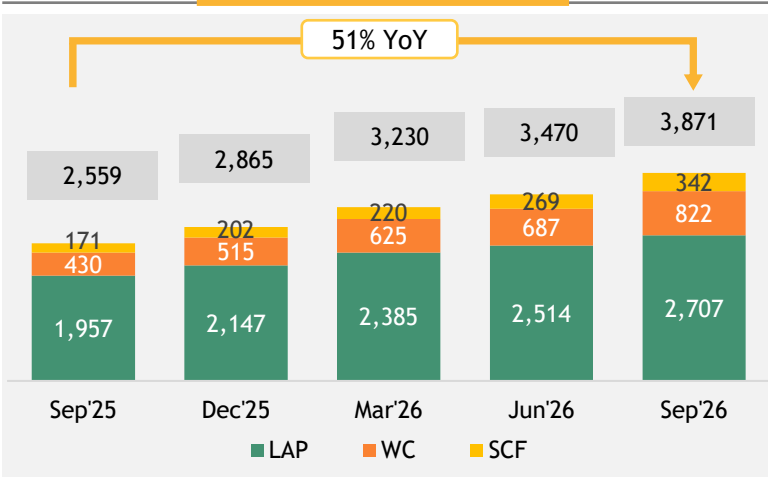
| PAR 0  |         |      |      |
|--------|---------|------|------|
|        | Overall | AHL  | MM   |
| Sep'25 | 3.6%    | 3.9% | 1.1% |
| Dec'25 | 3.3%    | 3.7% | 1.2% |
| Mar'26 | 3.0%    | 3.4% | 1.2% |
| Jun'26 | 3.3%    | 3.7% | 1.5% |
| Sep'26 | 3.4%    | 3.7% | 1.8% |

| GNPA   |         |      |      |
|--------|---------|------|------|
|        | Overall | AHL  | MM   |
| Sep'25 | 1.1%    | 1.2% | 0.4% |
| Dec'25 | 1.1%    | 1.2% | 0.4% |
| Mar'26 | 1.0%    | 1.1% | 0.5% |
| Jun'26 | 1.1%    | 1.2% | 0.6% |
| Sep'26 | 1.1%    | 1.2% | 0.7% |

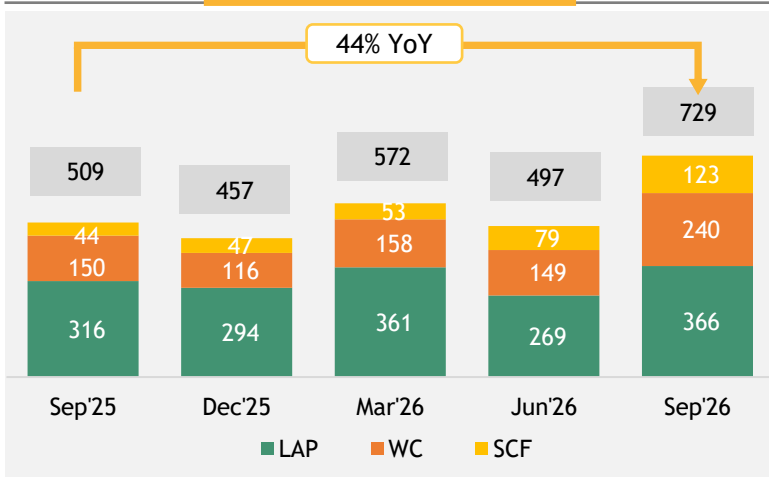
# Drivers Of Secured Book Growth - MSME



Gross Loan Book Growth (₹ Cr)



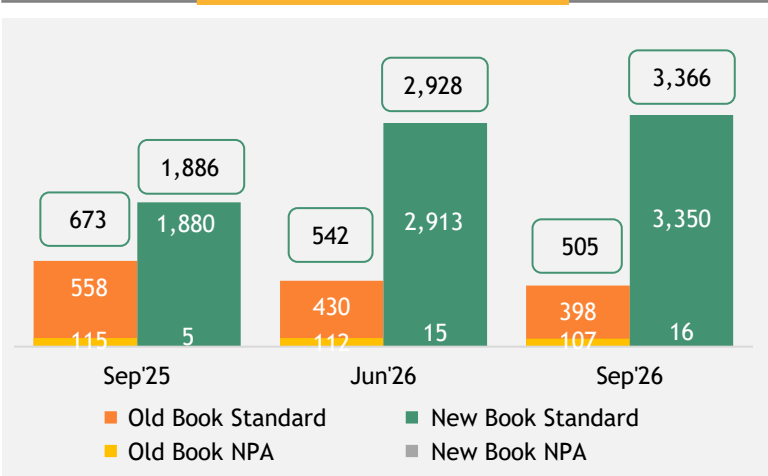
Disbursement (₹ Cr)



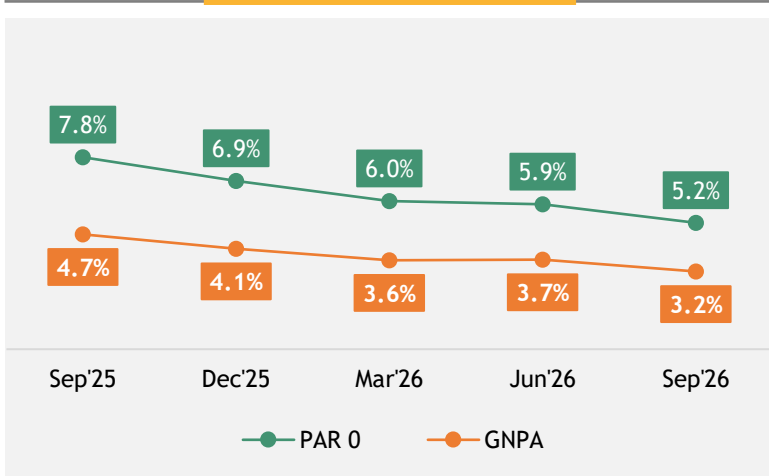
Business Highlights

- 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
- Book Yield:** 10.5% Blended yield for MSME including LAP, WC & SCF  
**Focus Area:** To build 360° banking relationship with MSME customers

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: ₹68 Cr
- Book Yield: 20.2%
- Asset Quality: NPA 2.0%
- LTV: 80%



### Target Segment

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



### Product

- 2W - Commuter & Mid Premium vehicles
- Pre-Owned Car Loans



### Geographical Presence

- 350 Branches across 13 States & UTs
- Business tie up with 1100+ dealerships



### Sourcing

- Through tie ups with Dealer Network
- Focus on top OEMs
- NTB at 93%



### 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: ₹169 Cr
- Book Yield: 14.9%
- Asset Quality: NPA 0.3%
- LTV: 68%



### Target Segment

- Unorganized segment with agri and allied activities & small businesses



### Products

- Bullet Repayment
- Monthly Interest Scheme
- EMI Repayment
- Over-Draft



### Geographical Presence

- 466 Branches across 25 states & UTs
- Branch network : South 34% | East 27% | North 25% | West 14%



### Sourcing

- Internal Sourcing: 96% | DSA:4%
- NTB:40%



### 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: ₹56 Cr
- Book Yield: 12.3%
- Asset Quality: NPA 1.3%
- LTV: 65%



### Target Segment

- Individual Farmers owning agriculture land and cash flow track record
- Non Individual entities engaged in Agri. & related business



### Products

- Overdrafts for Crop Cultivation
- Term loan for Farm Investments / Development
- Entire portfolio is secured
  - Agri Collateral (~65%)
  - Non-Agri Collateral (~35%)



### Geographical Presence

- 311 Branches across 10 states & UTs



### Sourcing

- Internal sourcing: 97% | Connector: 3%
- NTB: 95%



### Enablers

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

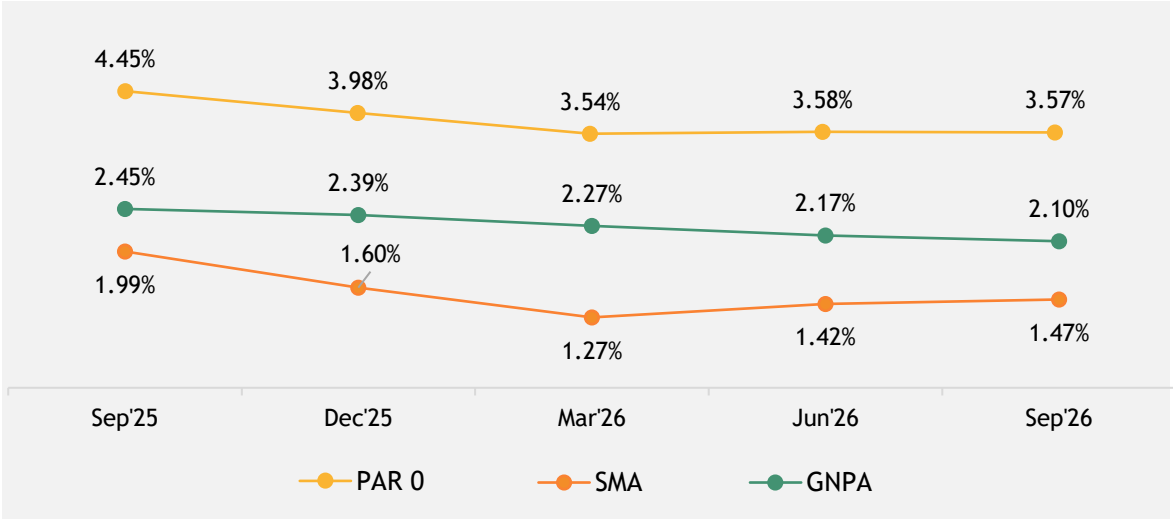


# Asset Quality

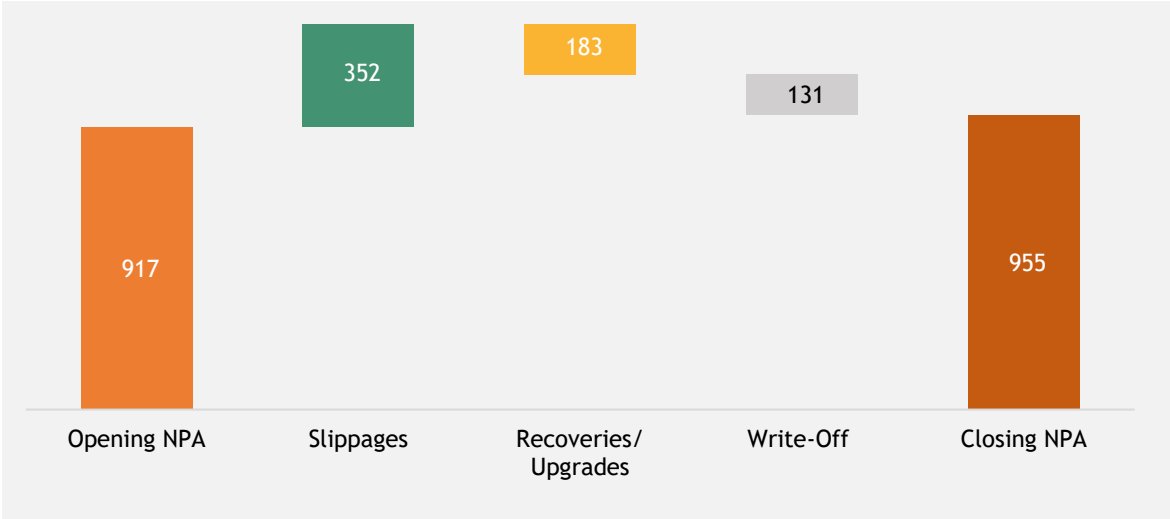
# Asset Quality



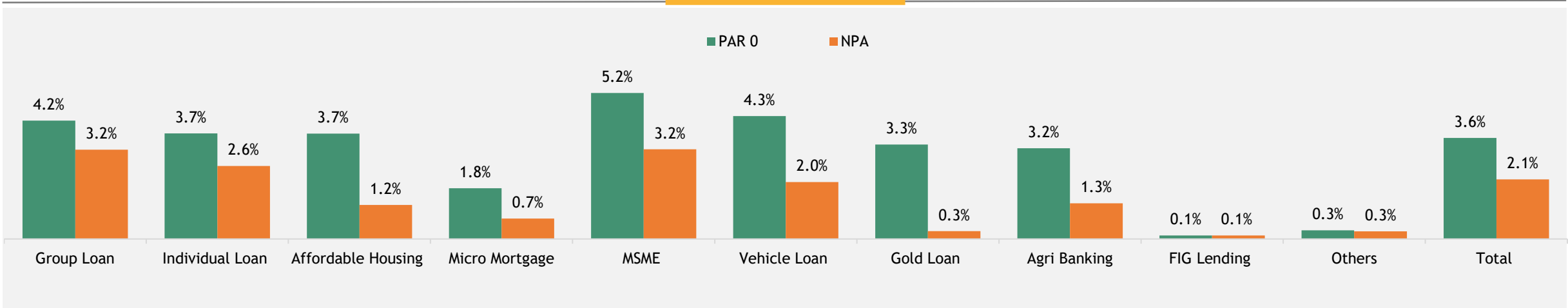
PAR 0, SMA & NPA (%)



YTD NPA Movement #



Segment Wise PAR 0 and NPA (%)

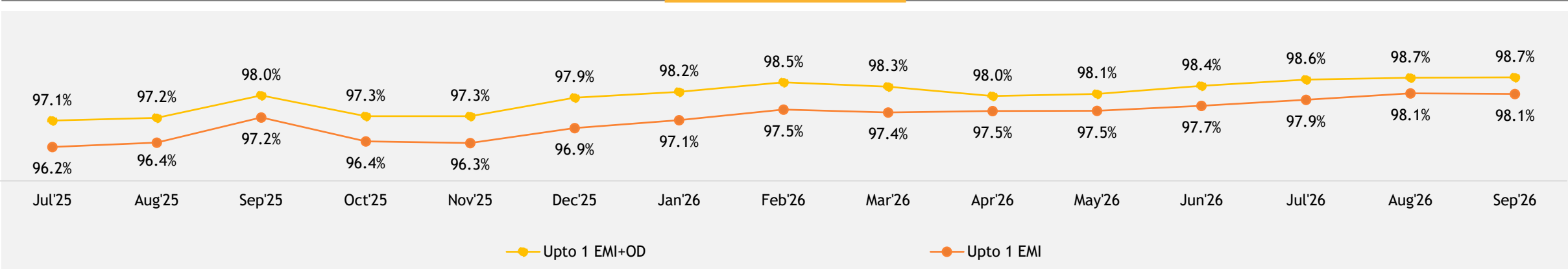


# Excluding Securitisation

# Healthy Collections

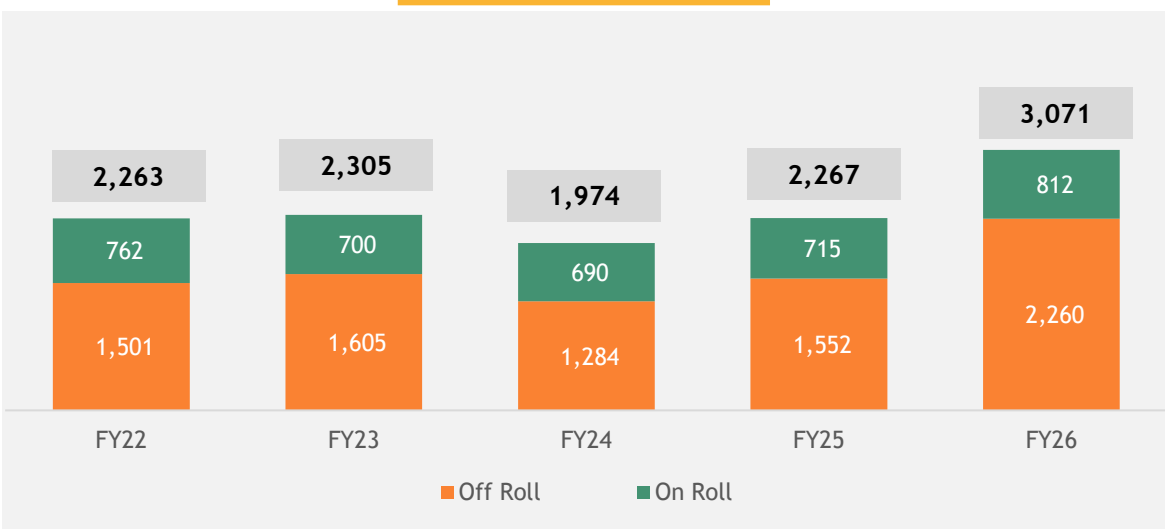


Bank Level Collection Efficiency %

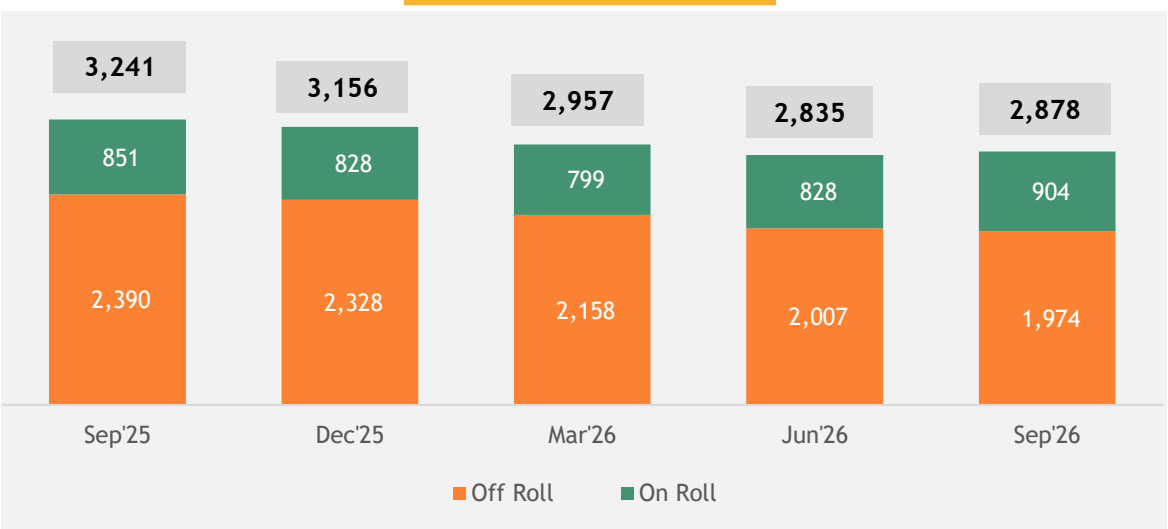


Calibrated Collection Team (Nos)

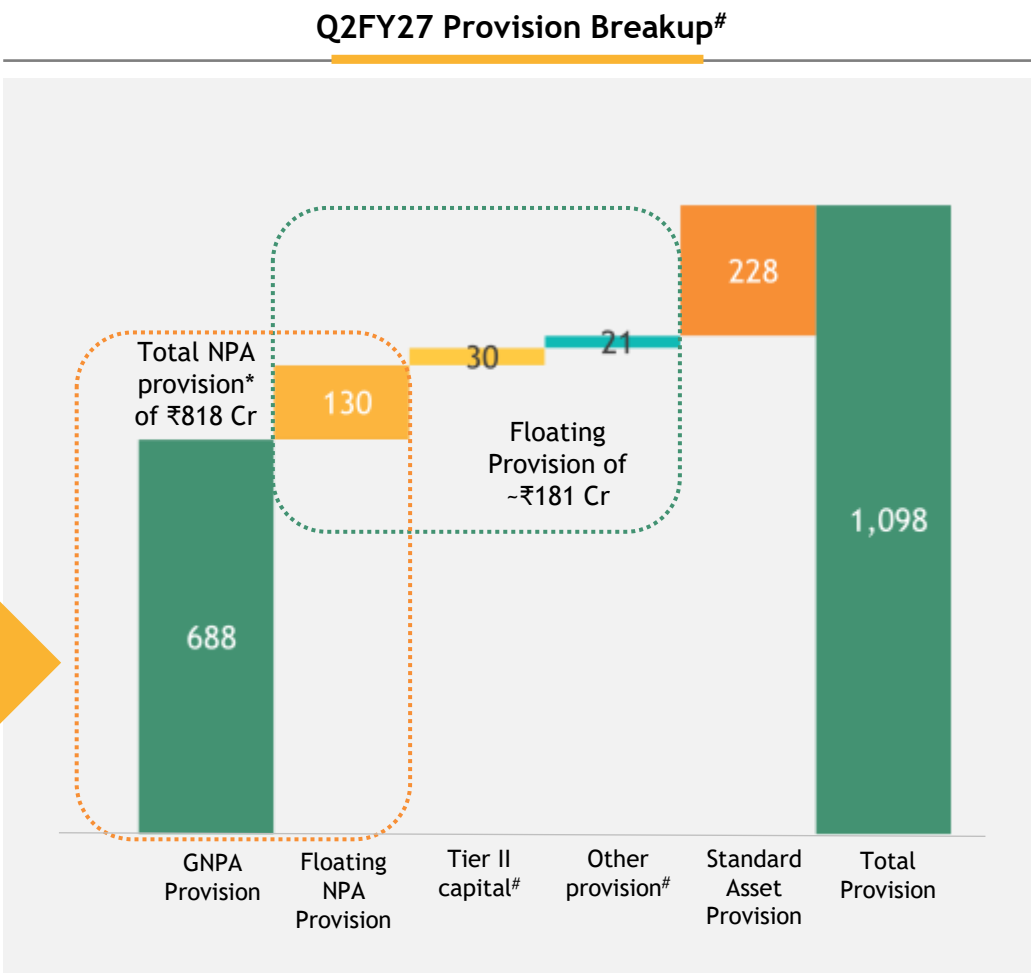
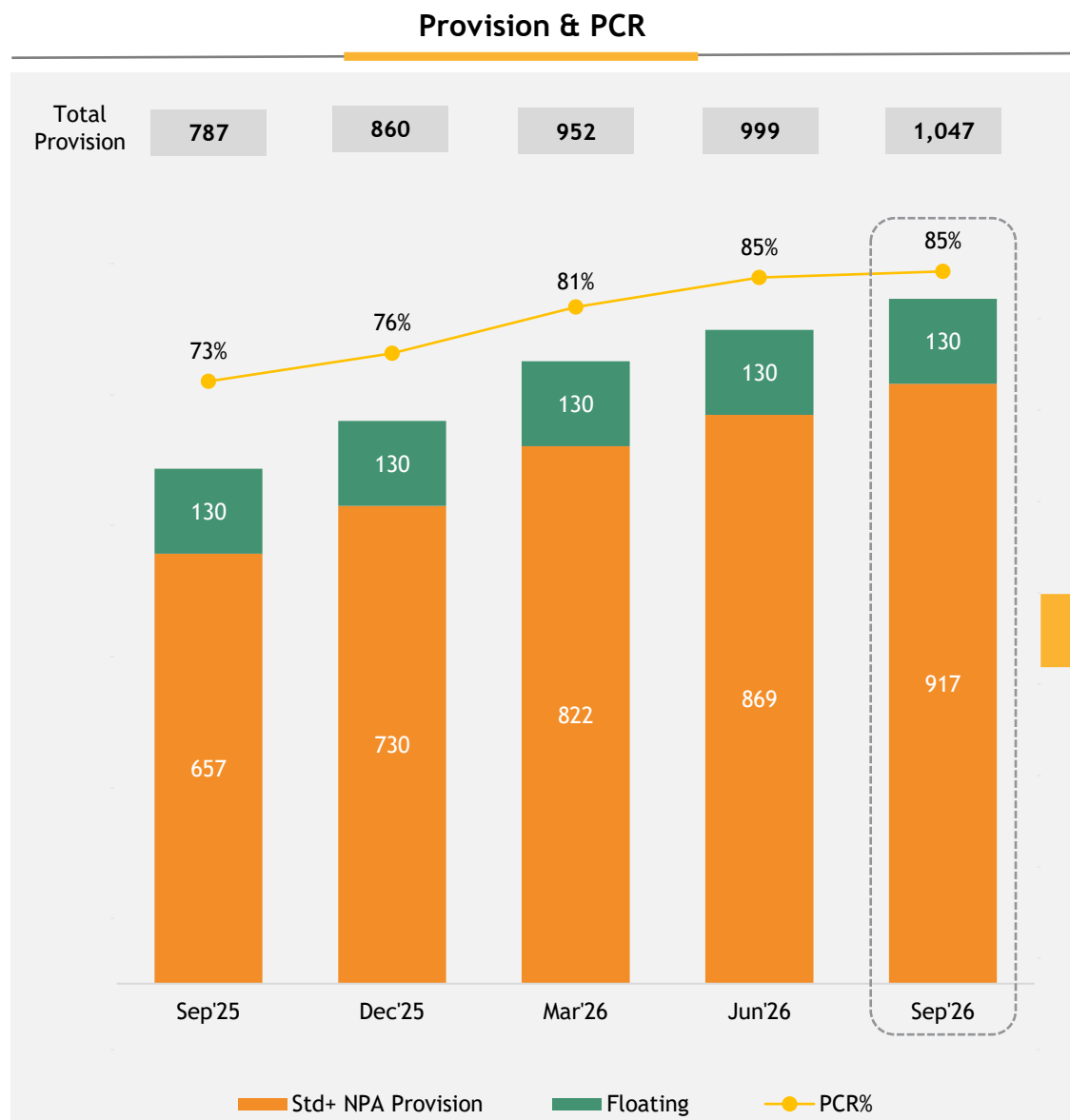
Full Year Average



Quarter End Nos



# Provision Coverage



- NNPA as of Sep'26 at 0.31%
- Book Covered under CGFMU as on Sep'26 ₹970 Cr\*

# Floating provision of ~₹181 Cr continues to be on books. Of this ₹30 Cr is earmarked toward Tier II capital, ₹130 Cr is earmarked for PCR calculation and ~₹21 Cr is earmarked for Other Provisions

\* ₹336 Cr of fresh coverage earmarked for Q1FY27, taking total coverage to ₹1,306 Cr



## Advances Growth

~ 25%



## Credit Cost

0.9% to 1.0% of  
the ATA<sup>#</sup>



## RoA

1.8% to 2.0%

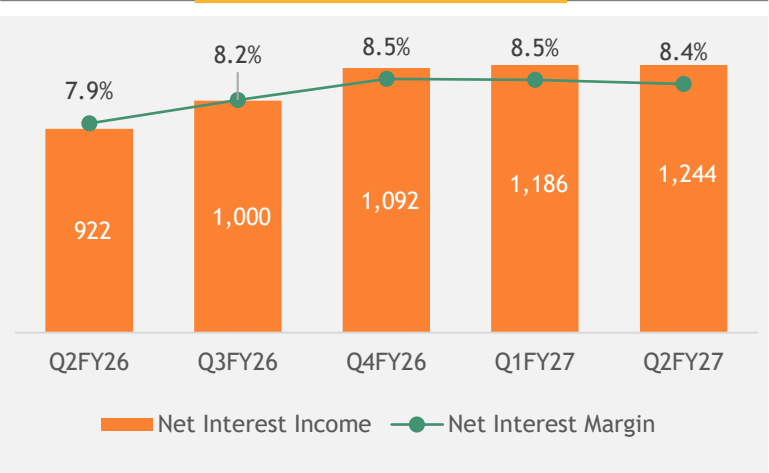


# Financial Overview

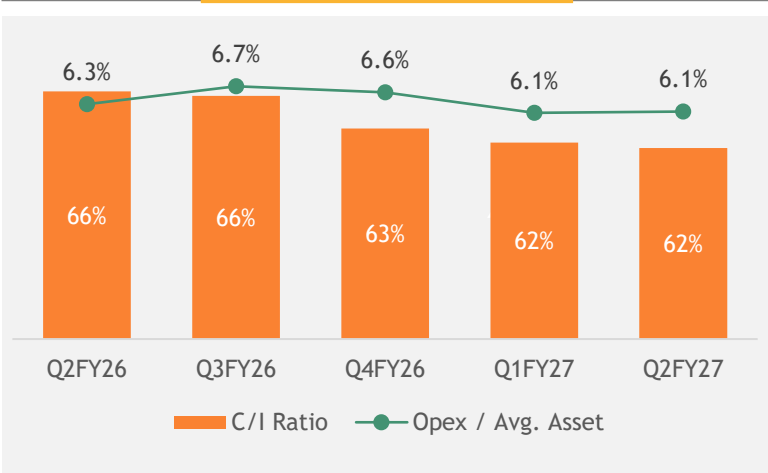
# Financial Overview



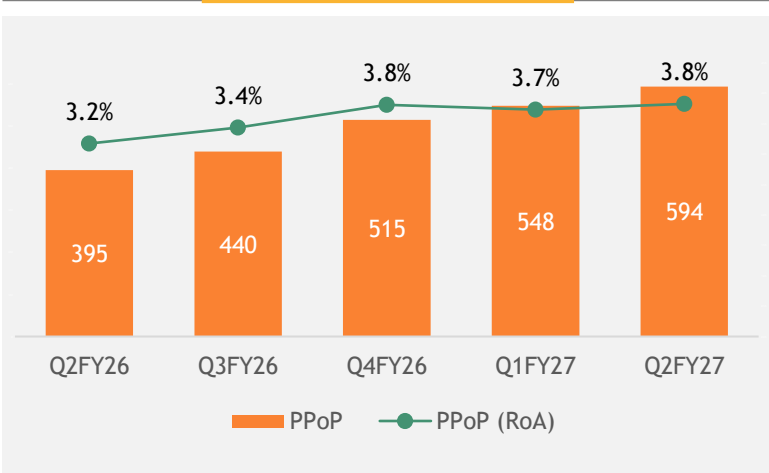
NII (₹ Cr) & NIM\* (%)



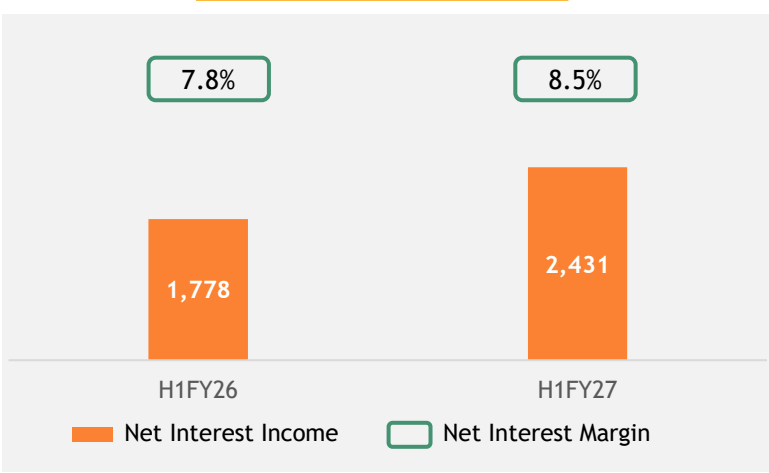
Cost to Income (%) & Operating Expenses/ Average Total Assets (%)



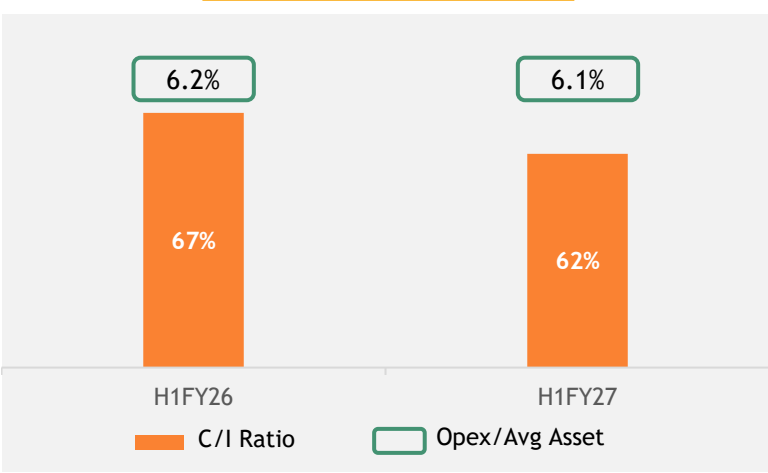
Pre-Provision Operating Profit (₹ Cr)



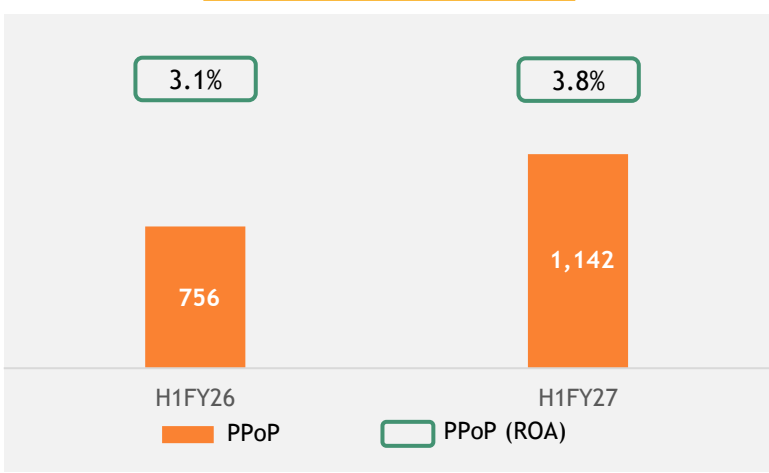
NII (₹ Cr) & NIM\* (%)



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



Pre-Provision Operating Profit (₹ Cr)

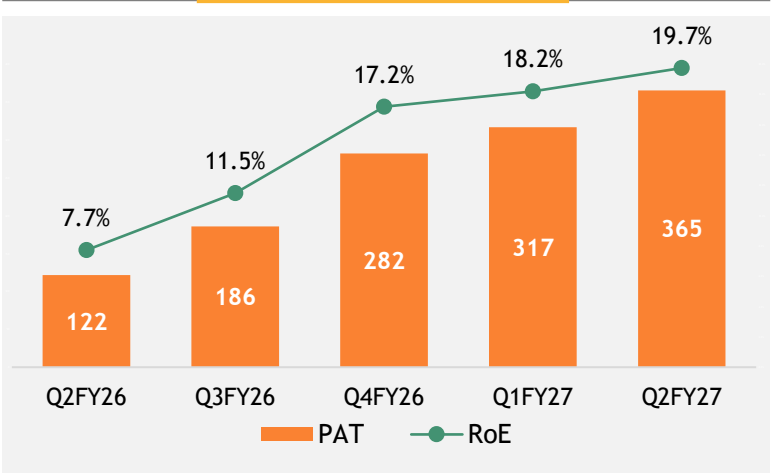


\* NIM includes Securitization

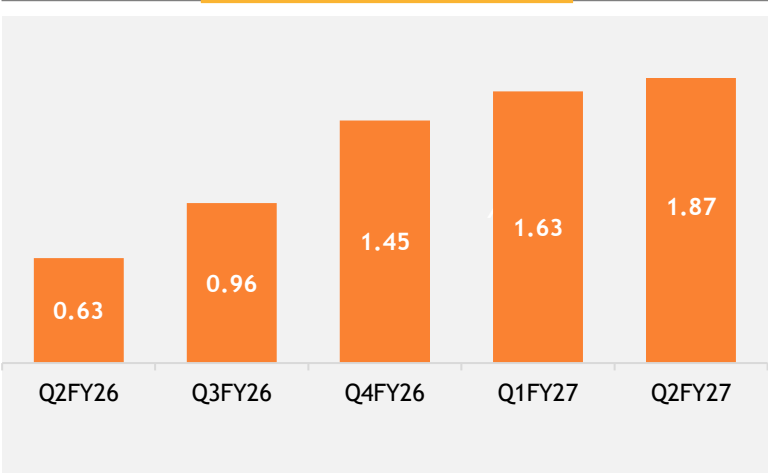
# Financial Overview



PAT (₹ Cr) & RoE (%)



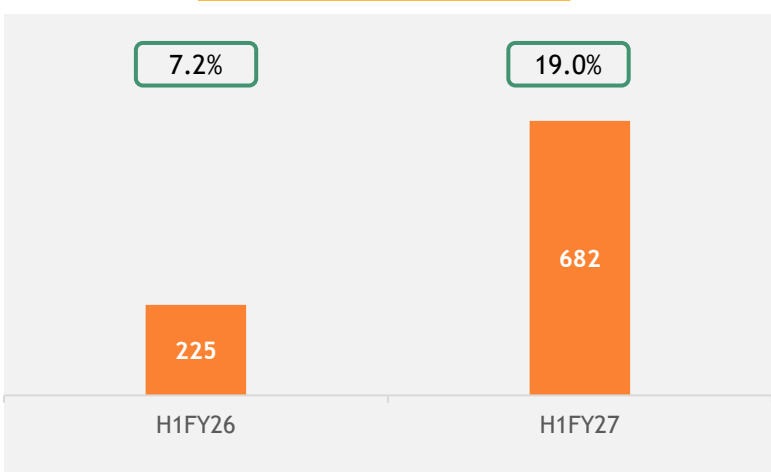
EPS (₹)



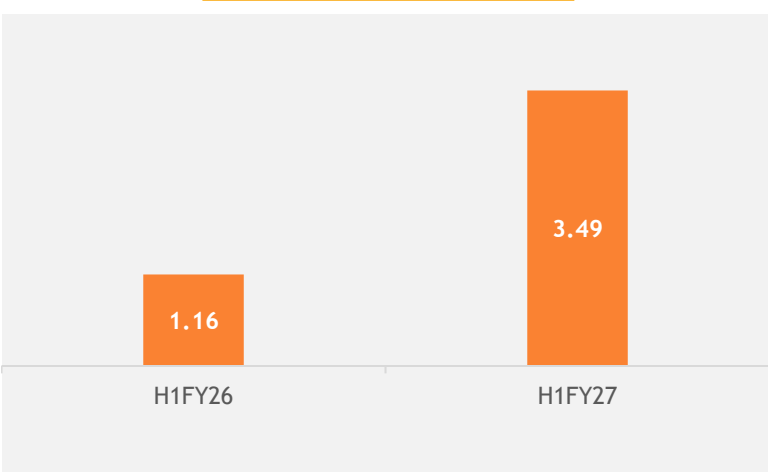
Net Worth (₹ Cr)



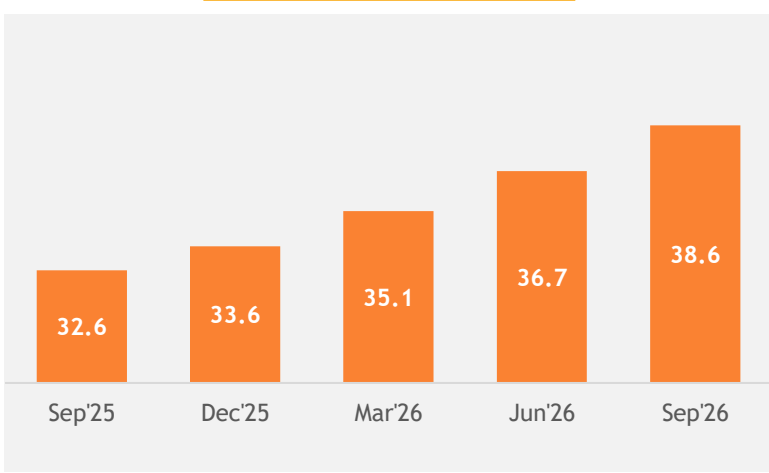
PAT (₹ Cr) & RoE (%)



EPS (₹)



BVPS (₹)



\* NIM includes Securitization



# Profit & Loss Statement

| Particulars (₹ Cr)                    | Q2FY27       | Q2FY26       | YoY Growth  | Q1FY27       | QoQ Growth | H1FY27       | H1FY26       | YoY Growth  |
|---------------------------------------|--------------|--------------|-------------|--------------|------------|--------------|--------------|-------------|
| Interest Earned                       | 2,151        | 1,682        | 28%         | 2,025        | 6%         | 4,176        | 3,301        | 26%         |
| Other Income                          | 300          | 256          | 17%         | 257          | 17%        | 557          | 505          | 10%         |
| <b>Total Income</b>                   | <b>2,450</b> | <b>1,939</b> | <b>26%</b>  | <b>2,282</b> | <b>7%</b>  | <b>4,732</b> | <b>3,806</b> | <b>24%</b>  |
| Interest Expended                     | 906          | 761          | 19%         | 839          | 8%         | 1,745        | 1,524        | 15%         |
| Personnel Expenses                    | 513          | 445          | 15%         | 498          | 3%         | 1,011        | 859          | 18%         |
| Operating Expenses                    | 437          | 338          | 29%         | 398          | 10%        | 835          | 669          | 25%         |
| <b>Total Cost</b>                     | <b>1,857</b> | <b>1,544</b> | <b>20%</b>  | <b>1,735</b> | <b>7%</b>  | <b>3,591</b> | <b>3,052</b> | <b>18%</b>  |
| <b>Pre Provision Operating Profit</b> | <b>594</b>   | <b>395</b>   | <b>50%</b>  | <b>547</b>   | <b>8%</b>  | <b>1,142</b> | <b>756</b>   | <b>51%</b>  |
| Credit cost                           | 103          | 235          | (56)%       | 127          | (19)%      | 230          | 460          | (50)%       |
| Profit Before Tax                     | 491          | 160          | 206%        | 421          | 17%        | 911          | 295          | 209%        |
| Tax                                   | 126          | 39           | 226%        | 104          | 21%        | 230          | 71           | 226%        |
| <b>Net profit for the period</b>      | <b>365</b>   | <b>122</b>   | <b>200%</b> | <b>317</b>   | <b>15%</b> | <b>682</b>   | <b>225</b>   | <b>203%</b> |

Note: Reclassification of items in Expense has led to change in Personnel and Operating expenses for Prior period



# Total Income - Breakup

| Particulars (₹ Cr)           | Q2FY27       | Q2FY26       | YoY Growth | Q1FY27       | QoQ Growth | H1FY27       | H1FY26       | YoY Growth |
|------------------------------|--------------|--------------|------------|--------------|------------|--------------|--------------|------------|
| Interest on loan             | 1,915        | 1,473        | 30%        | 1,792        | 7%         | 3,707        | 2,872        | 29%        |
| Int. on investments          | 234          | 207          | 13%        | 231          | 1%         | 465          | 425          | 9%         |
| Securitization Income        | 2            | 2            | (19)%      | 2            | (8)%       | 4            | 5            | (27)%      |
| <b>Total Interest Earned</b> | <b>2,151</b> | <b>1,682</b> | <b>28%</b> | <b>2,025</b> | <b>6%</b>  | <b>4,176</b> | <b>3,301</b> | <b>26%</b> |
| Processing Fees              | 111          | 89           | 24%        | 104          | 7%         | 215          | 167          | 28%        |
| PSLC Income                  | 0            | 0            | NA         | 0            | NA         | 0            | 8            | NA         |
| Insurance Income             | 54           | 46           | 17%        | 36           | 52%        | 90           | 69           | 30%        |
| Bad Debt Recovery            | 30           | 23           | 33%        | 29           | 4%         | 60           | 46           | 30%        |
| Treasury                     | 18           | 25           | (26)%      | 6            | 193%       | 25           | 75           | (67)%      |
| Misc. Income*                | 86           | 73           | 18%        | 82           | 5%         | 168          | 141          | 19%        |
| <b>Total Other Income</b>    | <b>300</b>   | <b>256</b>   | <b>17%</b> | <b>257</b>   | <b>17%</b> | <b>557</b>   | <b>505</b>   | <b>10%</b> |
| <b>Total Income</b>          | <b>2,450</b> | <b>1,939</b> | <b>26%</b> | <b>2,282</b> | <b>7%</b>  | <b>4,732</b> | <b>3,806</b> | <b>24%</b> |

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

# Balance Sheet



| Particulars (₹ Cr)                                    | As at<br>Sep 30, 2025 | As at<br>Jun 30, 2026 | As at<br>Sep 30, 2026 |
|-------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| <b>CAPITAL AND LIABILITIES</b>                        |                       |                       |                       |
| Net worth                                             | 6,323                 | 7,144                 | 7,532                 |
| Capital                                               | 1,937                 | 1,945                 | 1,951                 |
| Employees Stock Options Outstanding                   | 93                    | 99                    | 95                    |
| Reserves and Surplus                                  | 4,293                 | 5,100                 | 5,486                 |
| Deposits                                              | 39,211                | 48,129                | 50,643                |
| Borrowings                                            | 2,962                 | 3,806                 | 3,026                 |
| Other Liabilities and Provisions                      | 1,118                 | 1,579                 | 1,435                 |
| <b>TOTAL</b>                                          | <b>49,614</b>         | <b>60,658</b>         | <b>62,635</b>         |
| <b>ASSETS</b>                                         |                       |                       |                       |
| Cash and Balances with Reserve Bank of India          | 2,374                 | 2,716                 | 2,911                 |
| Balance with Banks and Money at Call and Short Notice | 312                   | 1,805                 | 71                    |
| Investments                                           | 11,603                | 12,511                | 13,126                |
| Advances                                              | 33,808                | 41,980                | 44,753                |
| Fixed Assets                                          | 490                   | 504                   | 534                   |
| Other Assets                                          | 1,027                 | 1,143                 | 1,240                 |
| <b>TOTAL</b>                                          | <b>49,614</b>         | <b>60,658</b>         | <b>62,635</b>         |

# Healthy Capital Adequacy



| Particulars (₹ Cr)                       | Sep'25        | Dec'25        | Mar'26        | Jun'26        | Sep'26        |
|------------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Credit Risk Weighted Assets              | 29,076        | 29,638        | 31,738        | 34,011        | 35,149        |
| Tier I Capital                           | 5,782         | 5,967         | 6,252         | 6,515         | 6,850         |
| Tier II Capital*                         | 429           | 440           | 456           | 408           | 423           |
| <b>Total Capital</b>                     | <b>6,211</b>  | <b>6,407</b>  | <b>6,709</b>  | <b>6,923</b>  | <b>7,273</b>  |
| <b>CRAR</b>                              | <b>21.36%</b> | <b>21.62%</b> | <b>21.14%</b> | <b>20.36%</b> | <b>20.69%</b> |
| Tier I CRAR                              | 19.89%        | 20.13%        | 19.70%        | 19.16%        | 19.49%        |
| Tier II CRAR                             | 1.47%         | 1.49%         | 1.44%         | 1.20%         | 1.20%         |
| Floating Provision considered in Tier II | 30            | 30            | 30            | 30            | 30            |



# Ujjivan - Platform For Growth



## Mobile & Internet Banking Highlight

**Presenting**

*the all-new revamped*

**UJJIVAN  
EZY**

*Mobile banking app.  
Make banking effortless,  
as easy as child's play.*



Adoption Of New  
EZY MB Increased  
~43% In Q2



Customized Theme  
added for Ivory &  
Enhanced UI UX



260+ Features  
ASBA IPO Live In  
Q2



Micro Services &  
Multiple SDKs & URL  
Integrations

## Q2FY27 Key Achievements



**~₹13K Cr /  
month  
Value Transacted**  
*(Through UPI)*



**95%**  
**Savings Account Opened  
Digitally**  
*(Using Self Service & Assisted Digital)*



**67%**  
**Retail Term Deposits Opened  
Digitally**  
*(Using Self Service & Assisted digital)*



**48%**  
**Loan Repayment Collected  
Digitally**  
*(Using BBPS & Hello Ujjivan App )*

# Servicing Customers Through Multiple Channels



## Channels



### Retail Mobile / Internet Banking

- Available in 9 Languages
- Value added services includes: GST & Bill Payments,
- Newly added features: ASBA IPO, Insta Banking - Cash Deposit, NPS Feedback, International OTPs, Ivory theme & 15 UI/UX enhancements.
- FY27: Integration of UPI (Scan & Pay) feature in EZY Mobile Banking, 50+ new features and UI/UX Enhancements



### Business Mobile / Internet Banking

- Dedicated platform for corporate customers
- Business Mobile Banking App available
- High-volume & bulk upload, Multi-Fund Transfer option
- Major Features - GST, Direct tax payments & PFMS
- FY27: Upgradation of Business Net Banking and Business Mobile Banking with host of new features



### Payments

- UPI, UPI Autopay, & UPI Lite service available
- UPI IPO & UPI Tap & Pay live launched in Q2 - As an Issuer
- AePS platform available to promote inclusion
- Merchant QR Codes for small merchants / retailers
- Multiple Partner Payment Gateways available
- FY27: Comprehensive Merchant Solutions ecosystem



### Digital Acquisition (DFD/DSA/DCA)

- Ujjivan's DIY journey for customers to open SA, Fixed Deposit & CA (Individual)
- Branchless opening of SA and FD account through video KYC
- Digital Current Account (Individual) can be opened within serviceable Bank branch location
- FY27: RM Assisted Non-Individual Current Account Onboarding Platform (Phase 1: Sole Proprietorship)



### Other Channels

- Voice visual vernacular app - Hello Ujjivan available in 11 languages with chatbot facility for financial inclusion
- WhatsApp Banking & Chatbot
- SMS & Missed call Banking for basic banking services such as balance inquiry, recent trans, etc
- Phone / Video banking for 540+ services available in 13 Languages

## Robotic Process Automation

- As of Sep'26: 82 process automated
- FY27: Plan to bring RPA automated process count to 95+
- FTE Savings: 109 Full Time Equivalent till Sep'26
- Manhours saving through RPA: 62,976 manhours in Q2FY27



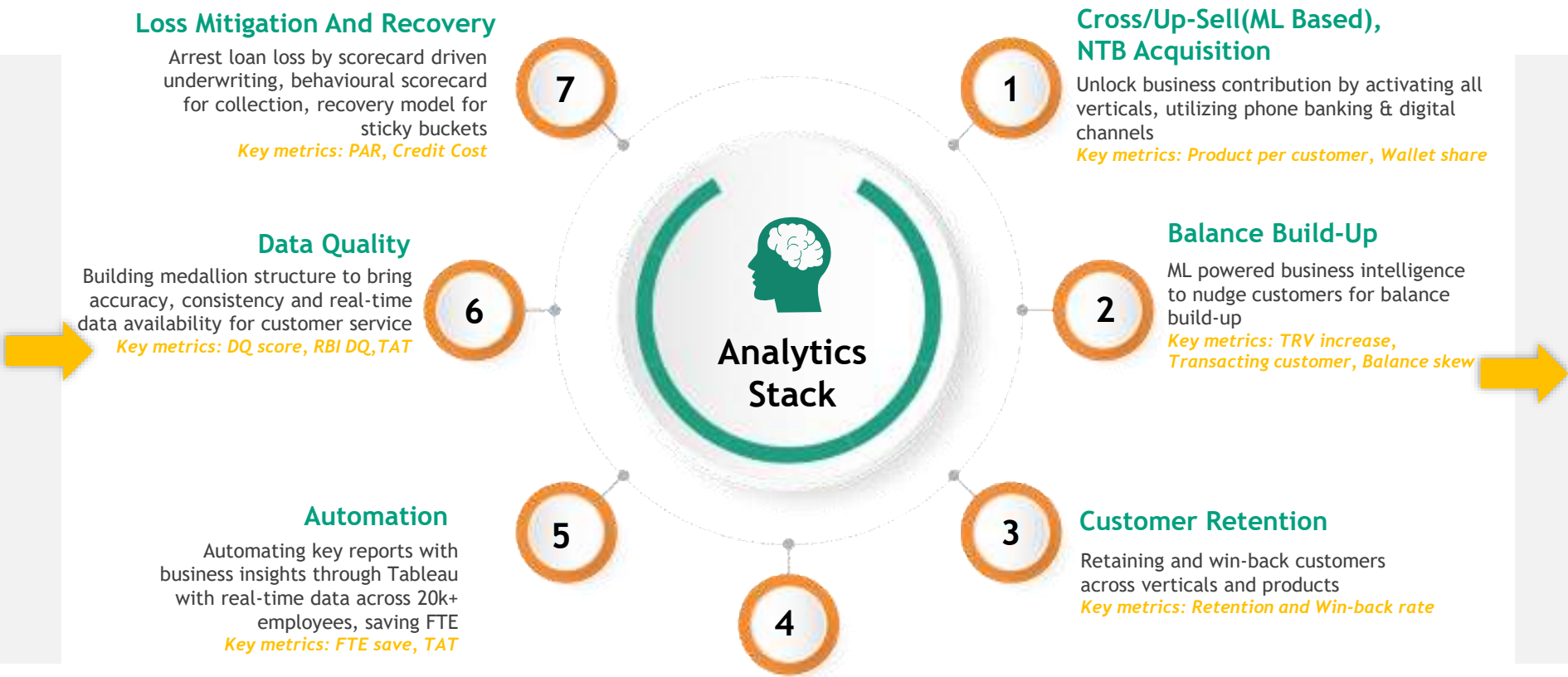
## Data Asset

1.2 Cr+ Customer Franchise

10.8 Cr+ Transactions generating/month

5 Lakh+ 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 **97**

Generated additional business volume of ~ **₹1,047 Cr.+** in H1FY27

~ **₹41 Cr.+** Loss recovered from written-off pool (360 DPD+) across GL/IL verticals in H1FY27

# Strong Independent Board



**Banavar Anantharamaiah Prabhakar**  
*Chairman and Independent Director*



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

**Carol Furtado**  
*Interim CEO and Whole Time Director*



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

**Sudha Suresh**  
*Independent Director*



**Education:** B.Com (Honors) CA (ICAI), Grad ICWA (ICMAI), CS (ICSI)  
**Experience:** S. Rao & Associates, Mani Capital, UFSL

**Rajesh Kumar Jogi**  
*Independent Director*



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

**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 (ACCA), ACMA - UK (CIMA), Program for CFOs (Wharton Business School)  
**Experience:** eVidyaloka Trust, HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat

**Mona Kachhwaha**  
*Independent Director*



**Education:** B.A. Hons (Delhi University), MBA (XLRI Jamshedpur), Executive Program in Private Equity (Said Business School, Oxford University)  
**Experience:** Citibank, UC Impower, Caspian Impact Investment Adviser

**Aniruddha Paul**  
*Independent Director*



**Education:** B. Tech (IIT Kharagpur), MBA (IIM Calcutta)  
**Experience:** Standard Chartered, ING, Citibank, Cerulean Information Technology

# Key Management



**Carol Furtado**  
Interim CEO and Whole Time Director



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

**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, Bhubaneswar), B. Tech - Mechanical Engineering (Kurukshetra University)  
**Experience:** ICICI Bank, Marico Industries, Godrej & Boyce

**Martin Pampilly S**  
Chief Operating Officer



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

**Rajaneesh Hosakoppa Rudresha**  
Chief Compliance Officer



**Education:** Master of Arts (University Of Mysore)  
**Experience:** Kotak Mahindra Bank Ltd, ICICI Bank Ltd, Deutsche Bank

**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

**Chandralekha Chaudhuri**  
Head- Human Resource



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

**Mangesh Mahale**  
Chief Technology Officer



**Education:** Bachelor of Engineering Computer (Veermata Jijabai Technological Institute, University of Mumbai)  
**Experience:** NSE Clearing Limited, Union Bank of India, Oriental Bank of Commerce, State Bank of India, Rolta India Limited

# Business Leaders



**Rajeev Padmanabh Pawar**  
Head of Treasury



**Education:** MBA (JBIMS, University Of Mumbai)  
**Experience:** Growmore Research, Kotak Mahindra, Daewoo Securities, American Express, Standard Chart., Edelweiss

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



**Education:** Bachelor of Science (Ranchi University), Bachelor of Laws (Saurashtra University)  
**Experience:** Stock Holding Corporations, IDBI Bank, ICICI Bank, Kotak Mahindra Bank

**Vibhas Chandra**  
Business Head Micro Banking & Gold Loan



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

**Umesh Arora**  
Head of Emerging Business



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

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



**Education:** Master of Social Work (SDM College)  
**Experience:** UFSL

**Parag Kumar Srivastava**  
Head Financial Institutions & Govt. Banking Group



**Education:** MBA (University Of Allahabad)  
**Experience:** Kotak Mahindra Bank, MCX Ltd, Stock Holding Corporation of India

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



**Education:** Bachelor of Commerce (Karnataka State Open University)  
**Experience:** UFSL, Paul D Souza & Associates, One World Hospital

**Murali Chari**  
Business Head - Agriculture Banking



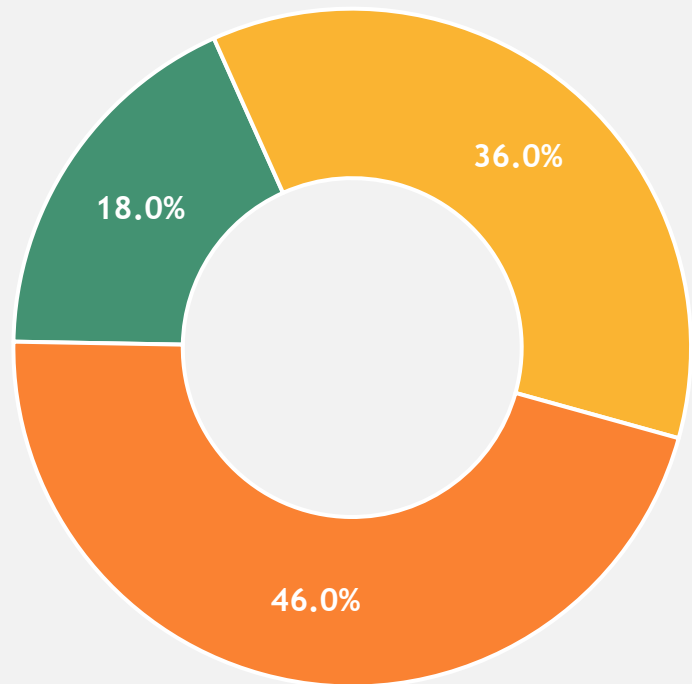
**Education:** Post Graduate Diploma (Symboisis Institute Of Distance Education)  
**Experience:** Samaaru Finance P Ltd, HDFC Bank Ltd, Sundaram Finance Ltd

**Vikas Agrawal**  
Business Head - MSME



**Education:** Master in Commerce (University Of Rajasthan)  
**Experience:** ICICI Bank, UTI Bank, Bank of Rajasthan

# Shareholding Pattern As On Sep'26



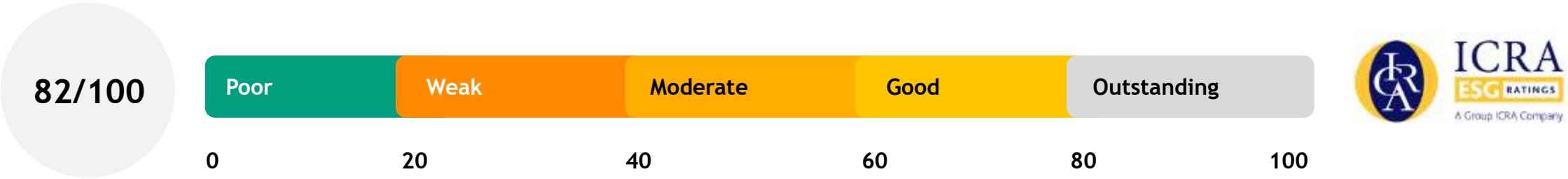
- Foreign Institutional Investors (FPI, FPC & FDI)
- Domestic Institutional Investors (MF, AIF, Ins & QIB)
- Retail & Others

| Top 10 Investors                  |
|-----------------------------------|
| Axis Mutual Fund                  |
| Sundaram Mutual Fund              |
| International Finance Corporation |
| Aditya Birla Sun Life Mutual Fund |
| Franklin Mutual Fund              |
| Kotak Mahindra Mutual Fund        |
| Vanguard Group                    |
| Canara Robeco Mutual Fund         |
| Mahindra Manulife Mutual Fund     |
| UTI Mutual Fund                   |

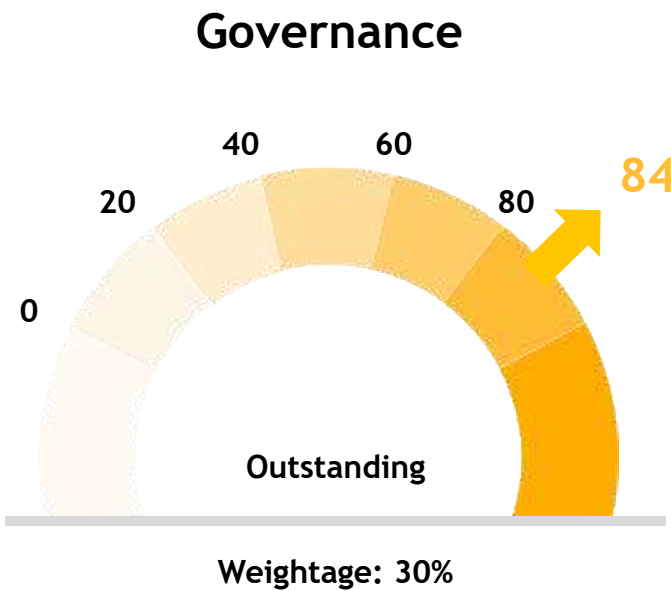
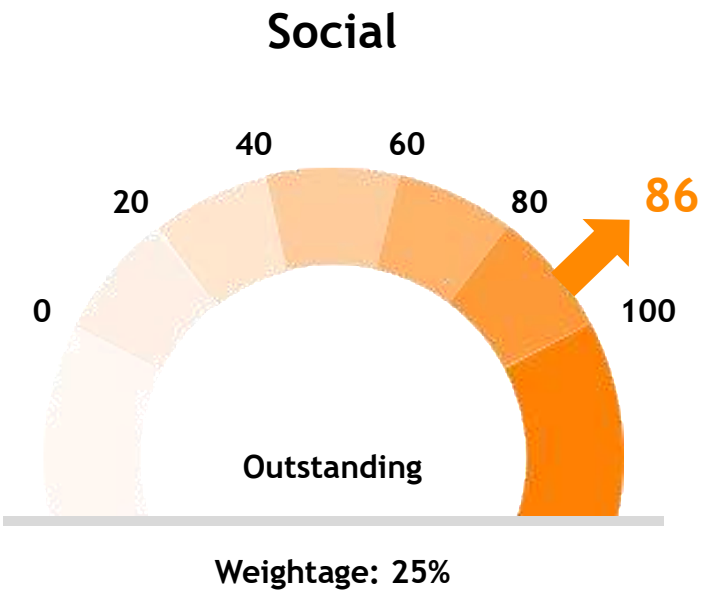
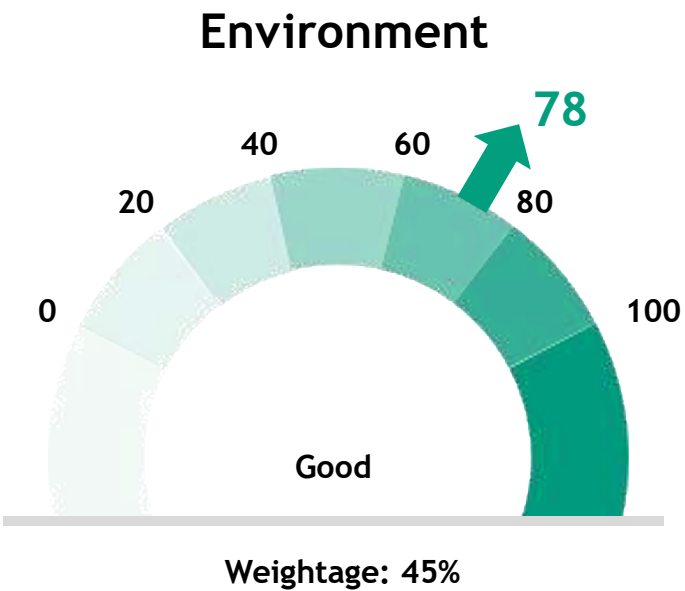


**ESG**

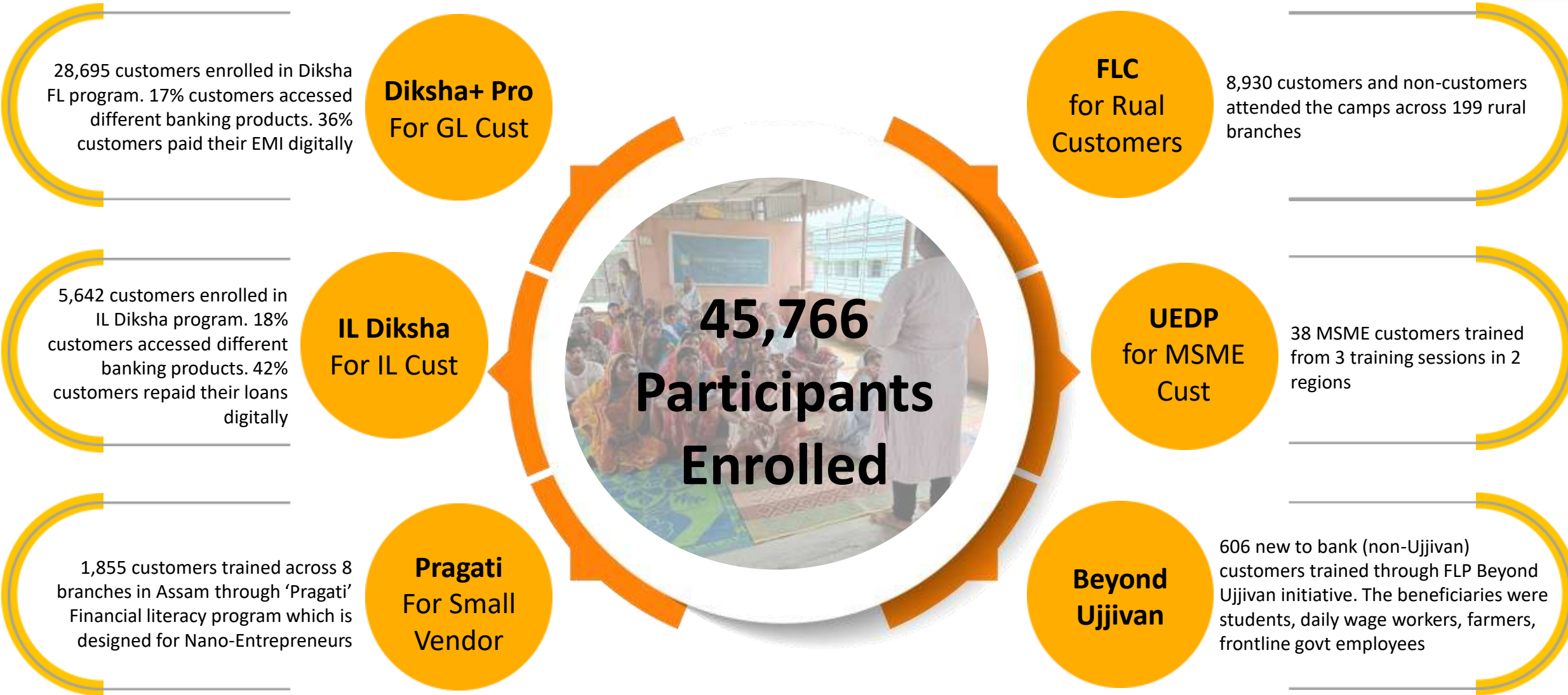
# ESG Rating(ICRA)



| Ujjivan Small Finance Bank Limited | Previous Score | Current Score | Rating Symbol | Rating Movement |
|------------------------------------|----------------|---------------|---------------|-----------------|
| ESG Impact Rating                  | -              | 82            | Outstanding   | -               |



# Financial Literacy Program (FLP)





62

Chote Kadam

Projects approved across government schools, hospitals and other institutions.  
Design underway. One project inaugurated.



Ambulance provision  
Sangrur hospital

169

Cleanliness & plantation drive

149 branches participated  
1,148 trees planted  
3,686 kg waste collected



Medical equipment  
distribution

3.5K+

Employee volunteers

Employees volunteered for different social initiatives



Waste collection  
tricycle distribution

1.29L

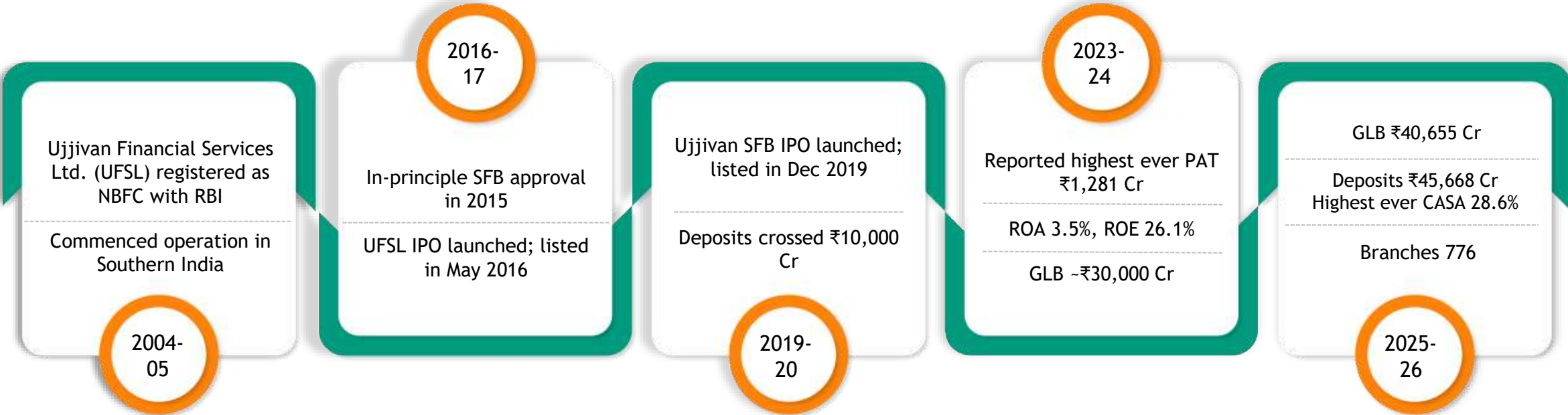
Beneficiaries impacted

People benefited through different CSR initiatives



Employee volunteering

# Ujjivan's Journey



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

Navigated major crises and built India's leading SFB. Completed reverse merger with Holding Company in 2024

Since 2023-24 Operationalized newer secured Business lines: MM, MSME(WC & SCF), Gold, Vehicle and Agri Financing successfully

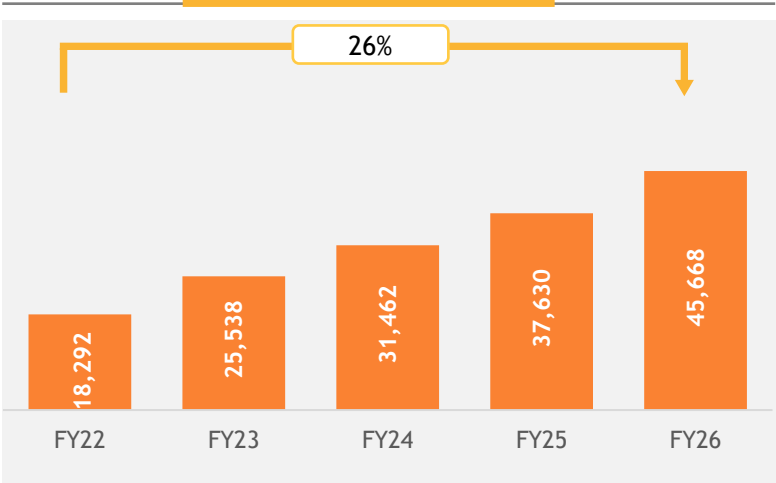


# 5 Year Annual Trend

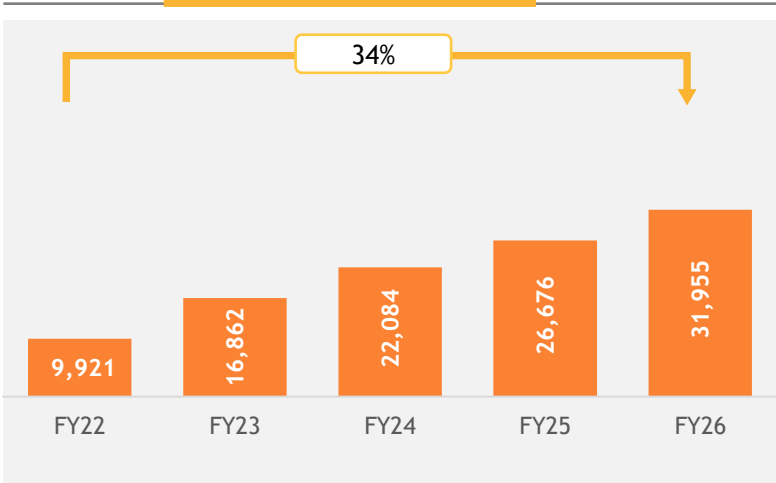
# Performance Track Record (1/4)



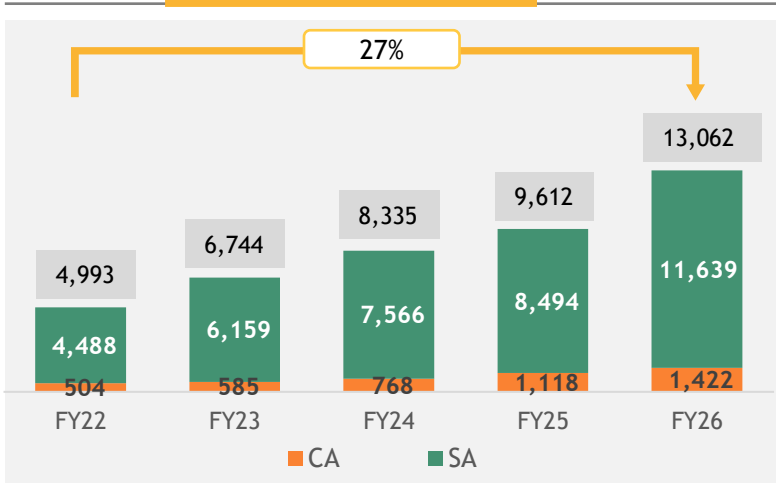
Total Deposits (₹ Cr)



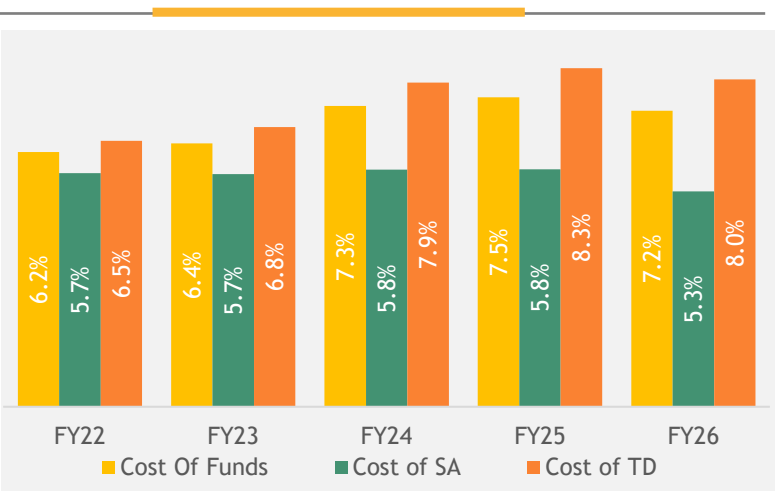
Retail Deposits(₹ Cr)



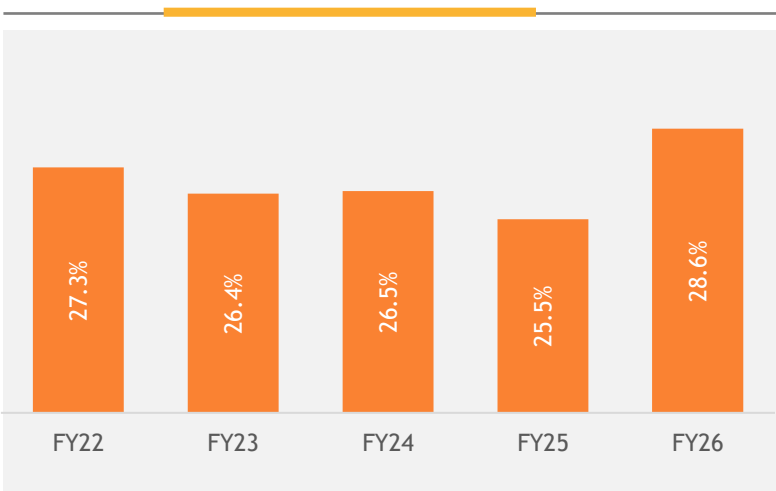
CASA Breakup (₹ Cr)



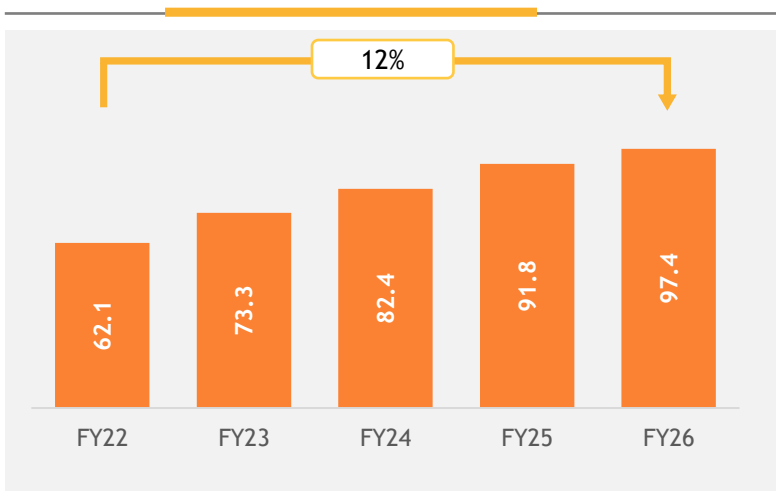
Cost of Funds (%)



CASA (%)



Deposit Customers^ (Nos Lakh)



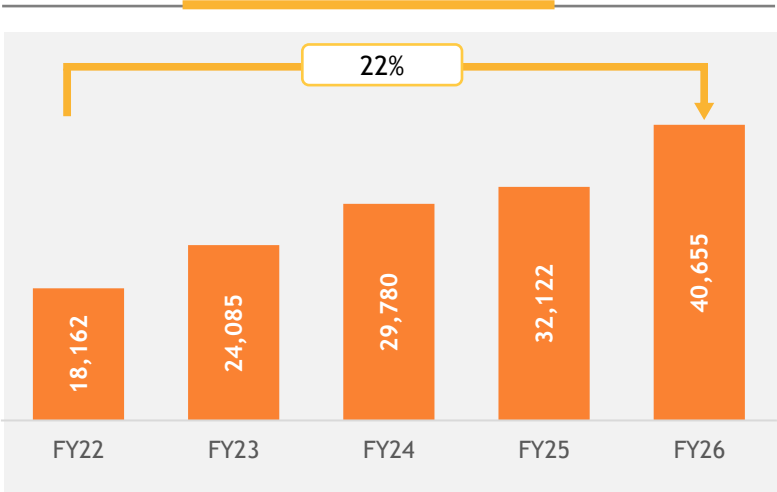
CAGR %

^Includes: 'Only Deposit Accounts' and 'both Asset and Deposit Accounts'

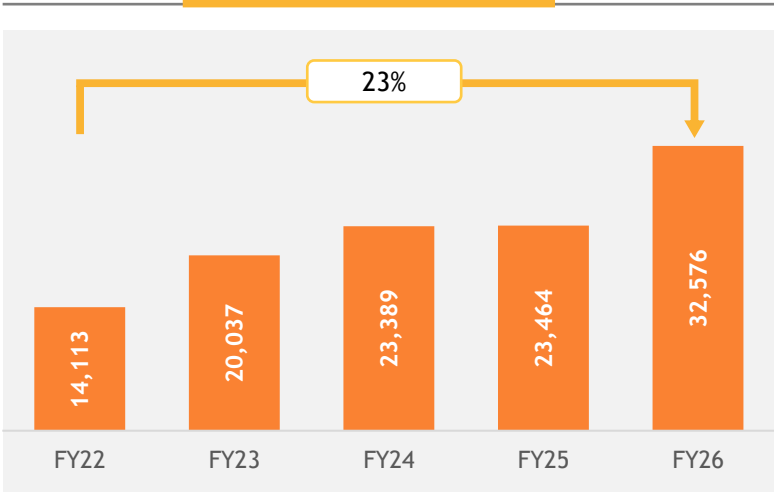
# Performance Track Record (2/4)



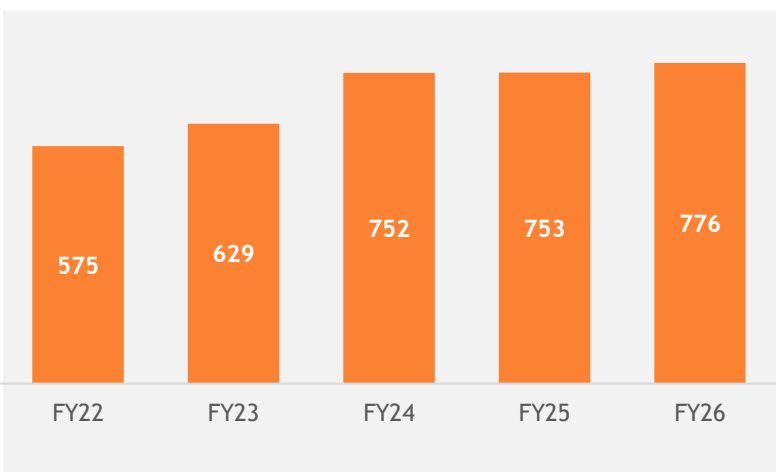
Gross Loan Book (₹ Cr)



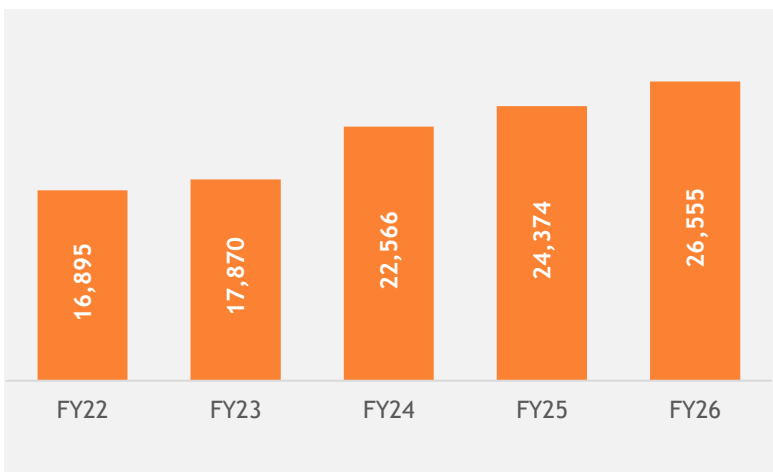
Disbursement (₹ Cr)



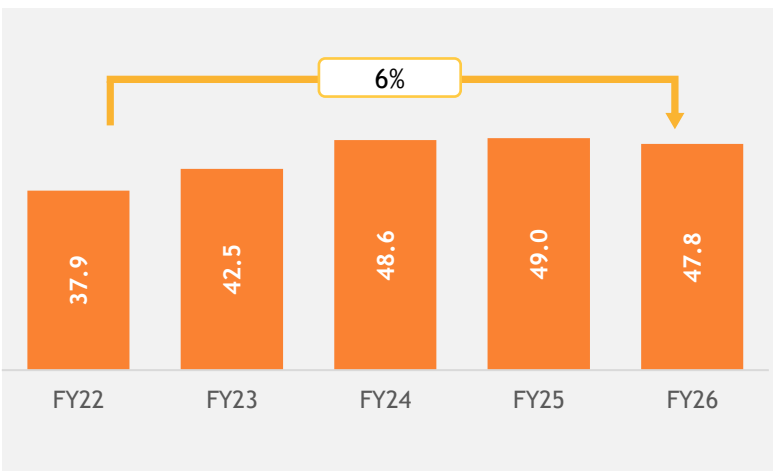
Branch Network (Nos)



Employees (Nos)



Asset Customer^ (Nos Lakh)



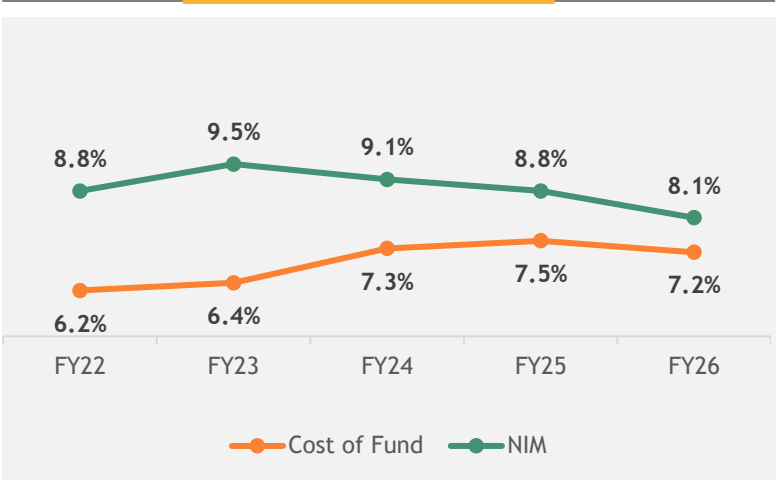
CAGR %

^Includes: 'Only Asset Accounts' and 'both Asset and Liability Accounts'

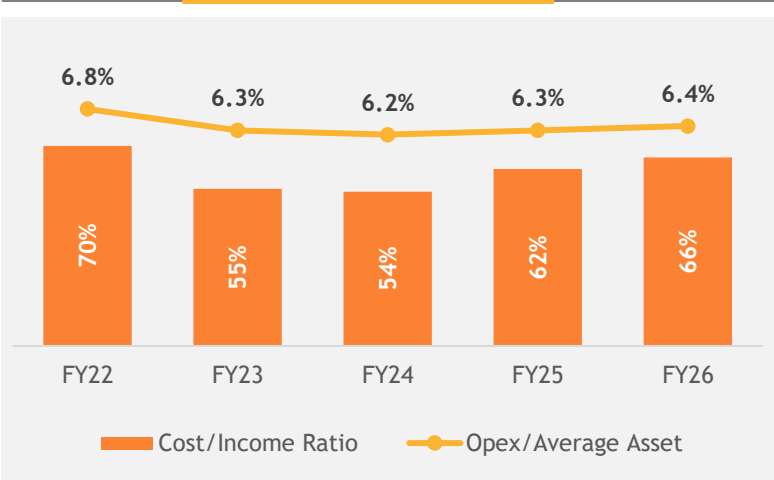
# Performance Track Record (3/4)



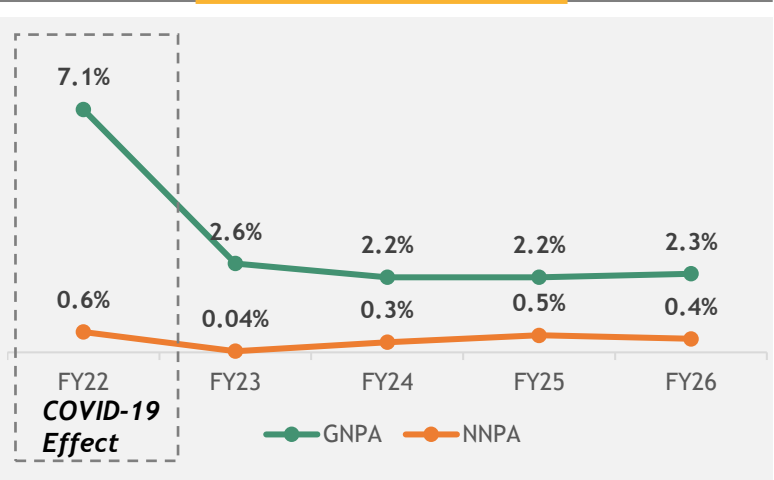
Margin (%)



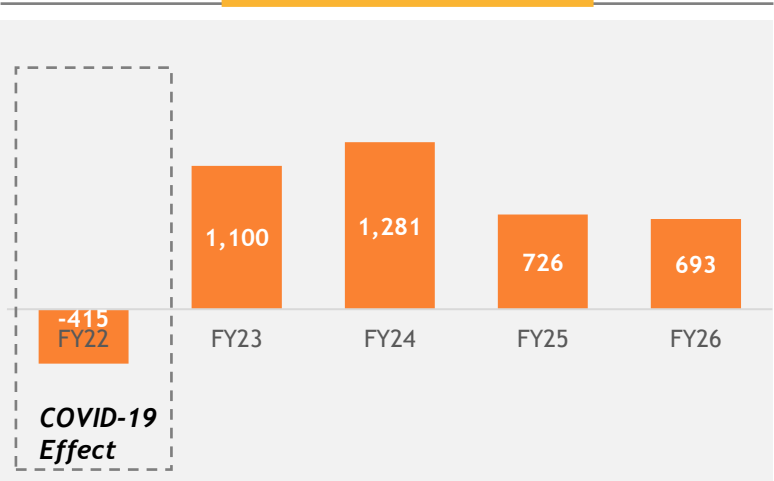
Operating Efficiency (%)



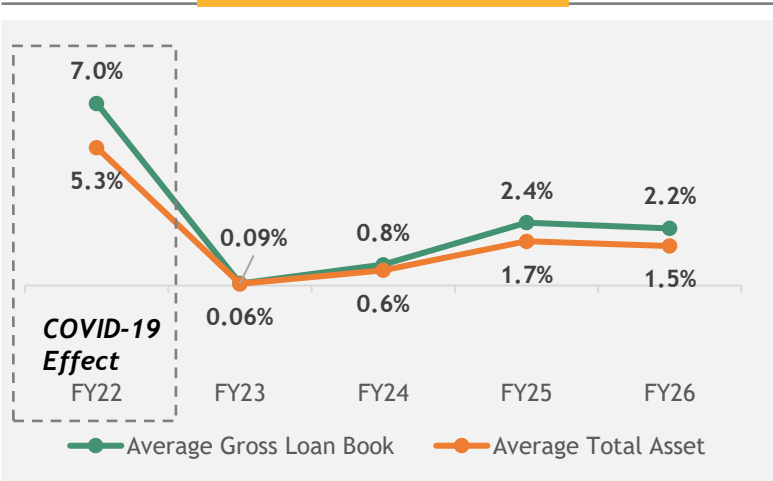
Asset Quality (%)



PAT (₹ Cr)



Credit Cost\* (%)



\*On ATA & GLB reflected for transition year only

# Performance Track Record (4/4)



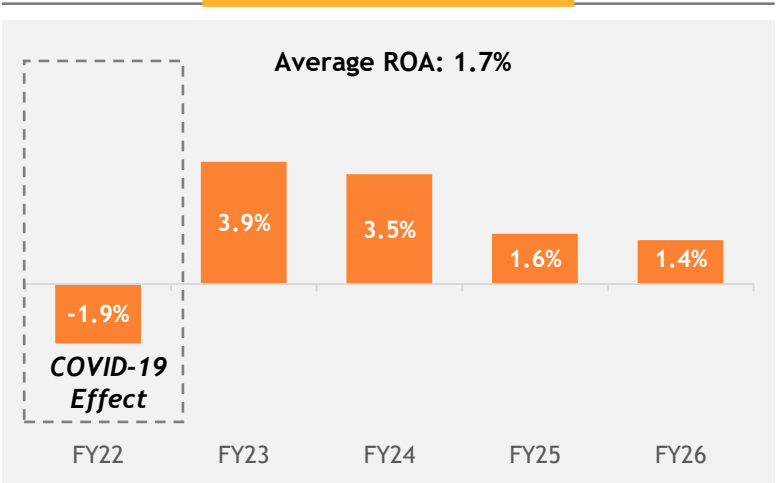
Net Worth (₹ Cr)



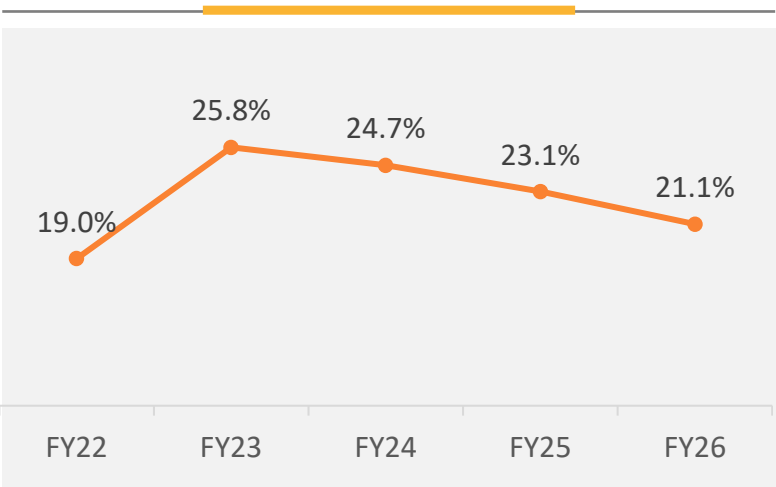
BVPS (₹)



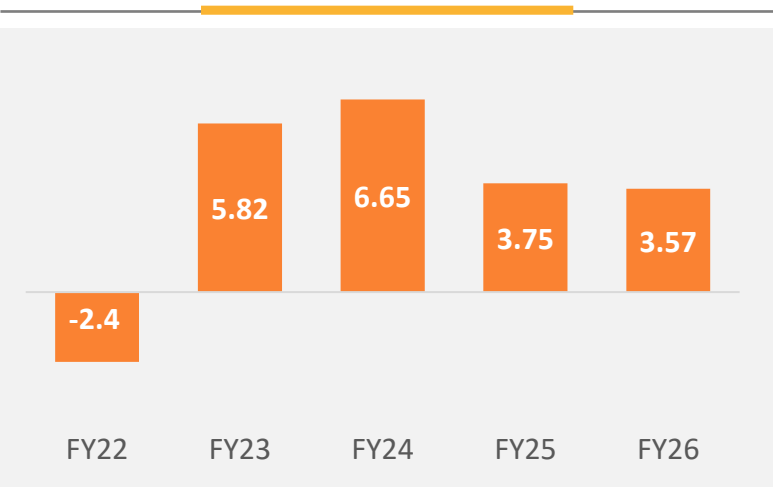
Cross Cycle RoA (%)



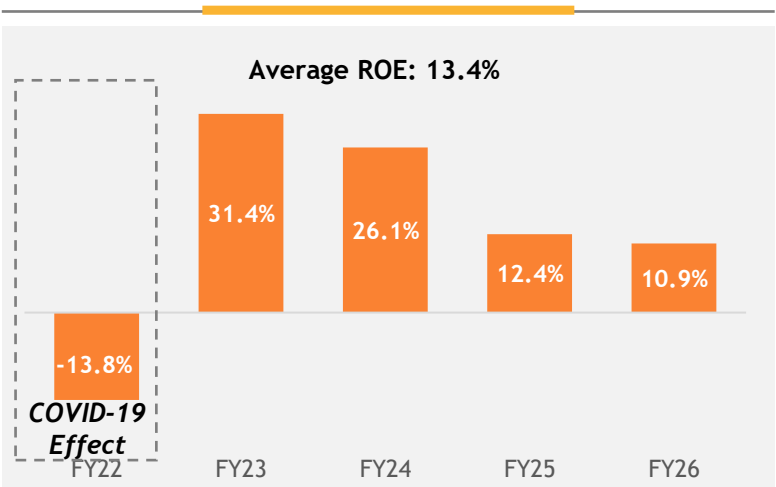
CRAR (%)



EPS (₹)



Cross Cycle RoE (%)



# Glossary



| Abbreviations | Full Form                                             | Abbreviations | Full Form                                       | Abbreviations | Full Form                           |
|---------------|-------------------------------------------------------|---------------|-------------------------------------------------|---------------|-------------------------------------|
| ACR           | Automated Cash Recycler                               | FTE           | Full Time Executive                             | NNPA          | Net Non Performing Asset            |
| AePs          | Aadhaar Enabled Payment System                        | FY            | Financial Year                                  | NTB           | New To Bank                         |
| AHL           | Affordable Housing                                    | GL            | Group Loan                                      | OD            | Overdraft                           |
| AMC           | Annual Maintenance Charges                            | GLB           | Gross Loan Book                                 | OEMs          | Original Equipment Manufacturer     |
| ATA           | Average Total Asset                                   | GNPA          | Gross Non Performing Asset                      | PAR           | Portfolio At Risk                   |
| ATM           | Automated Teller Machine                              | GST           | Goods And Service Tax                           | PAT           | Profit After Tax                    |
| BG            | Bank Guarantee                                        | ICRA          | Investment Information And Credit Rating Agency | PCR           | Provision Coverage Ratio            |
| BOU           | Biller Operating Unit                                 | IL            | Individual Loan                                 | PFMS          | Public Financial Management System  |
| BVPS          | Book Value Per Share                                  | Int.          | Interest                                        | POSH          | Prevention Of Sexual Harrasment     |
| C/I           | Cost To Income                                        | IPO           | Initial Public Offer                            | PPoP          | Pre-Provision Operating Profit      |
| CA            | Current Account                                       | IS            | Information Security                            | PSLC          | Priority Sector Lending Certificate |
| CAGR          | Compounded Annual Growth Rate                         | ISO           | International Organisation For Standardization  | PWD's         | People With Disabilities            |
| CASA          | Current Account Saving Account                        | IT            | Information Technology                          | QoQ           | Quarter On Quarter                  |
| CC            | Cash Credit                                           | ITR           | Income Tax Return                               | QR            | Quick Response                      |
| CD            | Certificate Of Deposit                                | K             | Thousand                                        | RBI           | Reserve Bank Of India               |
| CE            | Collection Efficiency                                 | Kg            | Kilogram                                        | RM            | Relationship Manager                |
| CGFMU         | Credit Guarantee Fund For Micro Units                 | KL            | Kiloliter                                       | RoA           | Return On Asset                     |
| CGTMSE        | Credit Guarantee Fund For Micro And Small Enterprises | KWh           | Killowatt-Hour                                  | RoE           | Return On Equity                    |
| Coll. Eff.    | Collection Efficiency                                 | KYC           | Know Your Customer                              | RPA           | Robotic Porcess Automation          |
| Cr            | Crore                                                 | Lac           | Lakhs                                           | SA            | Saving Account                      |
| CRAR          | Capital To Risk Weighted Assets Ratio                 | LAP           | Loan Against Property                           | SCF           | Supply Chain Finance                |
| CSR           | Corporate Social Responsibility                       | LCR           | Liquidity Coverage Ratio                        | SDKs          | Software Development Kits           |
| Cust.         | Customers                                             | LOS           | Loan Origination System                         | SFB           | Small Fiannce Bank                  |
| DE&I          | Diversity, Equity & Inclusion                         | LRD           | Lease Rental Discounting                        | SMS           | Short Message Services              |
| DIY           | Do It Yourself                                        | LTV           | Loan To Value                                   | TAT           | Turn Around Time                    |
| DLOD          | Drop Line Overdraft                                   | MB            | Micro Banking                                   | tCO2e         | Tonnes Of Carbon Dioxide Equivalent |
| DPD           | Days Past Due                                         | MF            | Mutual Fund                                     | TD            | Term Deposit                        |
| DQ            | Data Quality                                          | MFI           | Microfinance Institution                        | TRV           | Total Relationship Value            |
| DSA           | Direct Selling Agent                                  | MFIN          | Microfinance Industry Network                   | UFSL          | Ujjivan Financial Services Limited  |
| EMI           | Equated Monthly Instalment                            | Misc.         | Miscellaneous                                   | UI UX         | User Interface / User Experience    |
| EPS           | Earning Per Share                                     | ML            | Machine Learning                                | UPI           | Unified Payments Interface          |
| ESG           | Environment Social & Governance                       | MM            | Micro Mortgage                                  | URC           | Unbanked Rural Center               |
| FD            | Fixed Deposit                                         | MSME          | Micro Small And Medium Enterprises              | UT            | Union Territory                     |
| FL            | Financial Literacy                                    | NBFC          | Non Banking Financial Company                   | Vendor CoC    | Vendor Code Of Conduct              |
| FLC           | Financial Literacy Camp                               | NFS           | National Financial Switch                       | WC            | Working Capital                     |
| FLP           | Financial Literacy Program                            | NII           | Net Interest Income                             | WCDL          | Working Capital Dropline            |
| FOIR          | Fixed Obligation To Income Ratio                      | NIM           | Net Interest Margin                             | YoY           | Year On Year                        |



# THANK YOU

**For Investor Queries:**

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[gaurav.sah@ujjivan.bank.in](mailto:gaurav.sah@ujjivan.bank.in)