



UJJIVAN SMALL FINANCE BANK
Build a Better Life



USFB/CS/SE/2026-27/102

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: Press Release 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 press release 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.

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 14:09:41 +05'30'

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

Encl: As mentioned above

Ranked 8th
Among Indian's Top 100 Best Companies To Work For 2026

Press Release

Board approves Capital infusion through Preferential allotment of ₹409 Cr
Highest-ever Quarterly PAT at ₹ 365 Cr up 200% YoY
Deposit surpasses ₹50,000 Cr, reaching ₹50,643 Cr, up 29% YoY
Quarterly Disbursements cross ₹10,000 Cr, reaching ₹10,495 Cr, up 32% YoY

Secured book grew to ₹23,803 Crore up 47% YoY resulting in Secured book share reaching at 52.1%

Affordable Housing tops ₹10,000 Cr reaching ₹10,056 Crore up 31% YoY

Healthy Asset Quality with GNPA / NNPA at 2.10% / 0.31% down 35 bps / 36 bps YoY

Received first tranche of ₹500 Cr for Direct Assignment

Bengaluru, Friday 16th Oct, 2026: Ujjivan Small Finance Bank Ltd. [BSE: 542904; NSE: UJJIVANSFB], today announced its financial performance for the quarter ended Sep, 2026.

Summary of Ujjivan Small Finance Bank Business Performance – Q2FY27:

❖ **Deposits**

- Deposits crossed milestone of ₹50,000 Cr, reaching ₹50,643 Crore, up 29.2% YoY / 5.2% QoQ
- CASA at ₹13,176 Crore up 22.2% YoY with CASA ratio at 26.0%
- CoF for Q2FY27 at 6.9%, down 0.4% YoY
- Bank launched ASBA facility for the customers in the quarter

❖ **Assets**

- Gross loan book at ₹45,699* Crore, up 32.1% YoY / 6.5% QoQ
- Highest quarterly disbursement at ₹10,495 Crore up 32.3% YoY
- Secured book at ₹23,803 Crore, taking secured book share to 52.1%
- Affordable Housing crossed ₹10,000 Crore mark, reaching ₹10,056 Crore up 31.4% YoY

❖ **Collection and Asset Quality**

- Portfolio at Risk* at 3.57% (Sep'26) versus 4.44% (Sep'25), Down 88 bps YoY
- GNPA / NNPA improved YoY to 2.10%/0.31% vs 2.45%/0.67%
- Provision coverage ratio increased by 12% YoY to 85%
- Group and Individual Loan Bucket-X collection efficiency improved to 99.71% for Q2FY27

❖ **Financials**

- Highest PAT of ₹365 Crore up 199.9% YoY and 15.3% QoQ
- Highest ever quarterly NII at ₹1,244 Crore up 35% YoY, NIM stable at 8.4% up 55 bps YoY
- Improved Cost to Income to 62% improving by 4.9% YoY and 0.5% QoQ
- RoA at 2.4%, up 1.4% YoY with RoE at 19.7% up 12% YoY

❖ **Capital and Liquidity**

- Capital adequacy ratio at 20.69%
- Strong liquidity with Average Daily LCR for Q2FY27 at 131%

* Without adjusting Securitization of ₹ 130 Crore / ₹ 134 Crore / ₹ 174 Crore as on Sep 2026 / Jun 2026 / Sep 2025

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



Ms. Carol Furtado, Whole Time Director & Interim CEO, Ujjivan Small Finance Bank said “to continue the growth momentum, board approved fund raise through Preferential Issue of ₹409 Cr from – International Finance Corporation, Bajaj Life Insurance Ltd., HDFC Life Insurance and Aditya Birla Sun Life Insurance, subject to shareholders approval. Since fund raise is being done at a premium to current BVPS, it will lead to accretion of ~₹0.8 per share as of Sep’ 26. Additionally, the bank has enhanced its funding mix, by increasing the securitization pool by ₹500 Cr in Oct month.

Based on his request on health grounds, Mr. Sanjeev Nautiyal retired early, the NRC is actively engaged to ensure timely submission of MD candidate to the regulator.

The Bank delivered highest quarterly PAT of ₹365 Cr, with RoA and RoE at 2.4% and 19.7%, respectively. This performance is supported by robust credit expansion, a growing deposit franchise, an increasing share of secured assets and all-round financial discipline. The Bank remains on track to achieve the upper end of our guidance at 2.0% RoA. Bank will continue to invest in distribution, technology and customer engagement.

On the key operational performance total deposits increased by 29.2% year-on-year to ₹50,643 crore, crossing the ₹50,000 crore milestone, with CASA constituting 26.0% of deposits. The Bank maintained its cost of funds at 6.9%, supported by deposit repricing, although funding costs are expected to increase gradually. During the quarter, Ujjivan also introduced the ASBA facility to expand its suite of customer services.

The gross loan book grew by 32.1% YoY to ₹45,699 crore, with secured share increasing to 52.1%. Micro Banking assets reached ₹22,037 crore, with X bucket collection efficiency remaining strong at 99.71% for the Quarter. The business added approximately 2.0 lakh customers during the quarter, up 19% QoQ.

Growth across secured businesses remained healthy at 47% YoY. Affordable Housing reached ₹10,056 crore, while Micro Mortgages grew 85.7% to ₹2,031 crore. MSME increased 51.3% to ₹3,871 crore, Gold loan grew 209.8% to ₹1,275 crore, Agri Banking expanded 79.2% to ₹914 crore, and Two-Wheeler loan rose 64.8% to ₹1,081 crore. Asset quality remained stable, with GNPA / NNPA at 2.1%/0.3%. PCR for the quarter stood at 85%.

We launched our well-curated Brand Campaign in Sep’26 with new brand ambassador Padma Shri awardee Mr. R Madhavan. Ujjivan today has evolved significantly in terms of its scale, reach and breadth of offerings. The tagline, ‘Nothing Small About Us’ reflects the scale of Ujjivan’s aspirations, reach and the breadth of financial solutions it offers. This campaign will be run across TV, Print & digital, and is expected to reach around 35 Cr viewers. To support future growth, the Bank expanded its distribution network by adding 104 branches and strengthened organisational capacity through the addition of 1,335 employees during H1 FY27.”

About Ujjivan Small Finance Bank Limited:

Ujjivan Small Finance Bank Limited is a Scheduled Commercial Bank serving ~1 Cr customers through 880 branches across 352 districts in 26 states and Union Territories, supported by robust digital channels. The Bank offers a diversified portfolio spanning across Affordable Housing, MSME, Agri, Vehicle, Gold, Micro-Mortgage, FIG, and Microfinance (group and individual) loans. As of Sep 30, 2026, Ujjivan’s gross loan book stood at ₹45,699 Cr, with deposits of ₹50,643 Cr and a Net worth of ₹7,532 Cr. The Bank is rated AA- (Stable) for long-term facilities and A1+ for short-term instruments by CARE Ratings and ICRA, respectively, reflecting the sustained strength of the banks performance and balance sheet.

Web: www.ujjivansfb.bank.in

Safe Harbour:

Some of the statements in this document that are not historical facts are forward-looking statements. These forward-looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

For further information, please contact:

Ujjivan Small Finance Bank Ltd.	
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