UJJIVAN SMALL FINANCE BANK
Build a Better Life

USFB/CS/SE/2026-27/56

Date: July 23, 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 ended June 30, 2026

Further to our intimation carrying reference number USFB/CS/SE/2026-27/55 dated July 23, 2026, please find enclosed herewith, a copy of the investor presentation on the business and financial performance of the Bank for the quarter ended June 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: 2026.07.23 13:13:55 +05'30'

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

Encl: As mentioned above

Q1FY27 Investor Presentation

UJJIVAN SMALL FINANCE BANK

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- This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter , as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.
- 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.

Key Highlights

Major Highlights

- Resilient Q1 performance leads to revised FY27 RoA guidance to 1.8% to 2.0%
- Consistent income supported by disciplined opex and stable credit costs
- Secured share reached 50.4% with secured Gross Loan Book growing 7.8% sequentially
- Liquidity: Calibrated optimization while remaining well above regulatory threshold Avg. LCR for Q1 FY27 around 132%

Business Update

- Total Deposits grew 24.6% YoY to ₹48,129 Cr; Highest yearly growth in last 10 quarters
- CASA Deposits grew 37.8% YoY to ₹12,930 Cr
- Launched new retail offerings: Mutual Fund distribution and Co-Branded Credit Cards
- Gross Loan Book at ₹42,903 Cr grew sequentially 5.5%, on track for full year guidance
- Gold Loan and Vehicle Finance crossed major milestone of ₹1,000 Cr GLB

Financials

- Record earnings with Net Interest Income at ₹1,186 Cr and Other Income at ₹257 Cr
- NIM sequentially stable at 8.5%
- Credit Cost at 0.9% of ATA
- Slippage Ratio (on Avg. GLB) for Q1FY27 at 1.6% vs Q1FY26 at 4.3% and Q4FY26 at 1.8%
- Highest PPoP at ₹548 Cr, up 6.5% sequencially
- PAT at ₹317 Cr with RoA at 2.2% and RoE 18.2%

Key Business Highlights Q1FY27

Gross Loan Book
₹ 42,903# Cr
Up 29% YoY
Jun’25: ₹33,287 Cr

Total Deposits
₹ 48,129 Cr
Up 25% YoY
Jun’25: ₹38,619 Cr

Secured Loan Book
₹ 21,638 Cr
Up 43% YoY
Jun’25: ₹15,162 Cr

Retail TD+ CASA
₹ 32,716 Cr
Up 17% YoY
Jun’25: ₹27,884 Cr

GNPA / NNPA
2.2% / 0.3%
Down 36 bps YoY / Down 37 bps YoY
Jun’25: 2.5% / 0.7%

Coll. Eff.

(1 EMI+OD)
98.4%
Up 163 bps YoY
Jun’25: 96.7%

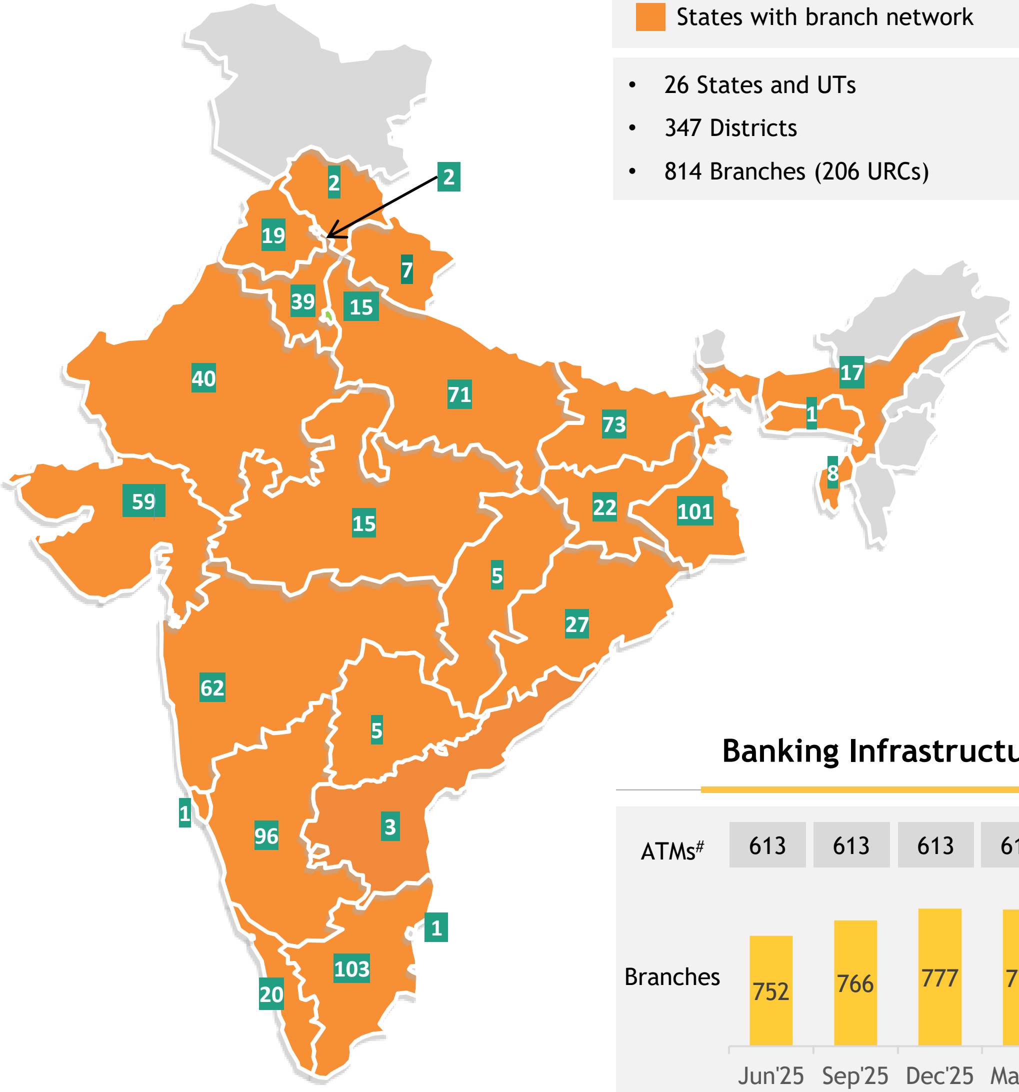
(MB X Bucket CE%)
99.68%
Up 42 bps YoY
Q1FY26: 99.3%

Gross Loan Book (GLB) includes Securitization ₹134 Cr/ ₹143 Cr/ ₹178 Cr for Jun’26 / Mar’26 / Jun’25

Key Financial Highlights Q1FY27

	Q1FY27	Q1FY26	YoY Growth	Q4FY26	QoQ Growth
NII	₹1,186 Cr	₹856 Cr	38.6%	₹1,092 Cr	8.6%
NIM	8.5%	7.7%	80 bps	8.5%	(1) bps
PPoP	₹548 Cr	₹360 Cr	52.0%	₹515 Cr	6.5%
PAT	₹317 Cr	₹103 Cr	206.7%	₹282 Cr	12.3%
ROA	2.2%	0.8%	131 bps	2.1%	7 bps
ROE	18.2%	6.7%	1,145 bps	17.2%	103 bps

Well Diversified Pan India Presence



- Branches
- States with branch network

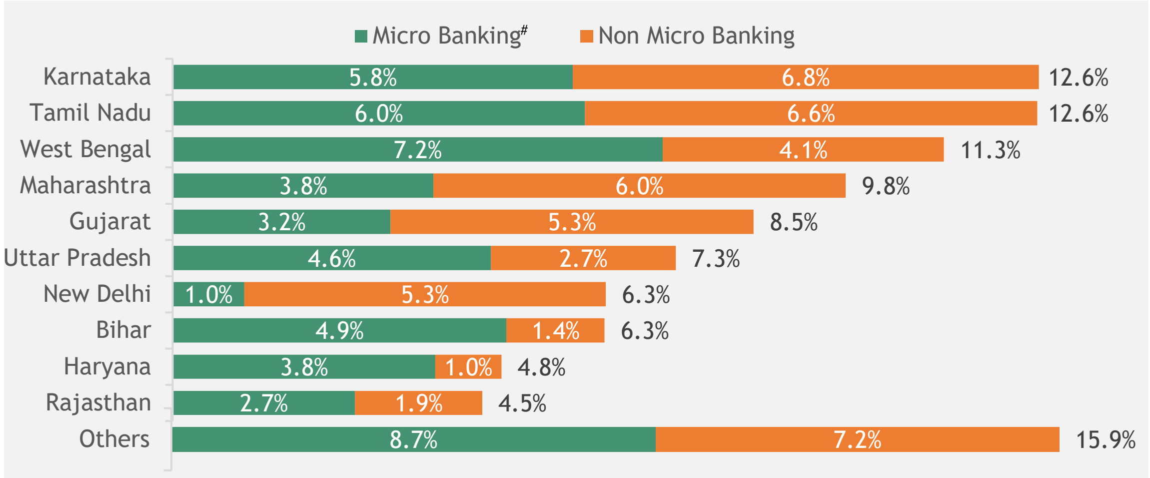
- 26 States and UTs
- 347 Districts
- 814 Branches (206 URCs)

Banking Infrastructure

	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
ATMs#	613	613	613	612	605
Branches	752	766	777	776	814

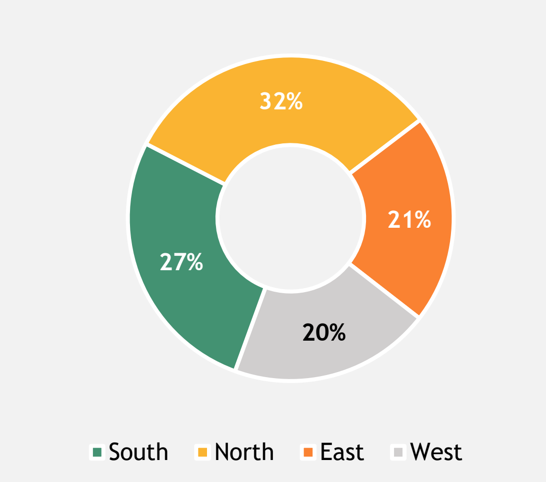
#Including 62 ACRs

Jun'26 Gross Loan Book$ (%) - Top 10 States

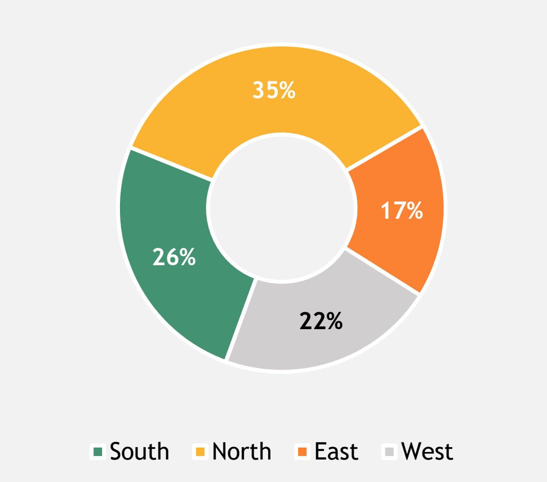


Note: Individual Loan, MSME and Others^ include both secured and unsecured products
 # Includes Microfinance GL & Non Microfinance GL and IL
$Gross Loan Book (GLB) includes Securitization ₹134 Cr/ ₹143 Cr/ ₹178 Cr for Jun'26 / Mar'26 / Jun'25

Total Business* Region-wise



Deposit Region-wise



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

*Total Business consists of Gross Loan Book & Deposits

Liabilities:

Driving Retail Deposit Base

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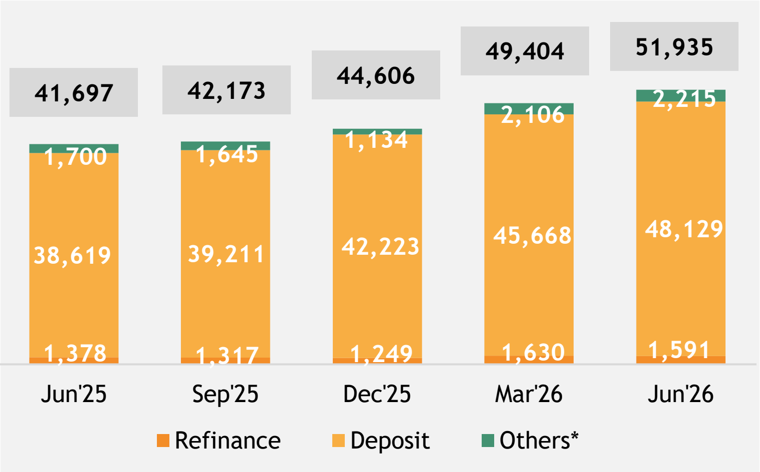
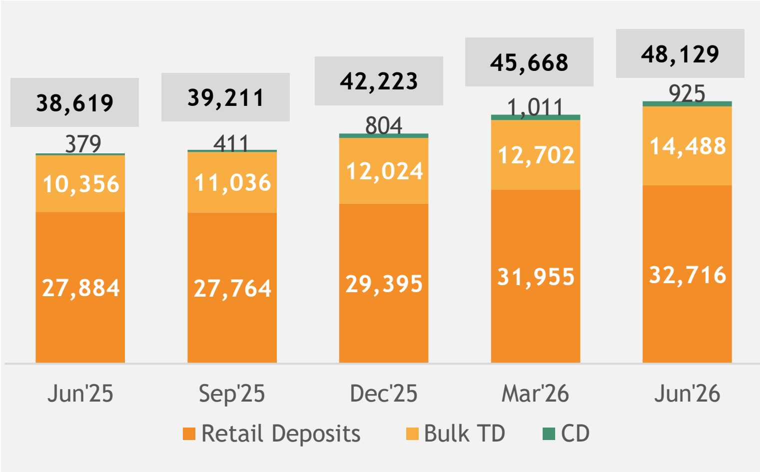
Deposit Snapshot

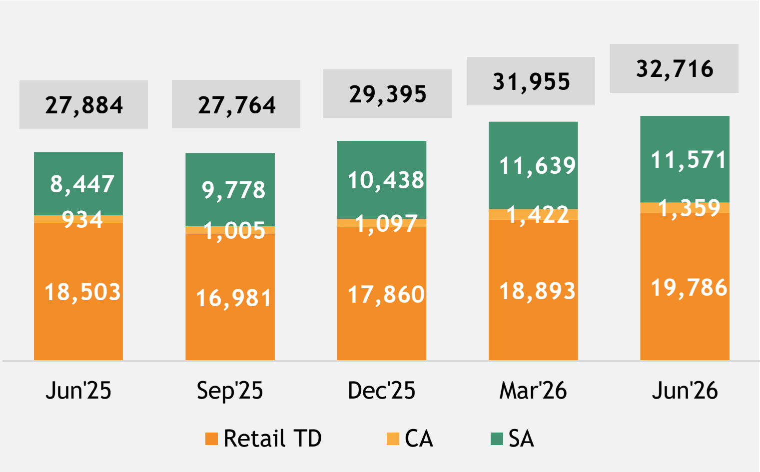
Total Liabilities Profile (₹ Cr)



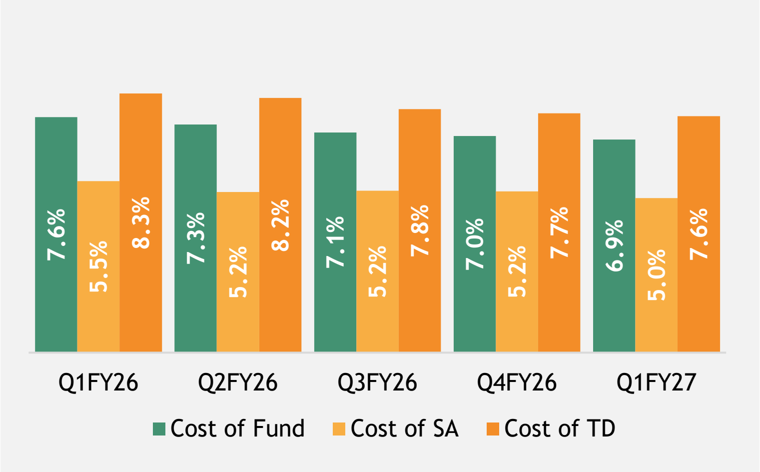
Deposit Breakup (₹ Cr)



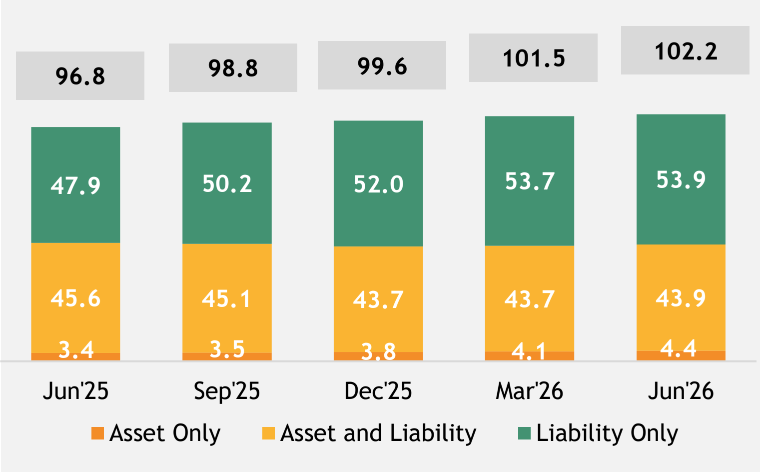
Retail Deposit Breakup (₹ Cr)



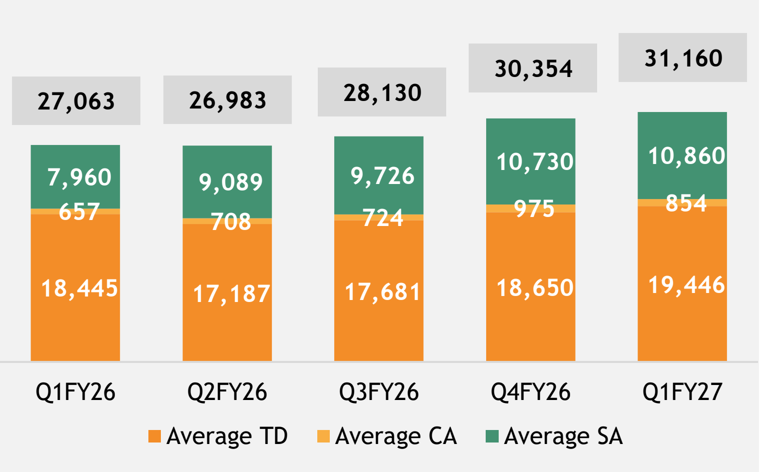
Cost of Funds (%)



Customer Base (No. Lakhs)



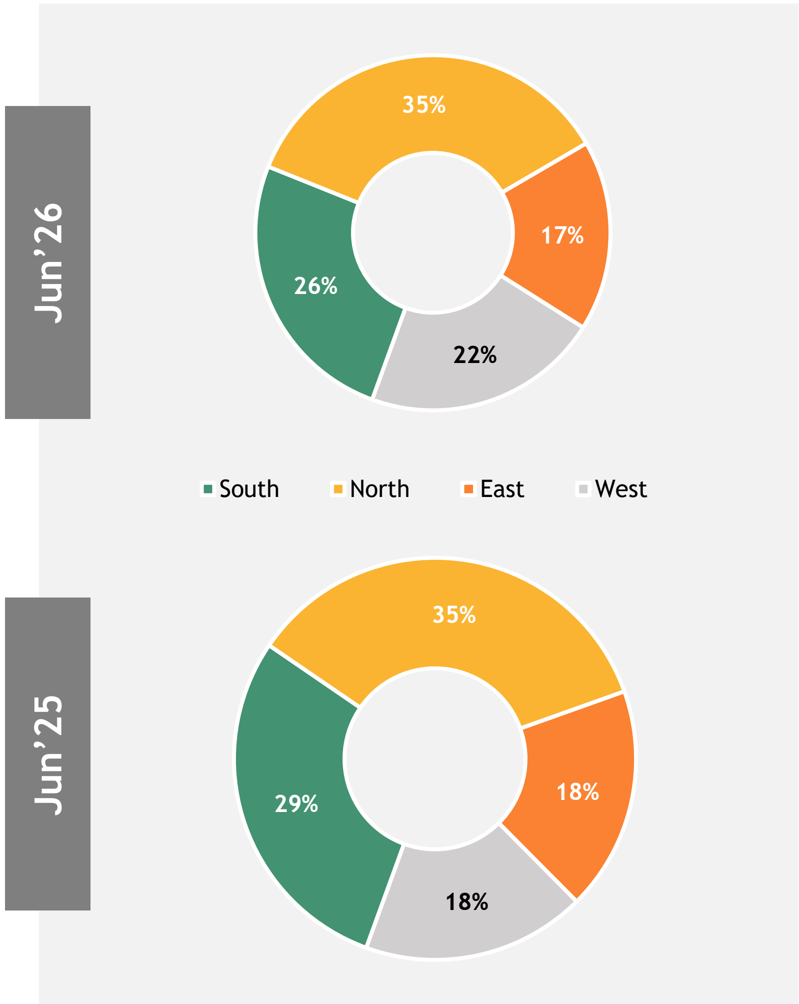
Retail Average Balance (₹ Cr)



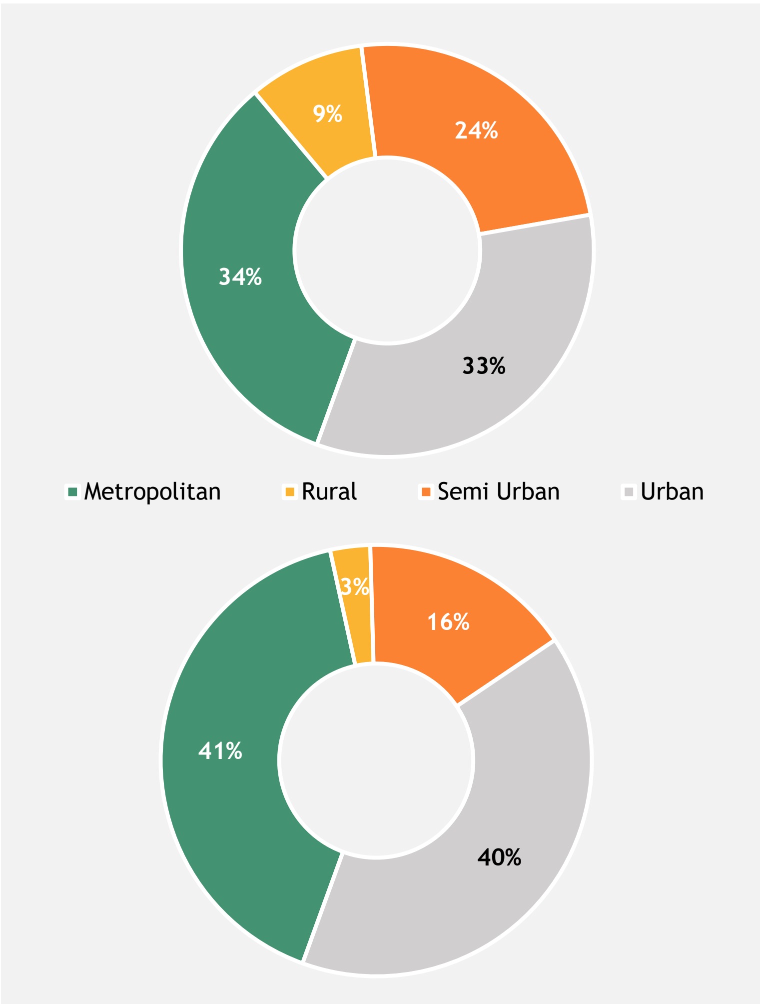
* Others includes Money markets, Term loans, Sub-debt

Diversified Deposit Mix

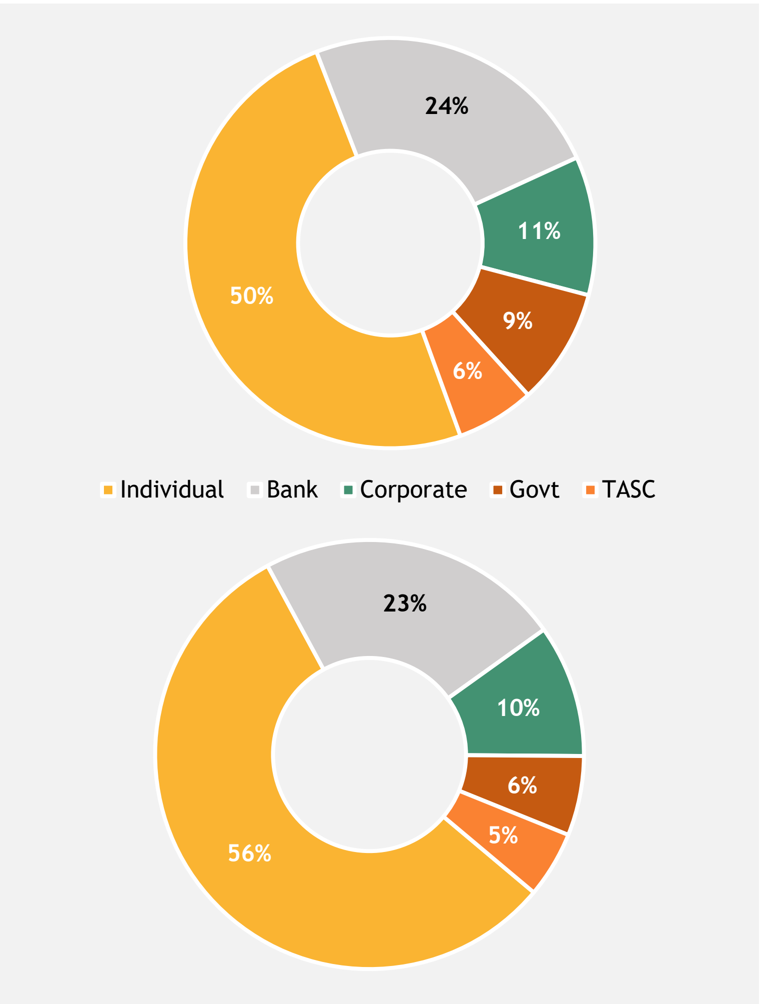
Region Wise Deposit Mix



Branch Classification Wise Deposit Mix



Segment Wise Deposit Mix



Diversified Deposit Book across Geography and Segments

Gross Loan Book:
Diversified Growth

ujjivan
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Gross Loan Book And Disbursement

Segment Wise Gross Loan Book

Particulars	Gross Loan Book (₹ Cr)	% Gross Loan Book (Q1FY27)	% Gross Loan Book (Q1FY26)	Growth YoY	Growth QoQ
Group Loans	15,185	35%	39%	17%	3%
Microfinance	*11,107*	*26%*	*29%*	*15%*	*2%*
Non Microfinance	*4,078*	*10%*	*10%*	*25%*	*6%*
Individual Loans	6,186	14%	16%	16%	3%
Affordable Housing	9,410	22%	21%	33%	6%
Micro Mortgage	1,800	4%	3%	101%	14%
MSME	3,470	8%	7%	54%	7%
FIG Lending	3,293	8%	8%	18%	10%
Vehicle Loan	1,036	2%	2%	85%	10%
Gold Loan	1,020	2%	1%	249%	33%
Agri Banking	810	2%	1%	101%	11%
^Others	693	2%	2%	(4)%	(13)%
Total	**42,903**	**100%**	**100%**	**29%**	**6%**
Secured	**21,638**	**50%**	**46%**	**43%**	**8%**

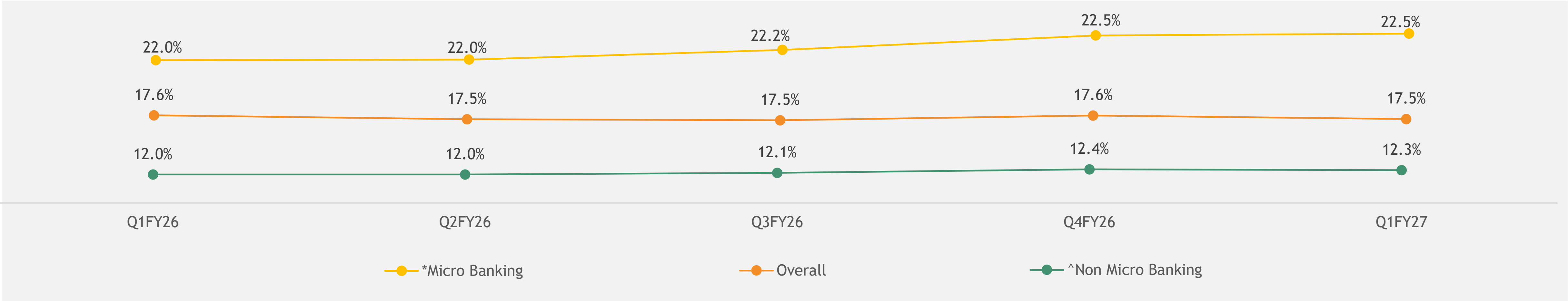
Segment Wise Disbursement

Particulars	Disbursement (₹ Cr)	% Disbursement (Q1FY27)	% Disbursement (Q1FY26)	Growth YoY	Growth QoQ
Group Loans	3,354	36%	43%	18%	(13)%
Microfinance	*2,396*	*26%*	*35%*	*5%*	*(14)%*
Non Microfinance	*958*	*10%*	*9%*	*69%*	*(13)%*
Individual Loans	1,228	13%	17%	13%	(11)%
Affordable Housing	842	9%	11%	22%	(15)%
Micro Mortgage	297	3%	3%	49%	(4)%
MSME	497	5%	6%	24%	(13)%
FIG Lending	1,735	19%	9%	185%	11%
Vehicle Loan	239	3%	2%	52%	2%
Gold Loan	467	5%	3%	184%	12%
Agri Banking	114	1%	2%	7%	(26)%
^Others	473	5%	4%	73%	49%
Total	**9,245**	**100%**	**100%**	**41%**	**(6)%**
Secured	**4,675**	**51%**	**41%**	**76%**	**2%**

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 ₹134 Cr/ ₹143 Cr/ ₹178 Cr for Jun'26 / Mar'26 / Jun'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

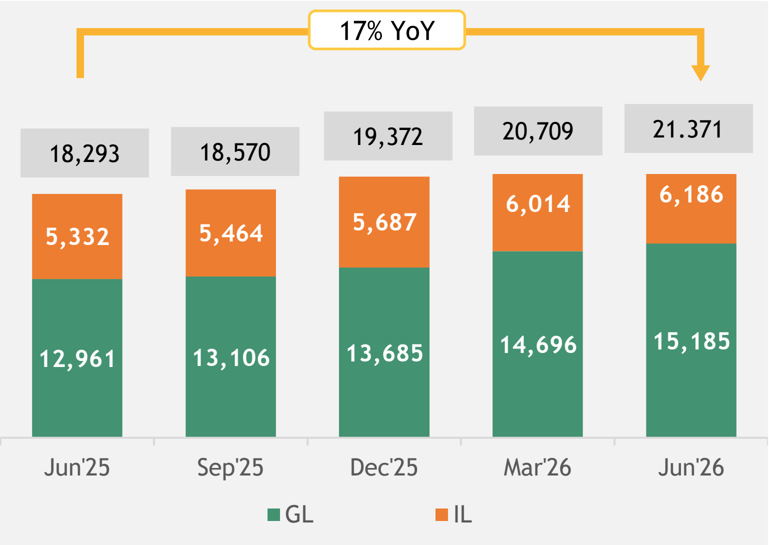
Note: Yield depicted is calculated on daily average balances for the quarter

Disbursement: Average Ticket Size (₹ Lakhs)

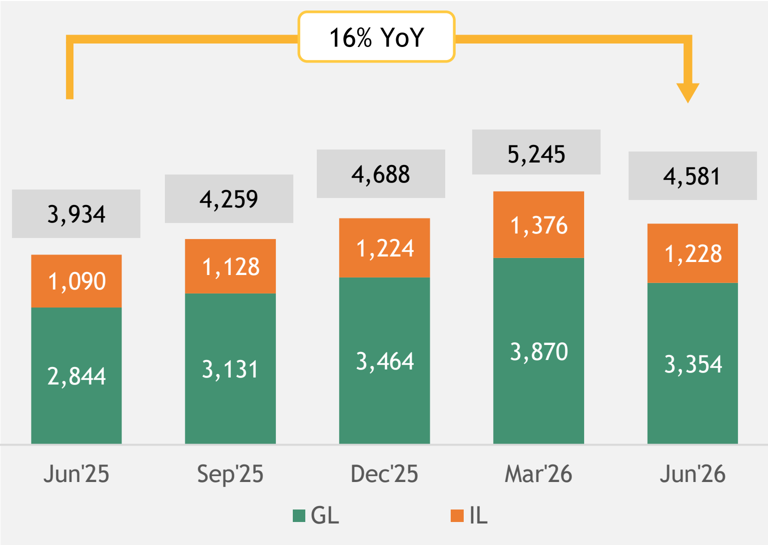
Product	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Group Loan (GL)	0.62	0.63	0.67	0.67	0.66
Individual Loan (IL)	1.32	1.34	1.36	1.39	1.36
Affordable Housing (AHL)	15.74	15.80	16.82	17.22	17.03
Micro Mortgages (MM)	5.98	6.20	6.41	6.68	6.81
MSME (Excl. SCF)	70.73	61.09	64.87	72.07	83.45
Vehicle Loan	0.89	0.90	0.85	0.87	0.88
Gold Loan	1.67	1.71	2.04	2.35	2.19
Agri Banking	8.08	8.45	9.51	9.38	10.19

Micro Banking (GL & IL)

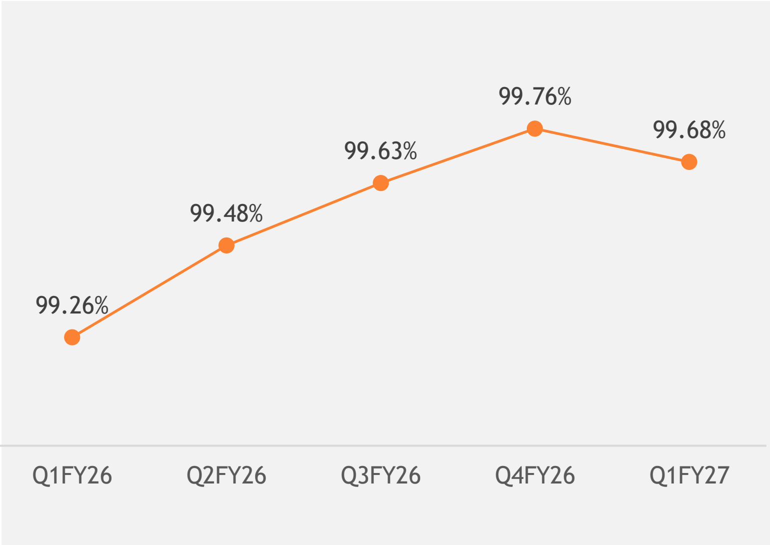
Gross Loan Book Growth (₹ Cr)



Disbursement (₹ Cr)



X Bucket Collection Efficiency

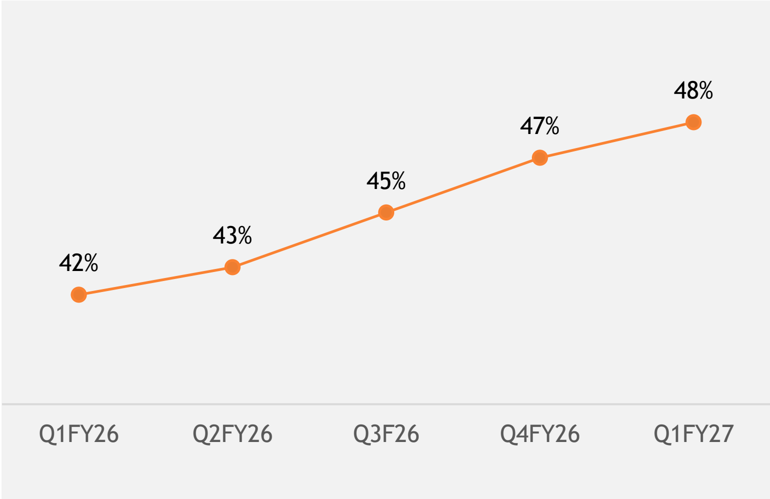


Top 5 State Wise Portfolio Performance

Group Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
West Bengal	15.0%	3.9%	3.5%	2.8%
Karnataka	11.8%	6.3%	6.1%	5.6%
Tamil Nadu	11.6%	4.4%	4.1%	3.7%
Bihar	11.5%	3.4%	3.1%	2.6%
Uttar Pradesh	8.4%	3.6%	3.2%	2.6%
Others	41.6%	3.7%	3.3%	2.6%
Total	**100.0%**	**4.1%**	**3.7%**	**3.1%**

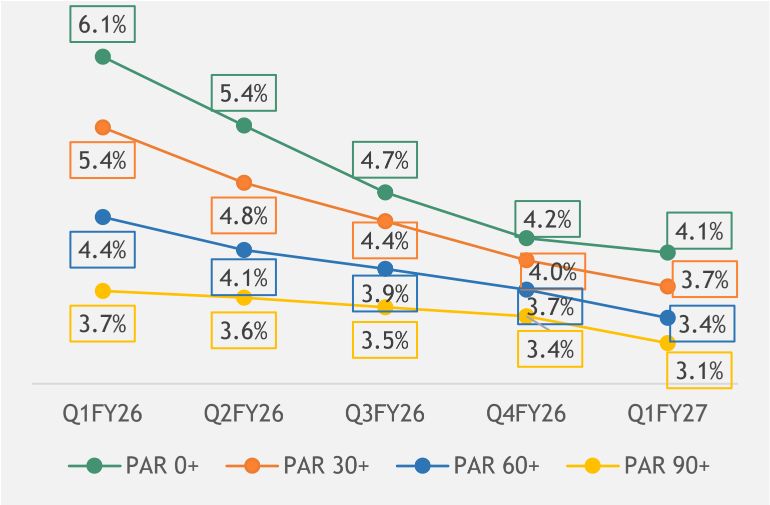
Individual Loan				
Top States	% Of Loan Book	PAR 0+	PAR 30+	PAR 90+
Haryana	11.6%	3.6%	3.2%	2.4%
Maharashtra	11.6%	4.8%	4.2%	3.0%
West Bengal	11.2%	5.7%	5.1%	4.0%
Uttar Pradesh	10.5%	3.1%	2.6%	1.9%
Tamil Nadu	10.3%	2.5%	2.3%	1.8%
Others	44.7%	4.0%	3.6%	2.9%
Total	**100.0%**	**4.0%**	**3.6%**	**2.8%**

Cashless Collection

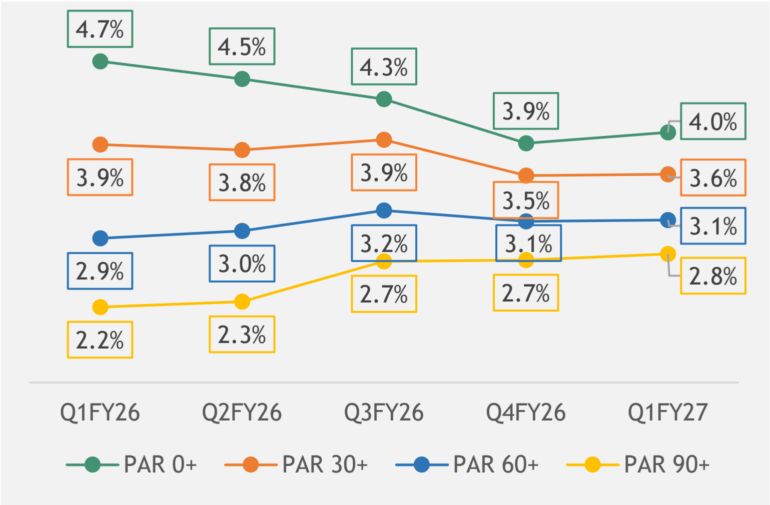


Micro Banking (GL & IL)

PAR Trend (GL)



PAR Trend (IL)



Lender Wise GL Loan Book % Trend

Lender Overlap	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Unique to Ujjivan	49.7%	51.0%	54.7%	55.9%	57.1%
Ujjivan+1	28.6%	30.0%	29.6%	29.7%	29.7%
Ujjivan+2	15.2%	14.7%	13.1%	12.5%	11.7%
Ujjivan+3	**4.4%**	**3.1%**	**1.9%**	**1.5%**	**1.2%**
Ujjivan+4 & above	**2.1%**	**1.2%**	**0.6%**	**0.5%**	**0.4%**

Lender Wise IL Loan Book % Trend

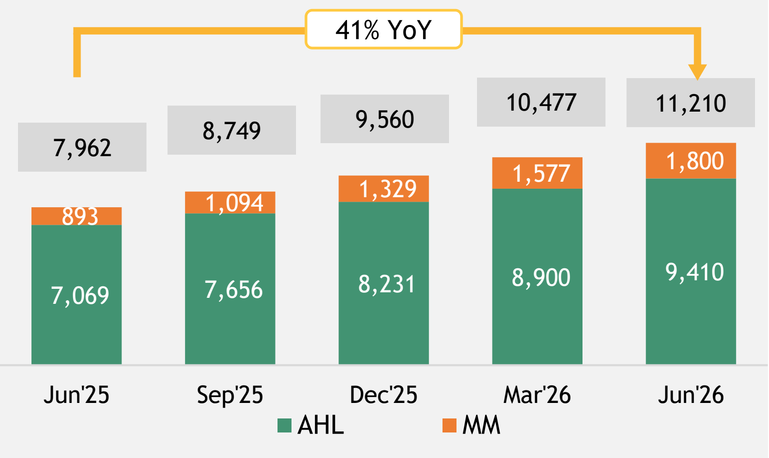
Lender Overlap	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Unique to Ujjivan	56.7%	58.7%	63.7%	66.3%	67.8%
Ujjivan+1	23.4%	23.9%	22.8%	22.5%	22.2%
Ujjivan+2	11.8%	11.3%	9.6%	8.5%	7.8%
Ujjivan+3	**5.2%**	**4.2%**	**2.8%**	**2.1%**	**1.7%**
Ujjivan+4 & above	**3.0%**	**1.9%**	**1.1%**	**0.6%**	**0.5%**

Disbursement To Borrower With Internal Peak DPD Of 30+ In Preceding 6 Months

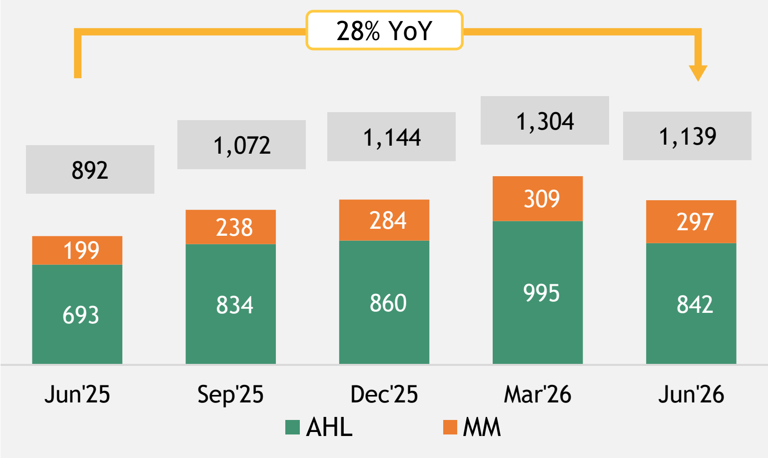
- The total pool of customers represented above are Repeat GL, Top Up GL and GL to IL
- Ujjivan policy: Precludes customer with 1 DPD with Ujjivan at the time of disbursement
- Business Rule Engine & Independent Credit team ensures policy adherence and calibrated deviation calls
- Ujjivan monitors disbursement 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

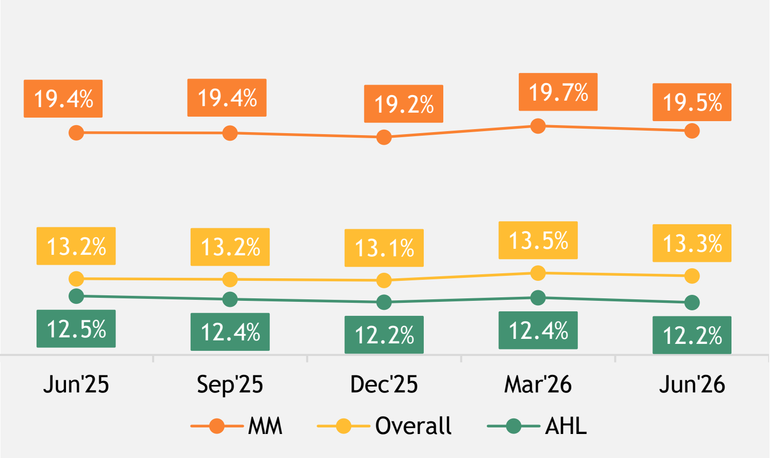
Gross Loan Book Growth (₹ Cr)



Disbursement (₹ Cr)



Loan Book Yield (%)



*Change in prior period as applicable

Business Highlights

- Branch Presence AHL: 581| MM: 323
  Across 23 States & UT| 26 Retail Asset Centres
- Customer Segmentation: Self Employed (55%) & Salaried (45%)
- Self Occupied Residential Property (SORP): 94%
- Average LTV maintained: AHL 49% | MM 45%
- Average FOIR for all loans are maintained below 50%
- As on Jun'26; On Time Repayment Rate: 89.4% I Monthly Repayment Rate: 97.6%

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 (%)

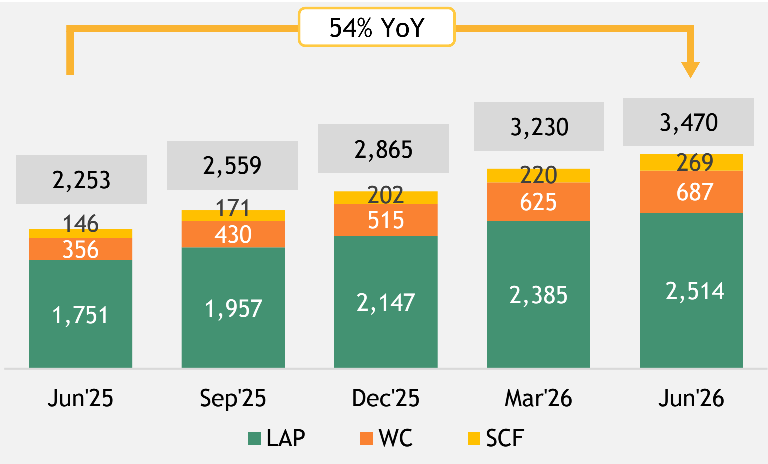
PAR 0			
	Overall	AHL	MM
Jun'25	3.7%	4.0%	1.0%
Sep'25	3.6%	3.9%	1.1%
Dec'25	3.3%	3.7%	1.2%
Mar'26	3.0%	3.4%	1.2%
Jun'26	3.3%	3.7%	1.5%

GNPA			
	Overall	AHL	MM
Jun'25	1.2%	1.3%	0.3%
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%

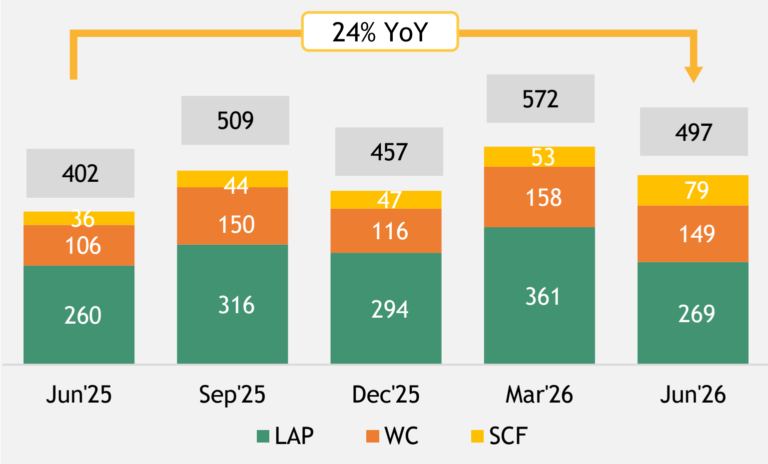
% YoY % | Note: AHL-Affordable Housing Loan, MM- Micro Mortgages

Drivers Of Secured Book Growth – MSME

Gross Loan Book Growth (₹ Cr)



Disbursement (₹ Cr)



Business Highlights

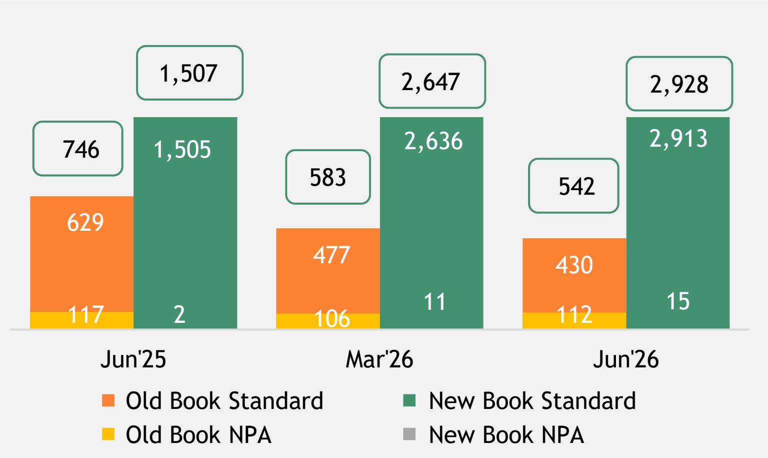
Loan Against Property (LAP): Vintage Business with mix of Semi-Formal and Formal MSMEs
Products: **Long Term** LAP, LRD, DLOD

Working Capital (WC): New Line Of Business for Formal MSMEs
Facilities: **Short Term** Fund Based – OD/ CC, WCDL, Non-Fund – BG, CGTMSE

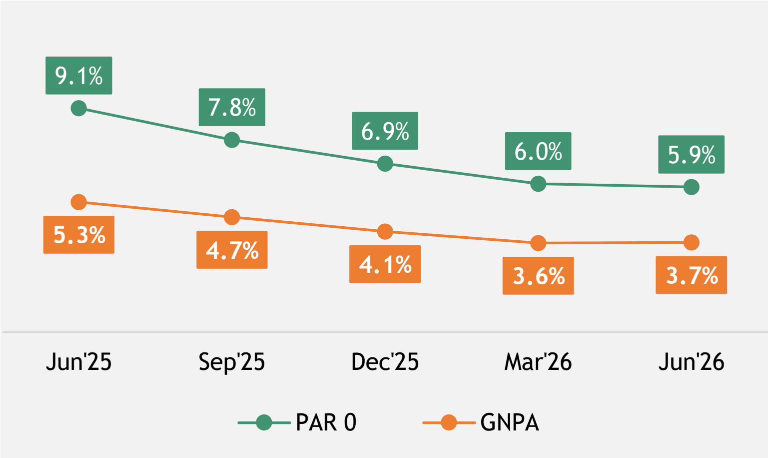
Supply Chain Finance (SCF): New Line Of Business for Formal MSMEs
Facilities: **Ultra-Short Term** anchor-led Dealer and Vendor Financing

Book Yield: 10.4% Blended yield for MSME including LAP, WC & SCF
Focus Area: To build 360º 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

% YoY %

Note: New book is created from Apr'23
LAP: Loan Against Property, WC: Working Capital, SCF: Supply Chain Finance

Drivers Of Secured Book Growth – New Products

Vehicle Finance

Business Performance
- **Disbursement Run Rate Achieved:** ₹80 Cr
- **Book Yield:** 20.2%
- **Asset Quality:** NPA 1.7%
- **LTV:** 80%

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

Product
- 2W – Commuter & Mid Premium vehicles

Geographical Presence
- 337 Branches across 12 States
- 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:** ₹156 Cr
- **Book Yield:** 14.7%
- **Asset Quality:** NPA 0.2%
- **LTV:** 56%

Target Segment
- Unorganized segment with agri and allied activities & small businesses

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

Geographical Presence
- 455 Branches with 35% of branch network from South, followed by North and East at 27% each

Sourcing
- Internal Sourcing: 95% | DSA:5%
- 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:** ₹38 Cr
- **Book Yield:** 12.9%
- **Asset Quality:** NPA 1.0%
- **LTV:** 65%

Target Segment
- Individual Farmers with 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

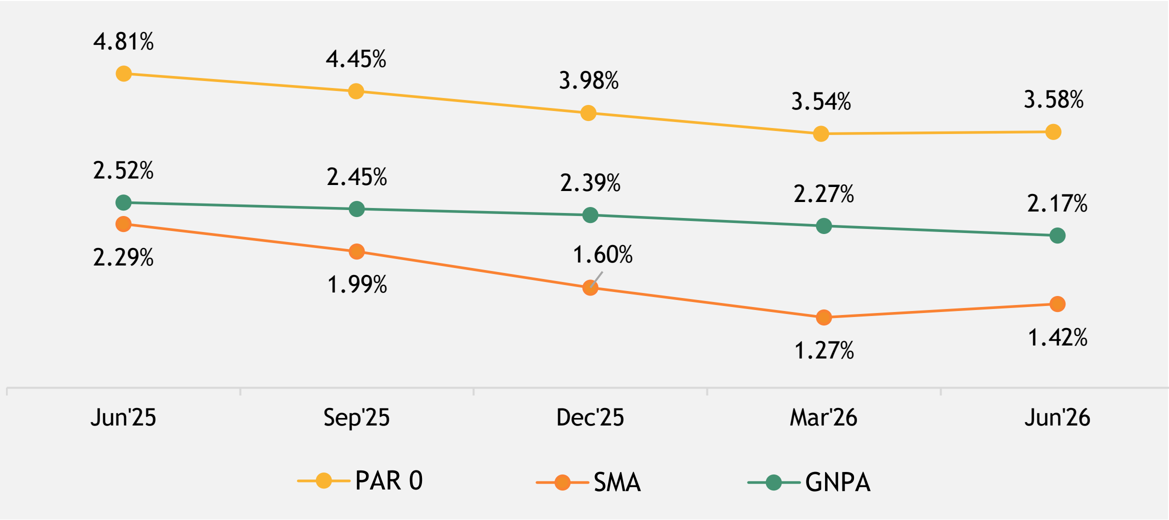
Sourcing
- Internal sourcing: 97% | Connector: 3%
- NTB: 95%

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

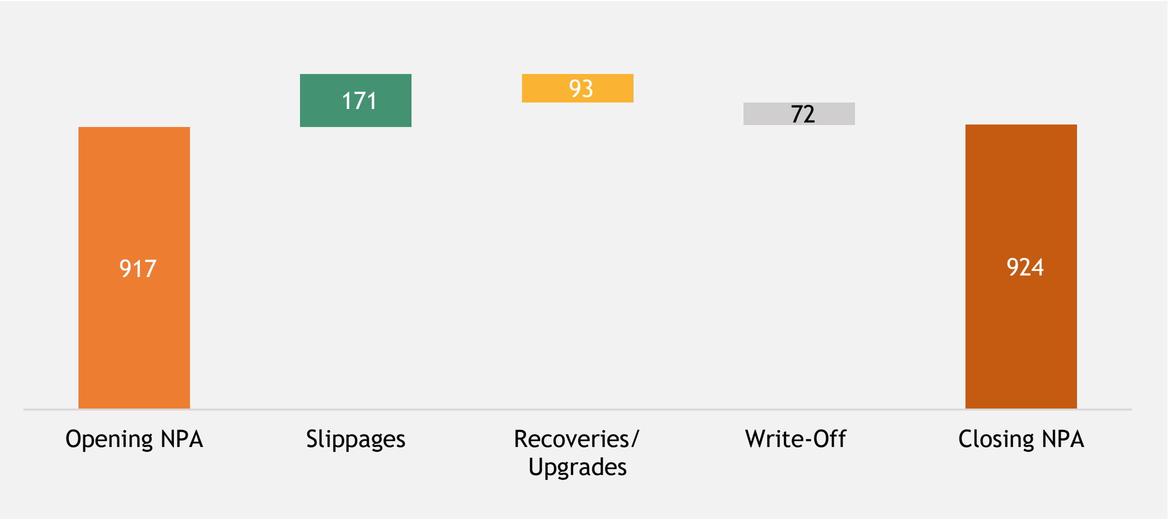
Asset Quality

Asset Quality

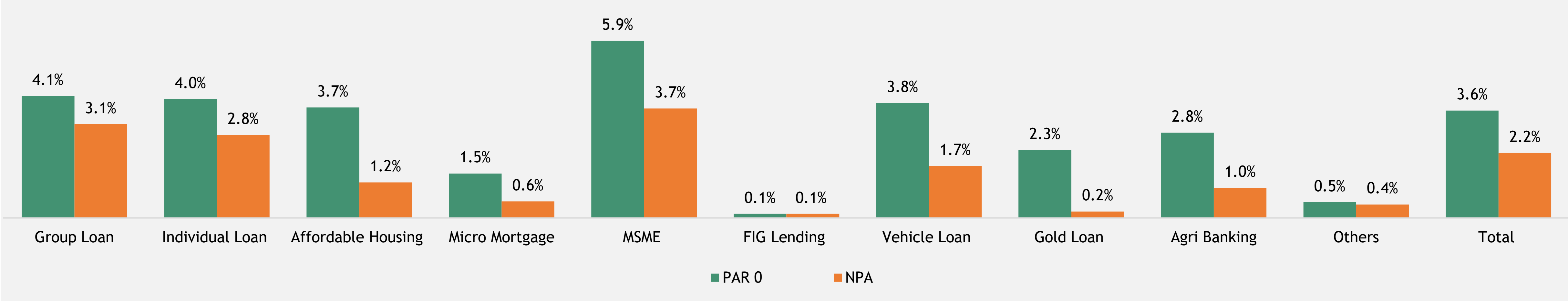
PAR 0, SMA & NPA (%)



Q1FY27 NPA Movement



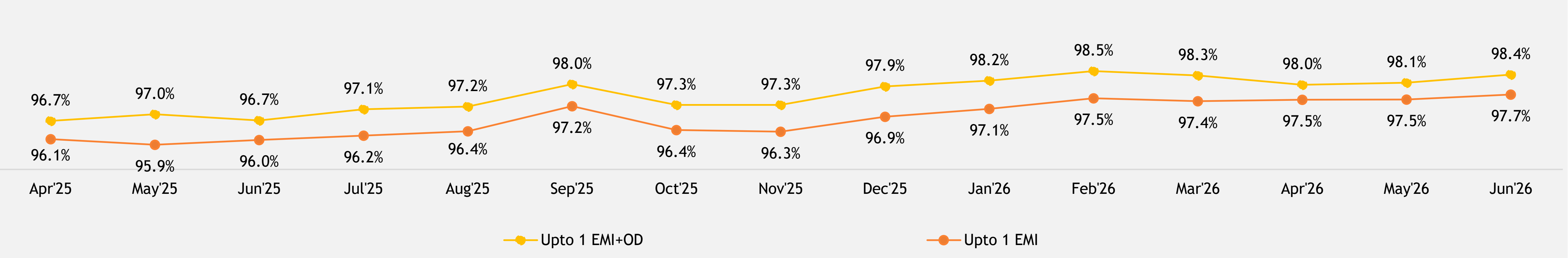
Segment Wise PAR 0 and NPA (%)



Excluding Securitisation

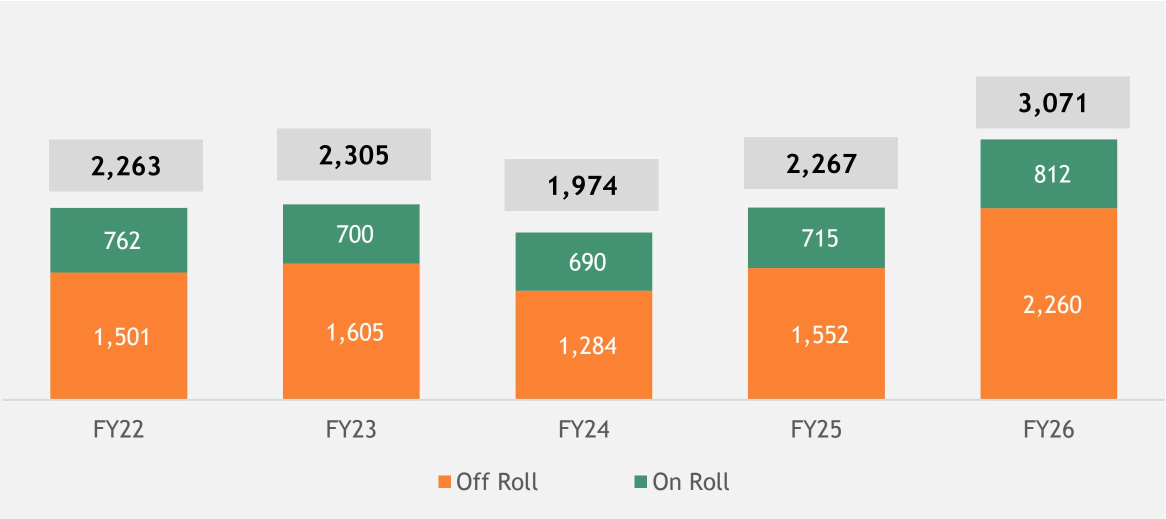
Healthy Collections

Bank Level Collection Efficiency %

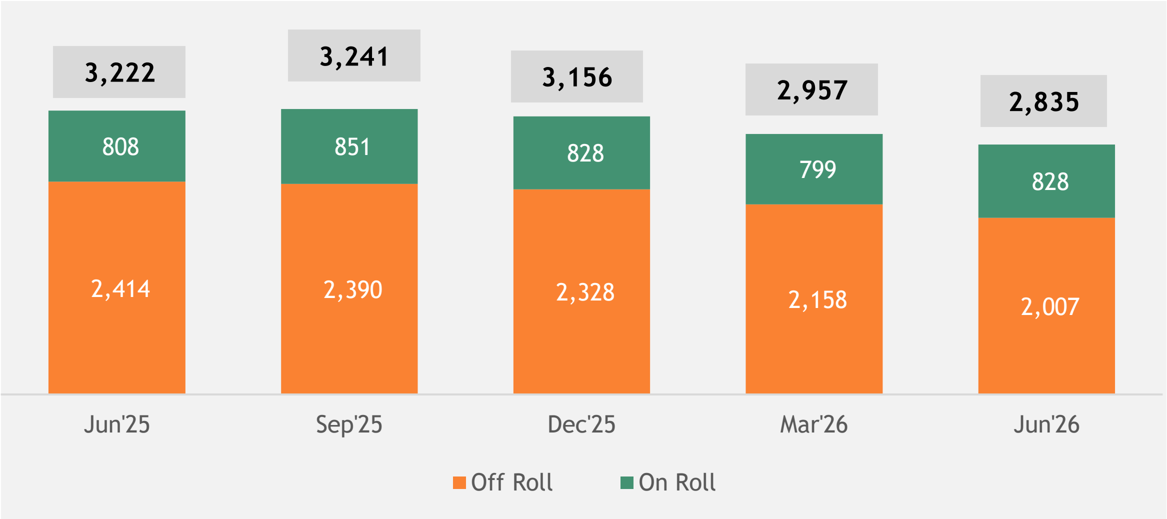


Calibrated Collection Team (Nos)

Full Year Average



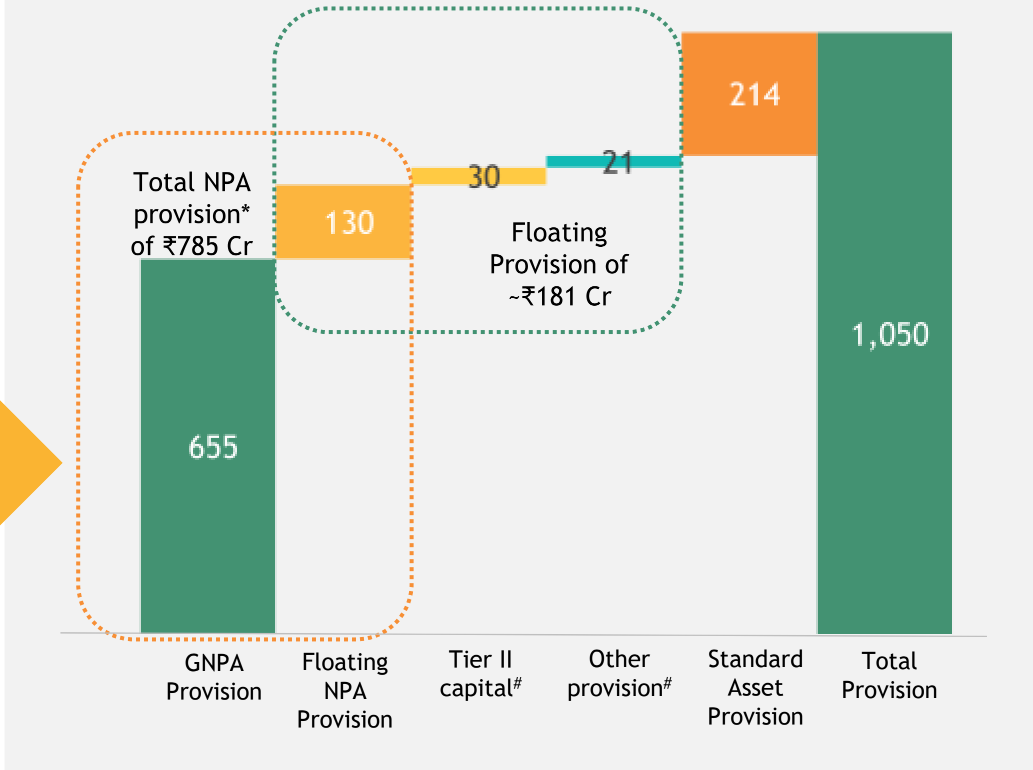
Quarter End Nos



Provision Coverage

Provision & PCR

Q1FY27 Provision Breakup#



- NNPA as of Jun'26 at 0.34%
- Book Covered under CGFMU as on Jun'26 ₹1,228 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

Guidance FY27

Advances Growth

~ 25%

Credit Cost

0.9% to 1.0% of the ATA#

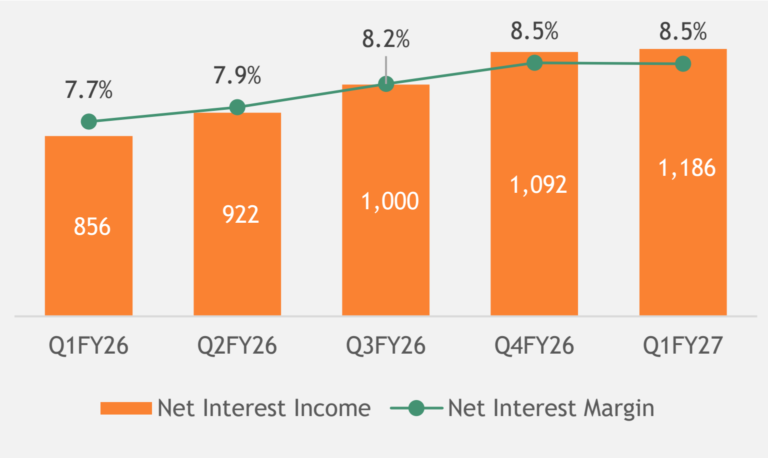
RoA

1.8% to 2.0%

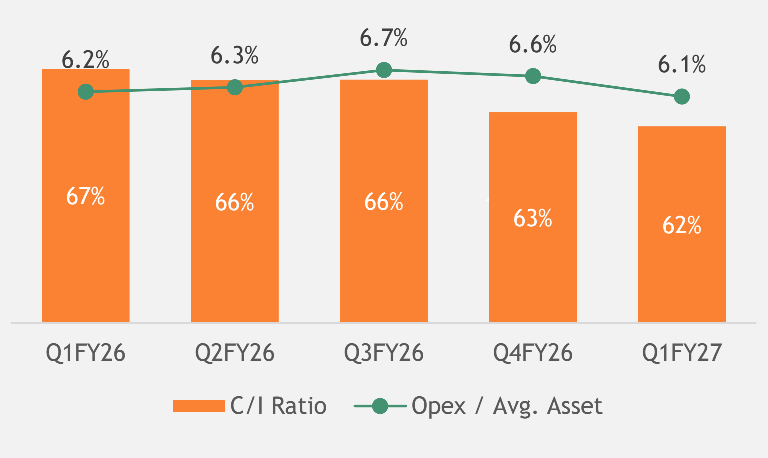
Financial Overview

Financial Overview

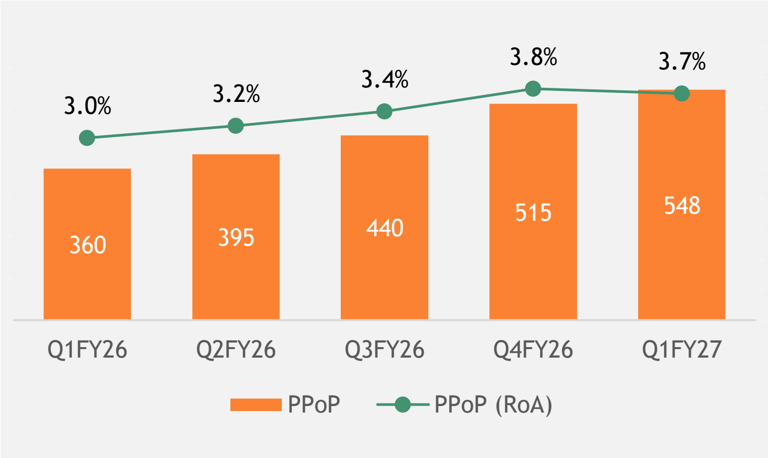
NII (₹ Cr) & NIM* (%)



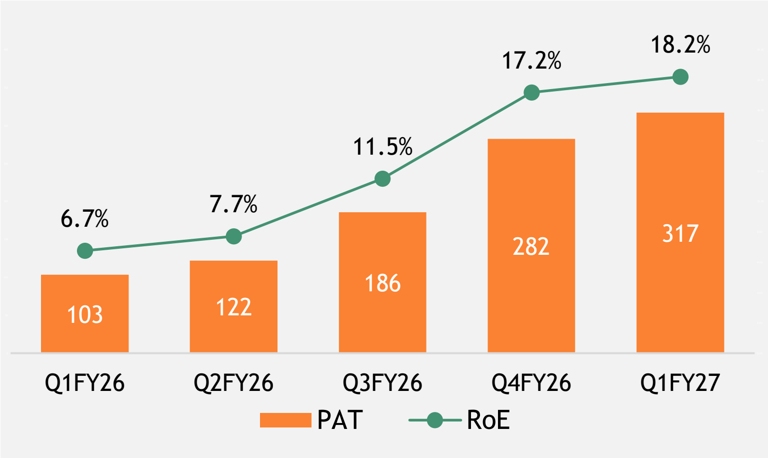
Cost to Income (%) & Operating Expenses/ Average Total Assets (%)



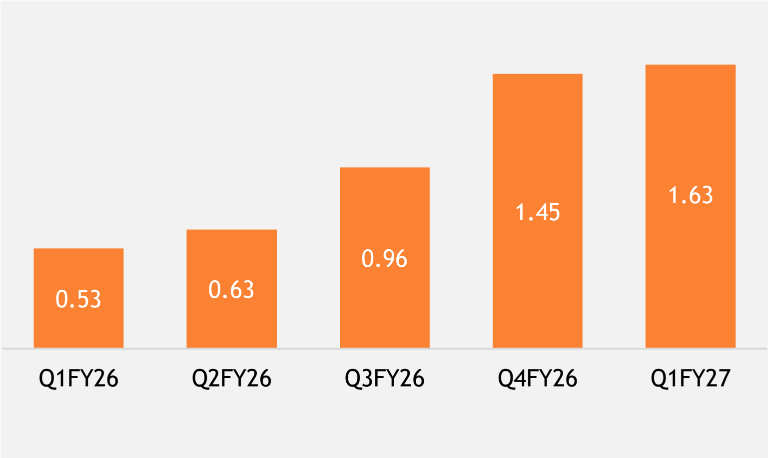
Pre-Provision Operating Profit (₹ Cr)



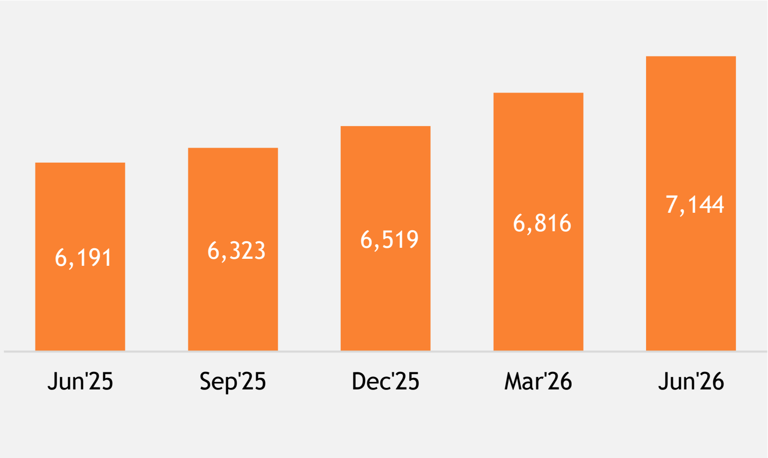
PAT (₹ Cr) & RoE (%)



EPS (₹)



Net Worth (₹ Cr)



* NIM includes Securitization

Profit & Loss Statement

Particulars (₹ Cr)	Q1FY27	Q1FY26	YoY Growth	Q4FY26	QoQ Growth
Interest Earned	2,025	1,619	25%	1,878	8%
Other Income	257	249	3%	307	(16)%
Total Income	**2,282**	**1,868**	**22%**	**2,186**	**4%**
Interest Expended	839	763	10%	786	7%
Personnel Expenses	506	414	22%	457	11%
Operating Expenses	389	331	18%	428	(9)%
Total Cost	**1,734**	**1,507**	**15%**	**1,671**	**4%**
Pre Provision Operating Profit	**548**	**360**	**52%**	**515**	**7%**
Credit cost	**127**	**225**	**(43)%**	**144**	**(11)%**
Profit Before Tax	421	136	212%	371	13%
Tax	104	32	226%	89	17%
Net profit for the period	**317**	**103**	**207%**	**282**	**12%**

Total Income - Breakup

Particulars (₹ Cr)	Q1FY27	Q1FY26	YoY Growth	Q4FY26	QoQ Growth
Interest on loan	1,792	1,399	28%	1,658	8%
Int. on investments	231	218	6%	218	6%
Securitization Income	2	2	1%	2	3%
Total Interest Earned	**2,025**	**1,619**	**25%**	**1,878**	**8%**
Processing Fees	104	77	35%	115	(10)%
PSLC Income	0	8	(100)%	5	(100)%
Insurance Income	36	22	63%	63	(43)%
Bad Debt Recovery	29	23	27%	34	(14)%
Treasury	6	50	(87)%	(1)	NA
Misc. Income*	82	68	20%	91	(10)%
Total Other Income	**257**	**249**	**3%**	**307**	**(16)%**
Total Income	**2,282**	**1,868**	**22%**	**2,186**	**4%**

**Includes cards AMC charges, NFS / other banking operations income and foreclosure / late payment & other charges*
Note: Reclassification of items in other Income has led to change in Bad Debt Recovery & Misc. Income for Q1FY26

Balance Sheet

Particulars (₹ Cr)	As at Jun 30, 2025	As at Mar 31, 2026	As at Jun 30, 2026
CAPITAL AND LIABILITIES			
Net worth	**6,191**	**6,816**	**7,144**
Capital	1,935	1,943	1,945
Employees Stock Options Outstanding	93	97	99
Reserves and Surplus	4,163	4,776	5,100
Deposits	38,619	45,668	48,129
Borrowings	3,078	3,736	3,806
Other Liabilities and Provisions	1,223	1,321	1,579
TOTAL	**49,111**	**57,541**	**60,658**
ASSETS			
Cash and Balances with Reserve Bank of India	2,267	3,110	2,716
Balance with Banks and Money at Call and Short Notice	509	334	1,805
Investments	12,339	12,724	12,511
Advances	32,501	39,761	41,980
Fixed Assets	478	493	504
Other Assets	1,017	1,119	1,143
TOTAL	**49,111**	**57,541**	**60,658**

Healthy Capital Adequacy

Particulars (₹ Cr)	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Credit Risk Weighted Assets	26,691	29,076	29,638	31,738	34,011
Tier I Capital	5,654	5,782	5,967	6,252	6,515
Tier II Capital*	423	429	440	456	408
Total Capital	**6,077**	**6,211**	**6,407**	**6,709**	**6,923**
CRAR	**22.77%**	**21.36%**	**21.62%**	**21.14%**	**20.36%**
Tier I CRAR	21.18%	19.89%	20.13%	19.70%	19.16%
Tier II CRAR	1.58%	1.47%	1.49%	1.44%	1.20%
Floating Provision considered in Tier II	30	30	30	30	30

Ujjivan – Platform For Growth

UJJIVAN SMALL FINANCE BANK

Serving Customer Digitally

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 ~74% In Q1
- Customized Themes & Enhanced UI UX
- 250+ Features MF Distribution Live
- Micro Services & Multiple SDKs Integrations

Key Achievements (Q1FY27)

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

96.6%
Savings Account Opened Digitally
(Using Self Service & Assisted Digital)

71%
Retail Term Deposits Opened Digitally
(Using Self Service & Assisted digital)

46%
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: Mutual Fund investment module, Ujjivan Rewardz, Goal Based Savings and others.
- 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
- AePS platform available to promote inclusion
- Merchant QR Codes for small merchants / retailers
- Multiple Partner Payment Gateways available
- Ujjivan SFB - Live as Biller Operating Unit (BOU)
- Slice Credit Card added as a new biller
- 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 Jun'26: 77** process automated
- **FY27:** Plan to bring RPA automated process count to **95+**
- FTE Savings: **101** Full Time Equivalent till Jun'26
- **Manhours saving** through RPA: 56,256 manhours **in Q1 FY26**

Data Analytics

Data Asset

1 Cr+
Customer Franchise

10.5 Cr+
Transactions generating/month

5 Lakh+ Loans
processed/month

1,200+Key data
elements refreshed near real-time

Analytics Stack

1. Cross/Up-Sell(ML Based), NTB Acquisition
Unlock business contribution by activating all verticals, utilizing phone banking & digital channels
Key metrics: Product per customer, Wallet share

2. Balance Build-Up
ML powered business intelligence to nudge customers for balance build-up
Key metrics: TRV increase, Transacting customer, Balance skew

3. Customer Retention
Retaining and win-back customers across verticals and products
Key metrics: Retention and Win-back rate

4. Branch Profitability
Prescriptive analytics to improve branch profitability and developed suitable mix to decrease Break-even-period
Key metrics: Cost to income ratio, Product Mix, Yield

5. Automation
Automating key reports with business insights through Tableau with real-time data across 20k+ employees, saving FTE
Key metrics: FTE save, TAT

6. Data Quality
Building medallion structure to bring accuracy, consistency and real-time data availability for customer service
Key metrics: DQ score, RBI DQ,TAT

7. Loss Mitigation And Recovery
Arrest loan loss by scorecard driven underwriting, behavioural scorecard for collection, recovery model for sticky buckets
Key metrics: PAR, Credit Cost

Outcomes

Benchmarked top in class in Data Quality Index by RBI for FY25 with score of **97**

Generated additional business volume of ~ **₹429 Cr.+** in Q1FY27

~ **₹20 Cr.+** *Loss* recovered from written-off pool (360 DPD+)across GL/IL verticals in Q1FY27

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

Sanjeev Nautiyal
MD & Chief Executive Officer

Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Sudha Suresh
Independent Director

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

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

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

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

Carol Furtado
Executive Director

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

Key Management

Sanjeev Nautiyal
MD & Chief Executive Officer

Education: BA (Lucknow University), MBA (Lucknow University)
Experience: State Bank of India, SBI Life Insurance

Carol Furtado
Executive Director

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

Martin Pampilly S
Chief Operating Officer

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

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

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

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

Rajaneesh Hosakoppa Rudresha
Chief Compliance Officer

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

Chandralekha Chaudhuri
Head- Human Resource

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

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

Umesh Arora
Head of Emerging Business

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

Vibhas Chandra
Business Head of Micro Banking

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

Parag Kumar Srivastava
Head of Financial Institutions 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

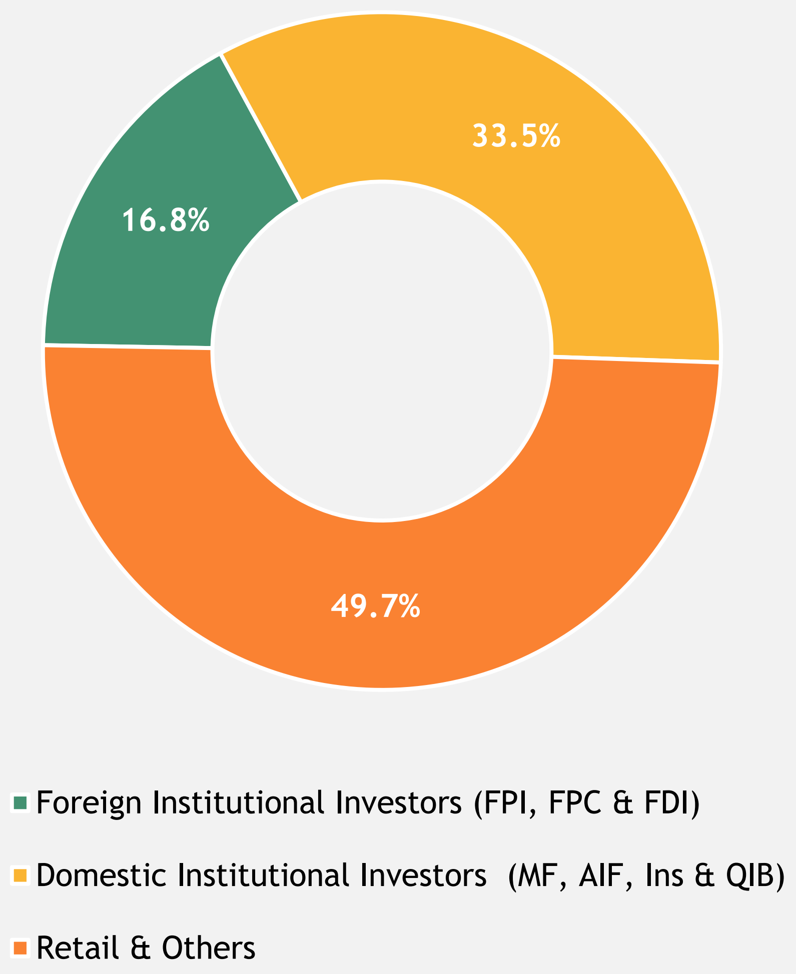
Pradeep B
Business Head of Housing Loan & MM

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

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

Shareholding Pattern As On Jun’26



Top 10 Investors
Sundaram Mutual Fund
International Financial Corporation
Axis Mutual Fund
Franklin Mutual Fund
Kotak Mahindra Mutual Fund
Vanguard Group
Union Mutual Fund
Aditya Birla Sun Life Mutual Fund
Canara Robeco Mutual Fund
Mahindra Manulife Mutual Fund

FPI: Foreign Portfolio Investors | FPC: Foreign Portfolio Corp | FDI: Foreign Direct Investment | MF: Mutual Fund | AIF: Alternative Investment Fund | Ins: Insurance | QIB: Qualified Institutional Buyer

ESG

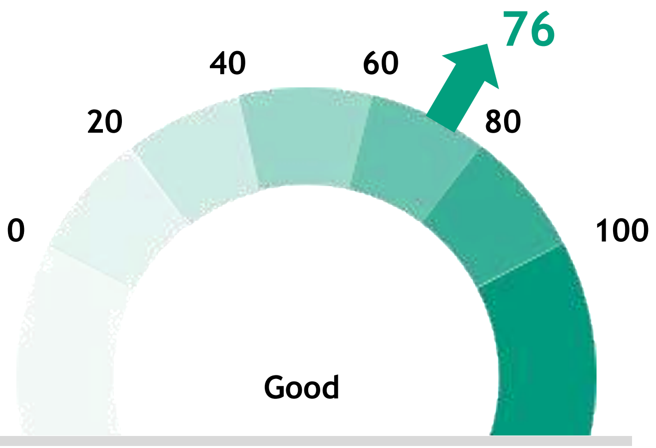
ESG Rating

80/100

Poor	Weak	Moderate	Good	Outstanding
0–20	20–40	40–60	60–80	80–100

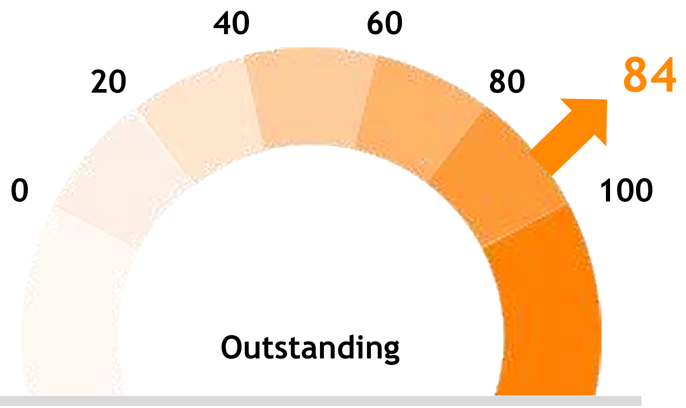
Ujjivan Small Finance Bank Limited	Previous Score	Current Score	Rating Symbol	Rating Movement
ESG Impact Rating	-	80	Outstanding	-

Environment



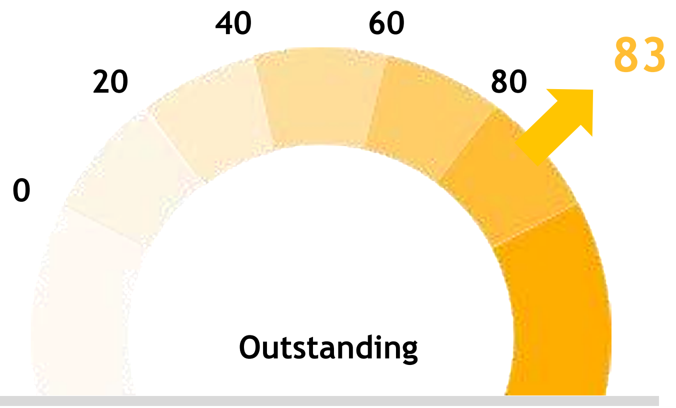
Weightage: 45%

Social



Weightage: 25%

Governance



Weightage: 30%

ESG At Our Core

Environment

- 1.60 (tCO2eScope 1 & 2 Emission Intensity/Cr Turnover)
- Scope 3 Emissions Intensity/Cr Turnover: 7.78 (tCO2e)
- ~32,415 KWh Solar Energy generated & used
- Water Intensity/ Cr Turnover: 20.87 (KL)
- Waste Intensity/ Cr Turnover 0.0118 (tCO2e)
- Paper Saving through Digitalisation - **24%** from FY '23

Social

- 20% Gender Diversified Ratio
- 25K+ Employee Volunteering Hours
- 48.2 Average Hours of Training / Employees
- Total CSR Spend: ₹27 Cr
- No of Beneficiaries impacted: 24 Lakhs+
- No of PWD's Impacted: 23,256+
- Beneficiaries impacted through Financial Literacy Program: 1.8 Lakhs+

Governance

- ISO 27001:2022 Certified IS Management System(passed through surveillance Audit)
- 44% Gender Diversity at Board
- 78% of the board of Directors are Independent
- 49 Lakhs+ Digital Customer Base(Unique)
- Policy on Whistle - blower, anti - bribery, anti- corruption, anti - money laundering, IT security, Human Rights, DE&I, Vendor CoC POSH etc.

Empowering Banking Through Financial Inclusion

Diksha+ Pro
For GL Cust

30,846 customers enrolled in Diksha FL program. 26% customers accessed different banking products. 33% customers paid their EMI digitally

IL Diksha
For IL Cust

5,737 customers enrolled in IL Diksha program. 19% customers accessed different banking products. 44% customers repaid their loans digitally

Pragati
For Small Vendors

1,731 customers trained across 8 branches in Assam through 'Pragati' Financial literacy program which is designed for Nano-Entrepreneurs

Financial Literacy Program (FLP)

45 K + Participants Enrolled

FLC
for Rural Cust

8,455 customers and non-customers attended the camps across 195 rural branches

UEDP
for MSME Cust

23 MSME customers trained from 2 training sessions in 2 regions

Beyond Ujjivan

814 new to bank (non-Ujjivan) customers trained through FLP Beyond Ujjivan initiative. The beneficiaries were students, daily wage workers, farmers, frontline govt employees

Corporate Social Responsibility

Setting up of Brain Health Clinics, Karnataka

Tree plantation, Tulapur

Disaster Relief, Lucknow

Employee Volunteering

4K

Tree plantation

4,000 saplings planted in Tulapar, Pune. The project aims at supporting environmental restoration, carbon sequestration, water management, and improved air quality

149

Cleanliness & Plantation Drive

149 Branches participated in the drive
9,056 Trees Planted
3,238 Kg Waste Collected

3K

Employee Volunteered

3,000+ Employees volunteered for different social initiatives

82K

Beneficiaries Impacted

80,000+ Beneficiaries benefited through different CSR initiatives

Ujjivan's Journey

2004-05

Ujjivan Financial Services Ltd. (UFSL) registered as NBFC with RBI

Commenced operation in Southern India

2016-17

In-principle SFB approval in 2015

UFSL IPO launched; listed in May 2016

2019-20

Ujjivan SFB IPO launched; listed in Dec 2019

Deposits crossed ₹10,000 Cr

2023-24

Reported highest ever PAT ₹1,281 Cr

ROA 3.5%, ROE 26.1%

GLB ~₹30,000 Cr

2025-26

GLB ₹40,655 Cr

Deposits ₹45,668 Cr
Highest ever CASA 28.6%

Branches 776

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

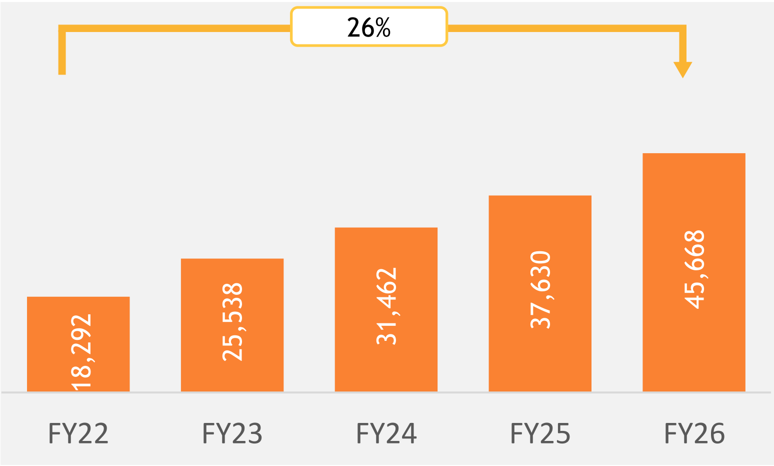
Navigated major crises and built India's leading SFB. Completed reverse merger with Holding Company in 2024

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

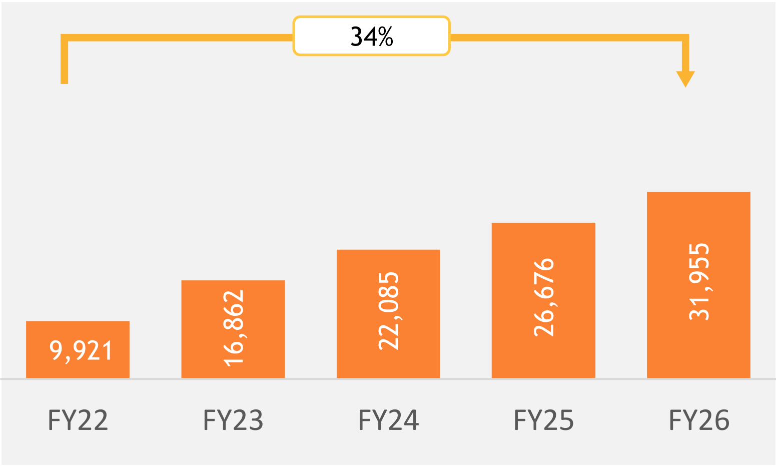
5 Year Annual Trend

Performance Track Record (1/4)

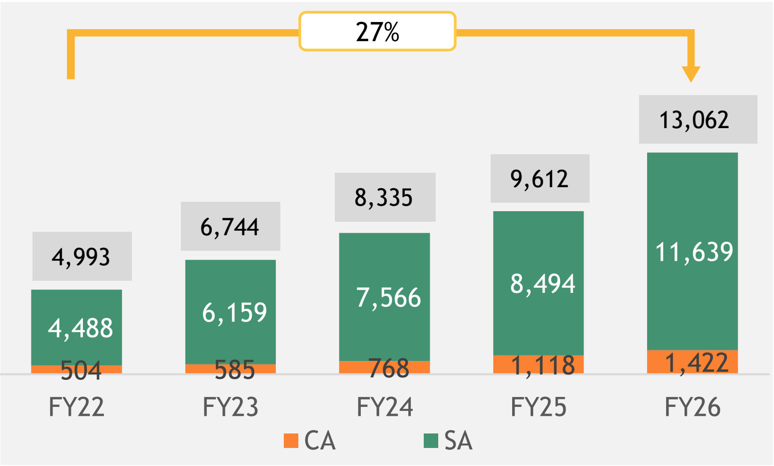
Total Deposits (₹ Cr)



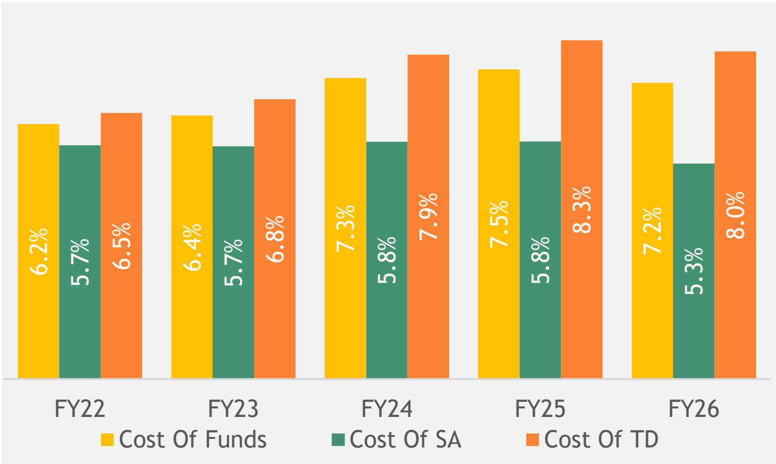
Retail Deposits(₹ Cr)



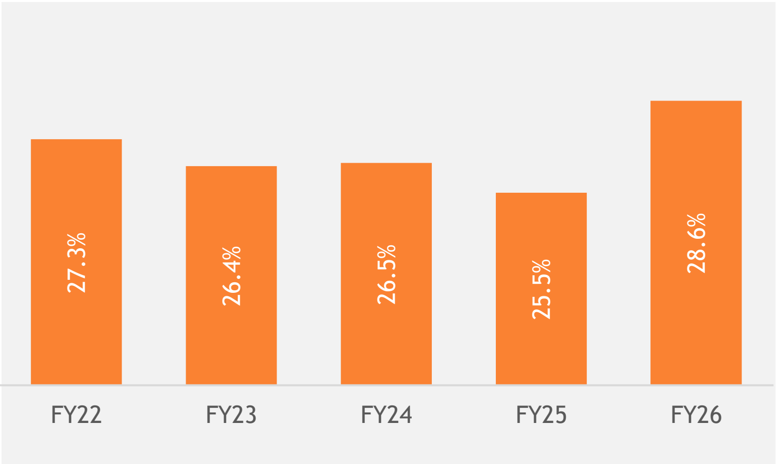
CASA Breakup (₹ Cr)



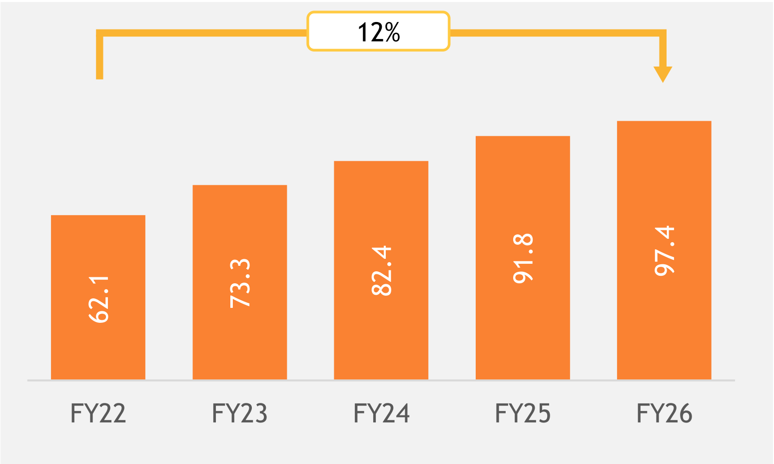
Cost of Funds (%)



CASA (%)



Deposit Customers^ (Nos Lakh)

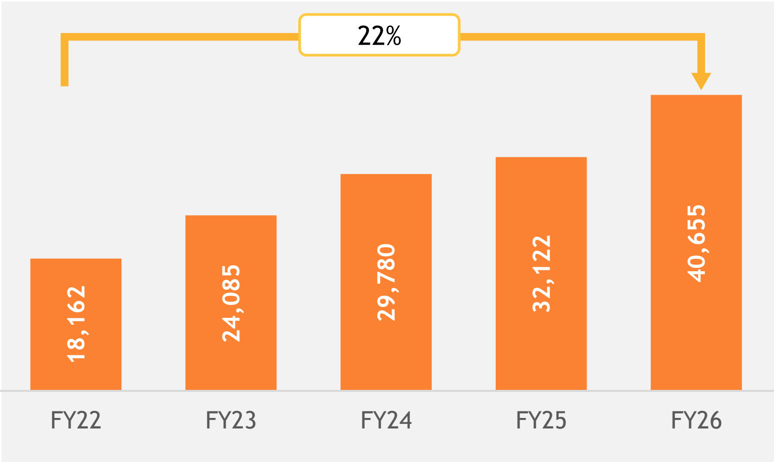


CAGR %

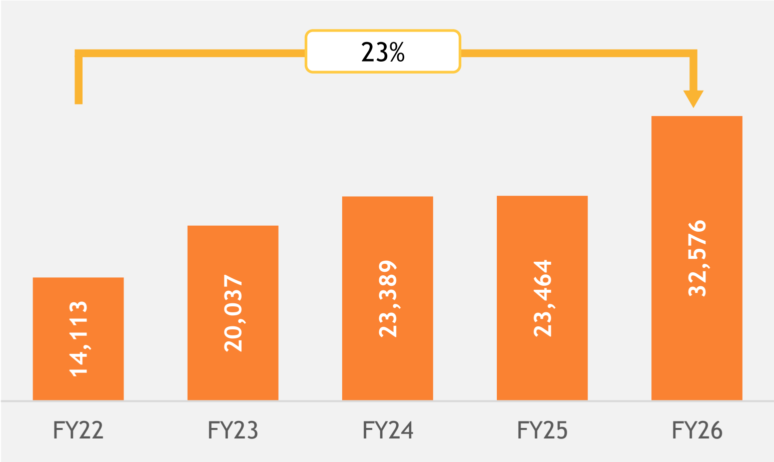
^Includes: 'Only Deposit Accounts' and 'both Asset and Deposit Accounts'

Performance Track Record (2/4)

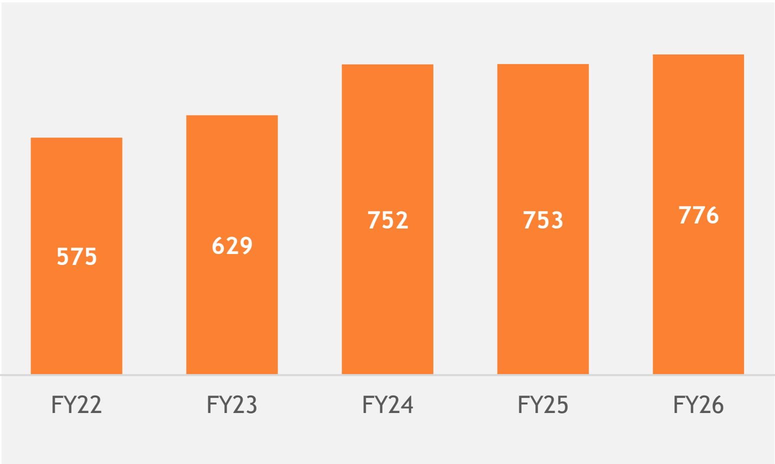
Gross Loan Book (₹ Cr)



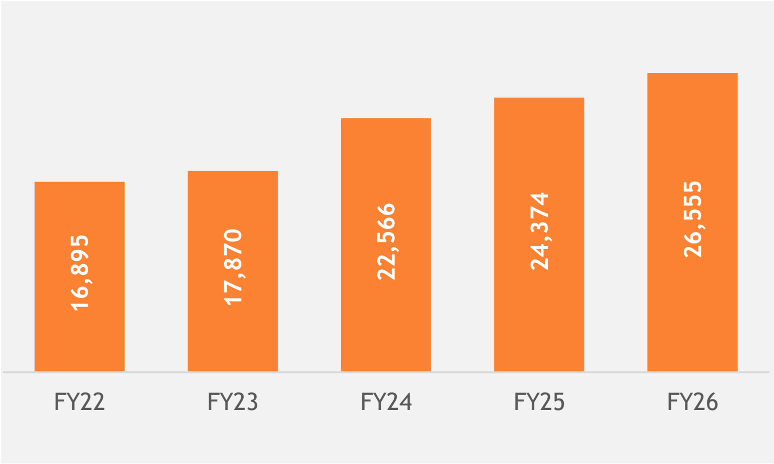
Disbursement (₹ Cr)



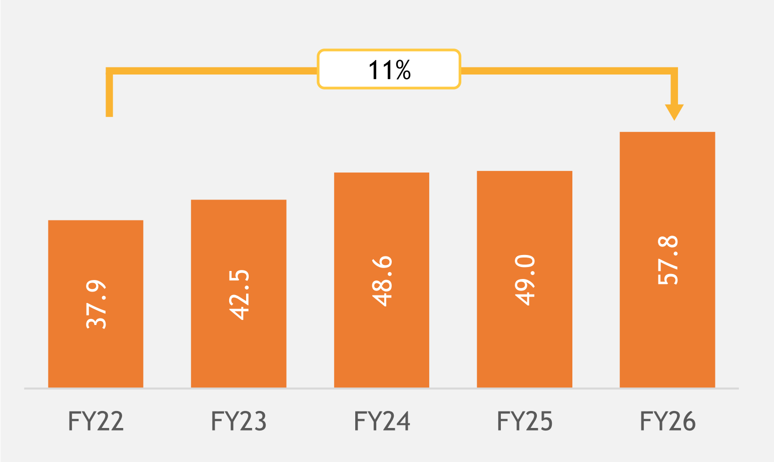
Branch Network (Nos)



Employees (Nos)



Asset Customer^ (Nos Lakh)

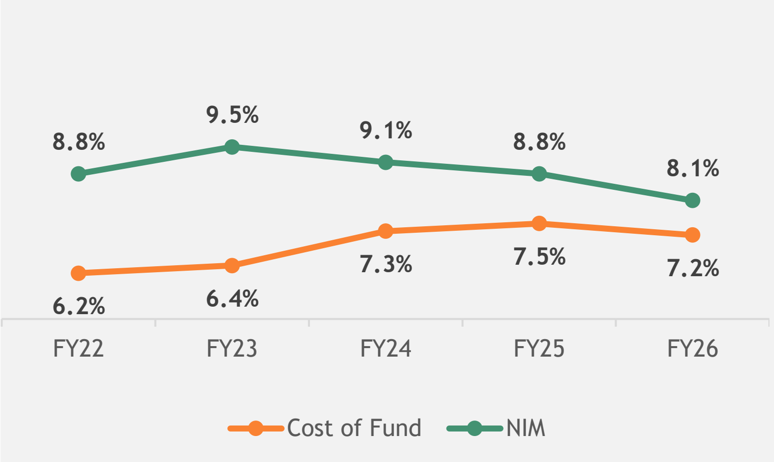


CAGR %

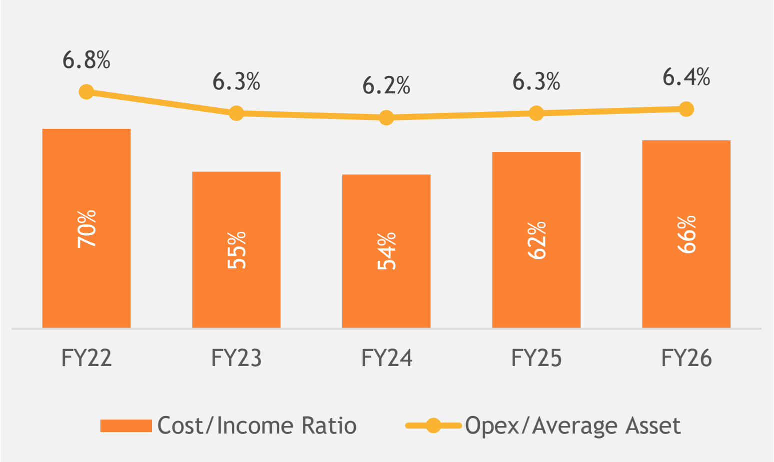
^Includes: 'Only Asset Accounts' and 'both Asset and Liability Accounts'

Performance Track Record (3/4)

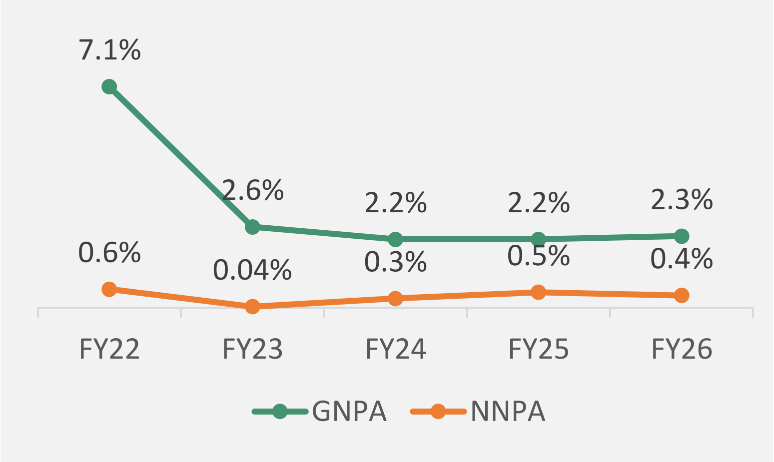
Margin (%)



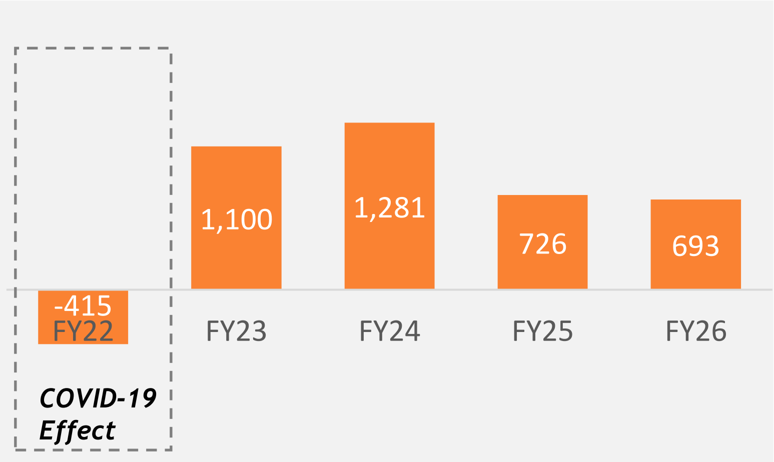
Operating Efficiency (%)



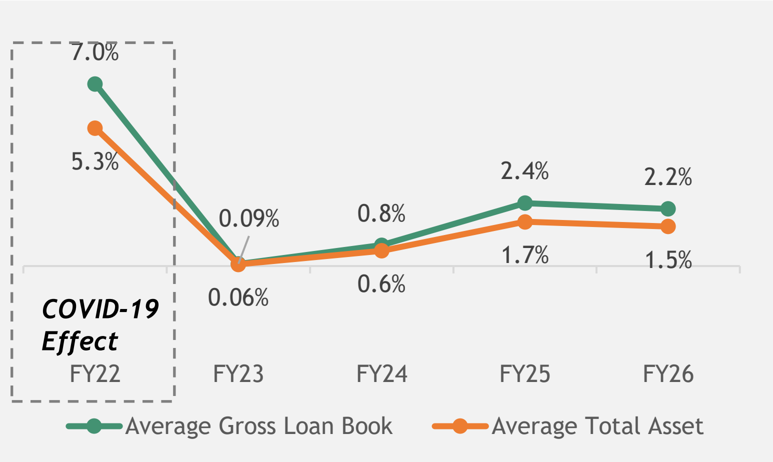
Asset Quality (%)



PAT (₹ Cr)



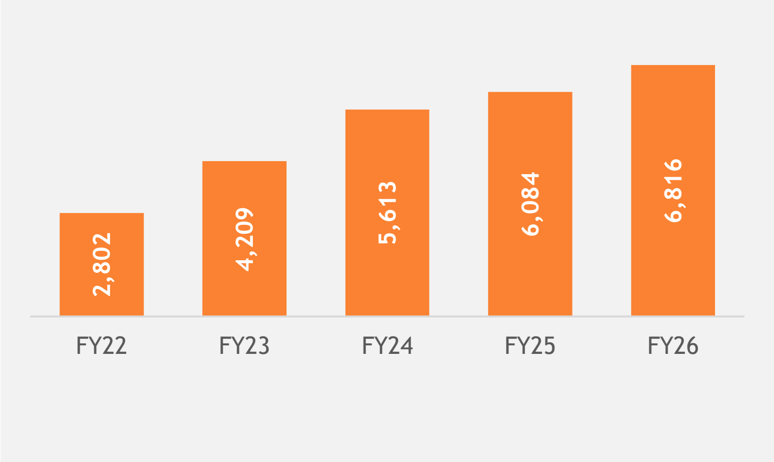
Credit Cost* (%)



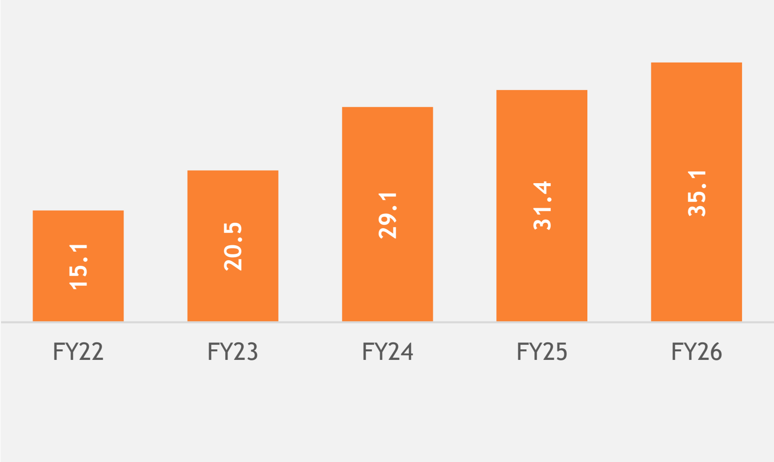
*On ATA & GLB reflected for transition quarter only

Performance Track Record (4/4)

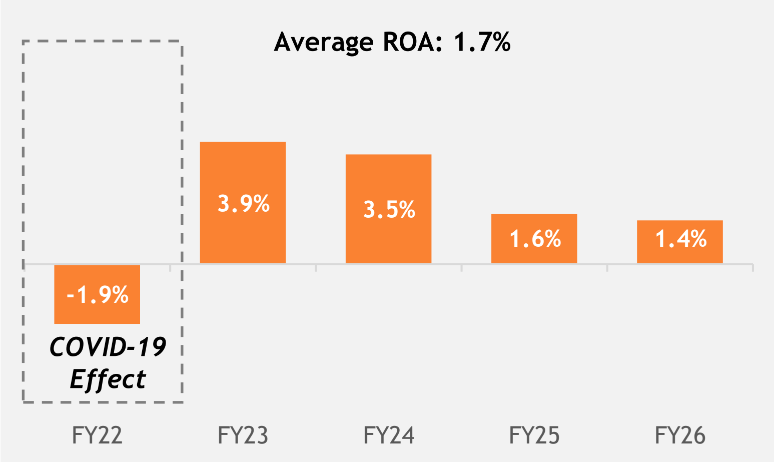
Net Worth (₹ Cr)



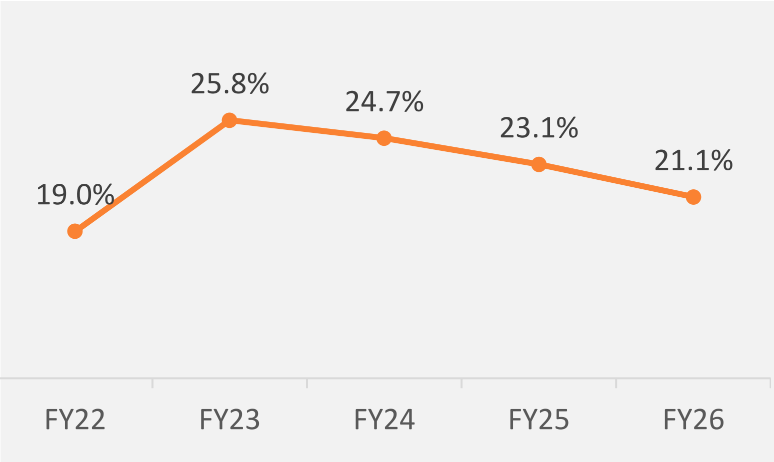
BVPS (₹)



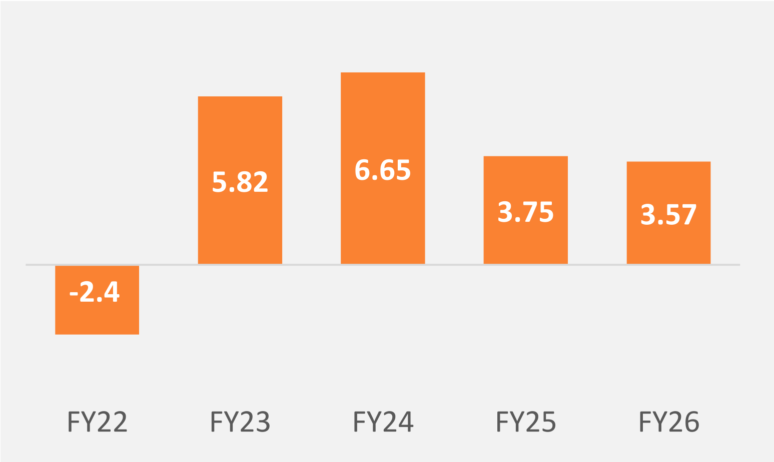
Cross Cycle RoA (%)



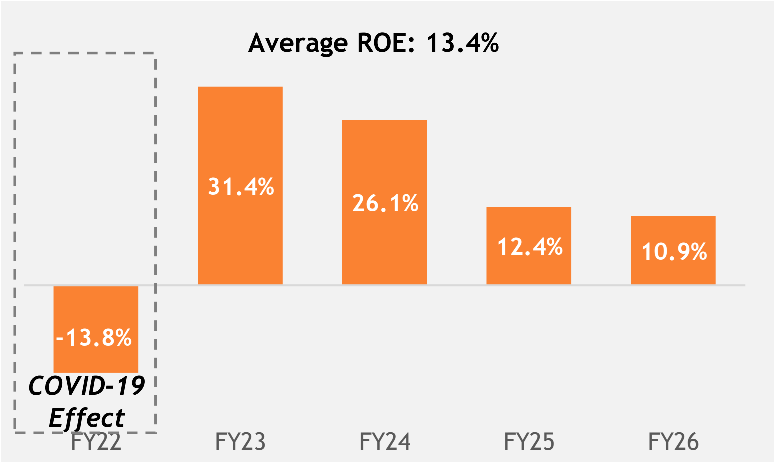
CRAR (%)



EPS (₹)



Cross Cycle RoE (%)



Glossary

Abreviations	Full Form	Abreviations	Full Form	Abreviations	Full Form
ACR	Automated Cash Recyler	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.	Miscellanous	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

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