

USFB/CS/SE/2024-25/101

January 04, 2025

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra(E)
Mumbai – 400 051
Symbol: UJJIVANSFB

BSE Limited
Listing Compliance
P.J. Tower,
Dalal Street, Fort, Mumbai – 400 001

Scrip Code: 542904

Dear Sir/Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Key Business Highlights for the Quarter ended December 31, 2024:

Deposits:

Particulars (₹ in crore)	Dec 31, 2024	Dec 31, 2023	Y-o-Y
Total Deposits	34,496	29,669	16%
CASA	8,657	7,556	15%
Credit-Deposit Ratio (%)	88%	94%	

Assets:

Particulars (₹ in crore)	Dec 31, 2024	Dec 31, 2023	Y-o-Y
Gross Loan Book*	30,466	27,743	10%
Micro Group Loan	13,663	15,471	(12)%
Individual Loan	4,953	4,304	15%
Affordable Housing [#]	6,393	4,417	45%
MSME	1,694	1,397	21%
FIG	2,257	1,435	57%
Others [^]	1,506	719	109%
Secured Book (%)	40%	28%	
Disbursements	5,360	5,675	(6)%
Micro Group Loan	2,029	3,295	(38)%
Individual Loan	857	1,029	(17)%
Affordable Housing	813	595	37%
MSME	332	106	214%
FIG	596	379	57%
Others [^]	732	272	169%

Note - *Includes IBPC/ Securitization of ₹ 199 crore as on Dec '24 | ₹ 1,596 crore as on Dec '23; #Includes M-LAP:

[^]Includes Vehicle Loans, Gold Loan, Staff Loan, OD-FD & others

Collections & Asset Quality:

Particulars	Dec 31, 2024	Sep 30, 2024	Dec 31, 2023
PAR	5.4%	5.1%	3.6%
GNPA	2.7%	2.5%	2.1%

Particulars	Dec'24	Nov'24	Oct'24
Collection Efficiency (including foreclosure/ advance etc.)	106%	105%	106%
Collection Efficiency	96%	96%	97%

The information with reference to Q3FY25 is provisional and subject to an audit / limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

This intimation shall be available on the Bank's website at www.ujjivansfb.in

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework