

USFB/CS/SE/2023-24/65

Date: October 05, 2023

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: 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 Sep 30, 2023:

Strong accretion in deposits underpinned by healthy CASA growth

- Total deposits grew 43%/9% YoY/QoQ to ₹ 29,134 crore from ₹ 20,396 crore/ ₹ 26,660 crore in Sep'22/ Jun'23
- Continue to bring down excess liquidity towards comfortable level
- Nationwide brand campaign and launch of value-add products yielding results; CASA up 27%/7% YoY/QoQ to ₹ 7,006 crore

| Particulars (₹ in Crores) | Sep 30, 2023 | Sep 30, 2022 | Y-o-Y | Jun 30, 2023 | Q-o-Q |
|---------------------------|--------------|--------------|-------|--------------|-------|
| Total Deposits | 29,134 | 20,396 | 43% | 26,660 | 9% |
| CASA | 7,006 | 5,496 | 27% | 6,556 | 7% |
| CASA Ratio | 24.0% | 26.9% | | 24.6% | |

Disbursement and Advances: Robust growth continues

- Advances are up 27%/5% YoY/QoQ to ₹ 26,600 crore from ₹ 20,938 crore/ ₹ 25,326 crore in Sep'22/Jun'23
- Disbursement remains robust with 18%/9% YoY/QoQ growth; ₹ 5,749 crore disbursed for Q2FY24; Secured portion of disbursement inching up, 25% of total disbursement Vs 22% in Q1FY24
- Affordable Housing[#] now a sizable portion of loan book crossing ₹4,000 crore; disbursed ₹ 541 crore up 69%/30% YoY/QoQ;

| Particulars (₹ in Crores) | Sep 30, 2023 | Sep 30, 2022 | Y-o-Y | Jun 30, 2023 | Q-o-Q |
|---------------------------|--------------|--------------|-------|--------------|-------|
| Gross Loan Book* | 26,600 | 20,938 | 27% | 25,326 | 5% |
| Disbursements | 5,749 | 4,868 | 18% | 5,284 | 9% |

Note - *Includes IBPC/ Securitization of ₹ 1,686 crore as on Sep'23 | ₹ 2,580 crore as on Sep'22 | ₹ 2,573 crore as on Jun'23
including MLAP

Collections continue to be strong leading to further improvement in Asset Quality

- Collection continues to be healthy across all buckets
- Credit quality continues to improve with PAR/GNPA at 3.7%/2.2% vs 3.8%/2.4% as on Jun 30, 2023

| Particulars (₹ in Crores) | Sep 30, 2023 | Jun 30, 2023 | Sep 30, 2022 |
|---------------------------|--------------|--------------|--------------|
| PAR | 3.7% | 3.8% | 6.1% |
| GNPA | 2.2% | 2.4% | 4.4% |

| Particulars | Sep'23 | Aug'23 | Jul'23 |
|---|--------|--------|--------|
| Collection Efficiency (including foreclosure/ advance etc.) | 111% | 112% | 111% |
| Collection Efficiency | 99% | 99% | 99% |

The information with reference to Q2-FY24 is provisional and subject to an audit 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