

USFB/CS/SE/2024-25/76

October 05, 2024

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 September 30, 2024:

Deposits:

- Total deposits grew 17%/5% YoY/QoQ to ₹ 34,046 crore from ₹ 29,139 crore / ₹ 32,514 crore in Sep'23/ Jun'24
- CASA book growing steadily up 26%/6% YoY/QoQ at ₹ 8,822 crore

Particulars (₹ in Crores)	Sep 30, 2024	Sep 30, 2023	Y-o-Y	Jun 30, 2024	Q-o-Q
Total Deposits	34,046	29,139	17%	32,514	5%
CASA	8,822	7,012	26%	8,334	6%
CASA Ratio	25.9%	24.1%		25.6%	

Assets:

- Gross Loan Book* up 14%/1% YoY/QoQ to ₹ 30,344 crore from ₹ 26,574 crore/ ₹ 30,069 crore in Sep'23/ Jun'24
- Affordable Housing[#] continues to lead the growth of secured book; disbursed ₹ 758 crore for the quarter up 40%/70% YoY/QoQ.
- Secured book contributes well at 34.8% Vs 27.5%/ 31.3% as on Sep'23/ Jun'24
- Credit to Deposit ratio at 87.4% Vs 85.4% / 85.8% as on Sep'23/ Jun'24 (excluding IBPC/ Securitisation)

Particulars (₹ in Crores)	Sep 30, 2024	Sep 30, 2023	Y-o-Y	Jun 30, 2024	Q-o-Q
Gross Loan Book*	30,344	26,574	14%	30,069	1%
Disbursements	5,374	5,749	(7)%	5,286	2%

Note - *Includes IBPC/ Securitization of ₹ 578 crore as on Sep'24 | ₹ 1,685 crore as on Sep'23 | ₹ 2,369 crore as on June'24;
#Includes M-LAP

Collections & Asset Quality:

Particulars	Sep 30, 2024	Jun 30, 2024	Sep 30, 2023
PAR	5.1%	4.2%	3.7%
GNPA	2.5%	2.3%	2.2%

Particulars	Sep 30, 2024	Jun 30, 2024	Sep 30, 2023
Collection Efficiency (including foreclosure/ advance etc.)	106%	107%	111%
Collection Efficiency	97%	98%	99%

The information with reference to Q2FY25 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