

USFB/CS/SE/2022-23/54

Date: Oct 06, 2022

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 Sept 30, 2022:

- The bank crossed the ₹ 20,000 crore milestone with both advances and deposit showing robust growth
- Advances are up 44%/8% YoY/ QoQ to ₹ 20,938 crore* on the back of sustained growth in disbursement which grew 56%/ 12% YoY/ QoQ to ₹ 4,867 crore
- Deposits moved up by 45%/ 11% YoY/ QoQ to ₹ 20,389 crore driven by strong momentum in retail deposits - up 71%/ 15% YoY/ QoQ
- Asset Quality continues to improve with PAR/ GNPA further declining to 6.1%/ 4.4% from 7.9%/ 5.9% respectively QoQ.
- Collection efficiency maintained at **99%+**, with restructured and NPA book showing healthy collections. The bank continues to focus on stressed buckets and reducing incremental overdues.

Particulars (₹ in Crores)	Sep 30, 2022	Sep 30, 2021	Y-o-Y	Jun 30, 2022	Q-o-Q
Gross Loan Book*	20,938	14,514	44%	19,409	8%
- Micro Group Loan	12,033	7,827	54%	11,158	8%
- Individual Loan	2,348	1,618	45%	2,042	15%
- Agri & Allied	139	190	(27%)	164	(15%)
- Affordable Housing	3,079	2,319	33%	2,905	6%
- MSE	1,858	1,421	31%	1,767	5%
- FIG	939	758	24%	872	8%
- Others	543	381	43%	503	8%
Disbursements for the quarter	4,867	3,122	56%	4,326	12%
Total Deposits	20,389	14,090	45%	18,449	11%
Retail Deposits	12,416	7,270	71%	10,761	15%
CASA	5,492	3,166	73%	5,155	7%
CASA Ratio	26.9%	22.5%		27.9%	

Note - *Sept'22/ Jun'22 includes ₹ 2,581crore/ ₹ 1,794crore of IBPC/ Securitisation; Figures in () indicate negative numbers

Asset quality parameters	Jul'22	Aug'22	Sep'22
Collection Efficiency (including foreclosure/ advance etc.)	111%	111%	115%
Collection Efficiency	99%	99%	100%
PAR (Including IBPC/Securitisation)	7.5%	7.2%	6.1%
GNPA (Including IBPC/Securitisation)	5.6%	5.4%	4.4%



The information with reference to Q2-FY23 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