

# Q1 FY22 PRESENTATION

AUGUST 2021





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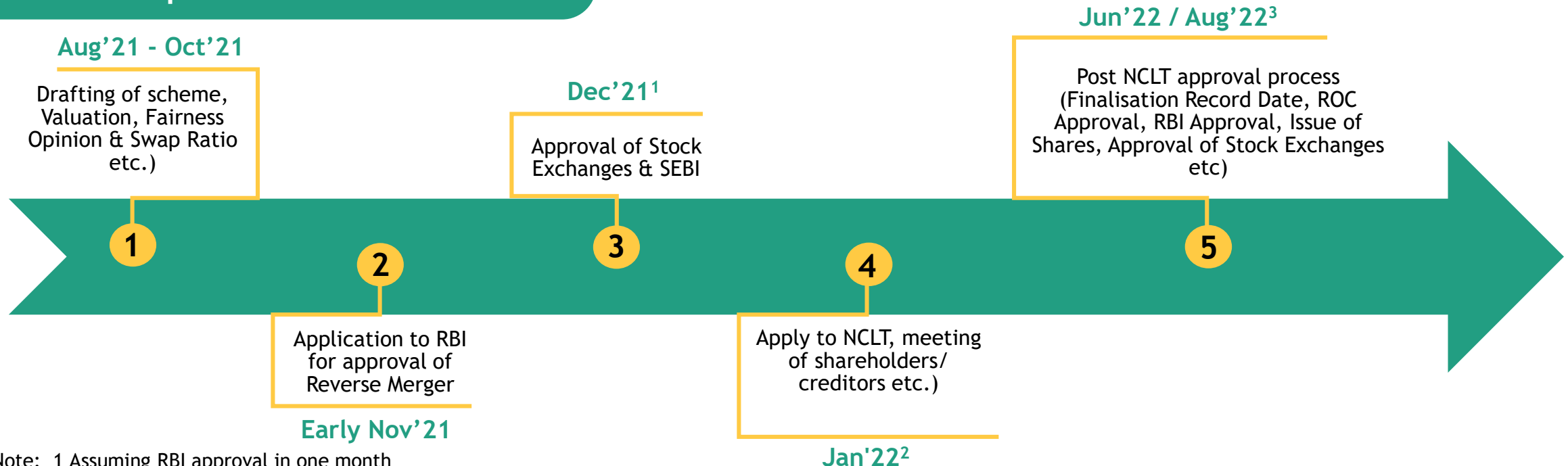


# REGULATORY UPDATE

## Update from RBI

- RBI vide its letter dated July 09, 2021 has informed the “Association of Small Finance Banks of India” that it has decided to permit small finance banks and respective holding companies to apply for the amalgamation of holding company with small finance bank 3 (Three) months prior to completing five years from the date of commencement of business of small finance bank. Bank will complete 5 years on Jan 31, 2022.
- RBI will examine such requests on merit from the angle of regulatory/supervisory comfort and convey no objection for such amalgamation on satisfactory outcome of due diligence exercise

## Expected timeline



Note: 1 Assuming RBI approval in one month  
2 Assuming SEBI/ exchanges approval in one month  
3 Assuming NCLT approval in 5-7 months

# CONTENTS

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Performance Highlights



Business Overview



Financials



Ujjivan - Building a Mass Market Bank





# Q1-FY22 - KEY HIGHLIGHTS



Disbursements impacted due to COVID 2.0 - ₹ 1,311 Cr, up 177% Y-o-Y; down 69% Q-o-Q



Collections improved to 93% in Jul'21 post dip in May'21/ Jun'21 (72%/78%); good traction in early delinquency buckets



Healthy customer acquisition: 1.1 lakh new customers in Q1 | Retail deposits up 32% Y-o-Y; CASA up 77% Y-o-Y | Total deposit at ₹ 13,673 Cr up 24% Y-o-Y



Asset diversification: Non MicroBanking at 32% (28% in Mar-21); Secured at 30% (27% in Mar-21)



Additional floating provision of ₹ 250 Cr basis potential slippages in near future; book coverage at 8.2%



NII at ₹ 384 Cr | NIM at 8.0% | PAT at (₹ 233 Cr) vs ₹ 55 Cr Y-o-Y



25.9% Capital adequacy with Tier-1 capital at 24.5% as on 30<sup>th</sup> June'21 | Liquidity Coverage ratio at 137.8%



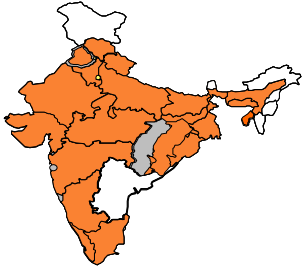
# Performance Highlights



# KEY HIGHLIGHTS AS ON JUN'21

24 States/ UTs, 248 Districts

vs 244 districts in Jun'20



575 branches<sup>1</sup>, 491 ATMs<sup>2</sup>

vs 575 branches; 475 ATMs in Jun'20



Expanding Customer base

58.2 lakh customers  
vs. 54.7 lakh in Jun'20



40.1 lakh borrowers  
vs. 43.5 lakh in Jun'20

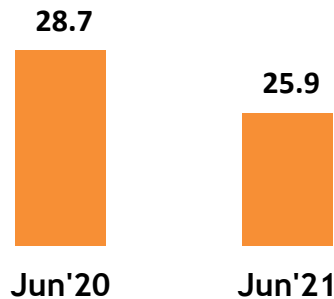
16,102 Employees

vs 17,370 in Jun'20



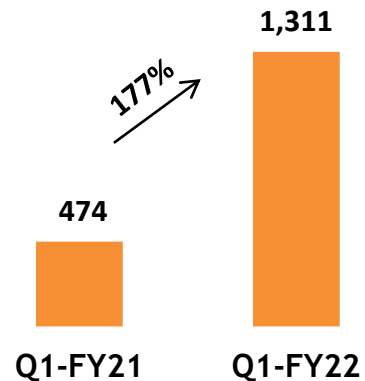
CRAR

%



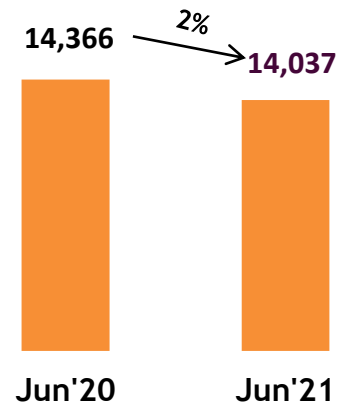
Q1 Disbursements

₹ Crore



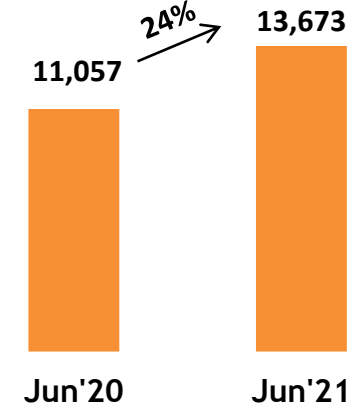
Gross Advances

₹ Crore



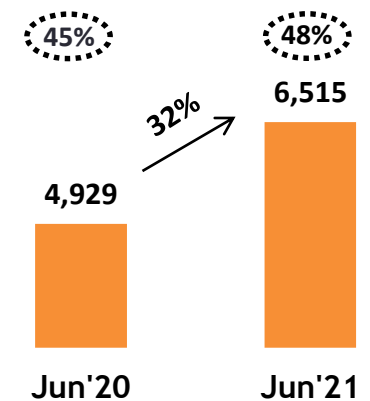
Total Deposits

₹ Crore



Retail Deposits<sup>3</sup>

₹ Crore



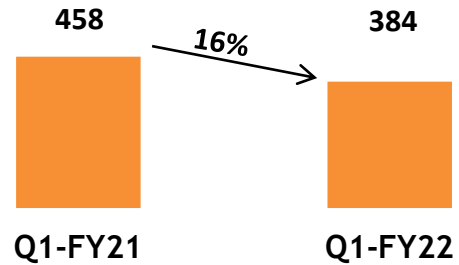
Note: 1 Includes 144 URCs  
2 Includes 53 Automated Cash recyclers  
3 Retail Deposit as a % of Total Deposit



# Q1FY22 - KEY HIGHLIGHTS

## Net Interest Income

₹ Crore

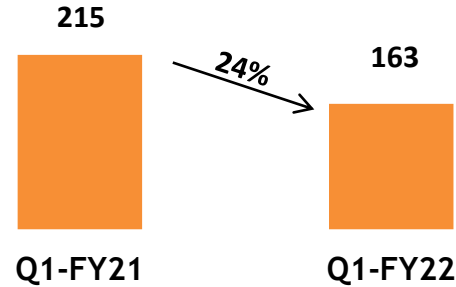


## Net Interest Margin

**8.0%**  
Vs.  
**10.2%**  
Q1-FY21

## Pre-provision Operating Profit (PPOP)

₹ Crore

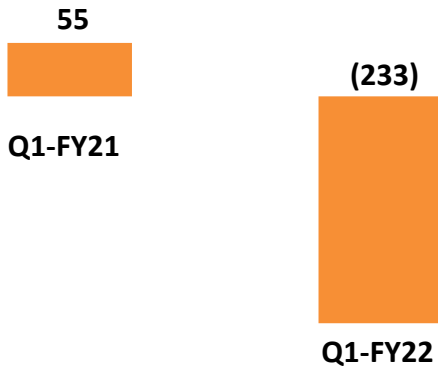


## GNPA

**9.8%**  
Vs.  
**1.0%**  
Jun'20

## PAT

₹ Crore



## ROA

**(4.7%)**  
Vs.  
**1.2%**  
Q1-FY21

## ROE

**(30.1%)**  
Vs.  
**6.8%**  
Q1-FY21

## NNPA

**2.7%**  
Vs.  
**0.2%**  
Jun'20

Note: Numbers mentioned in ( ) are negative

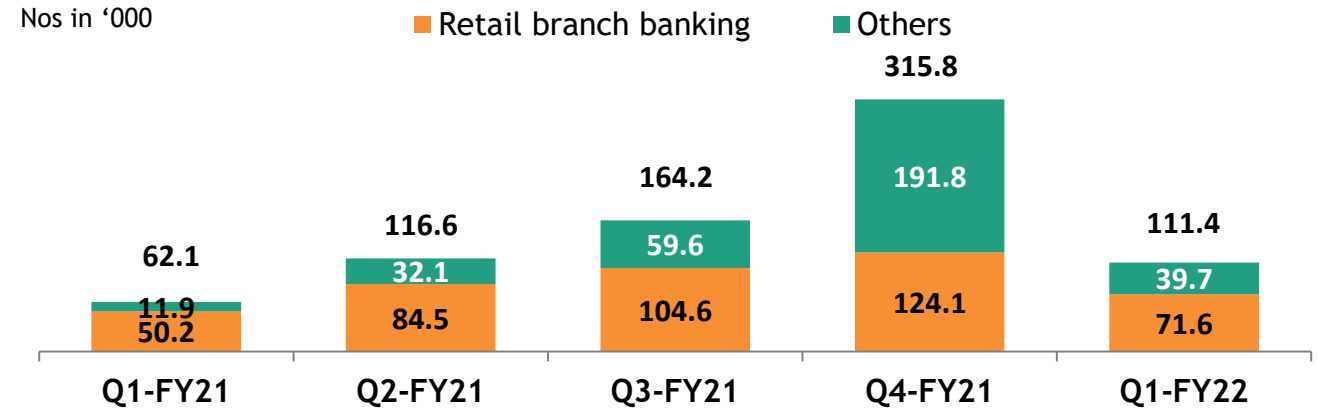




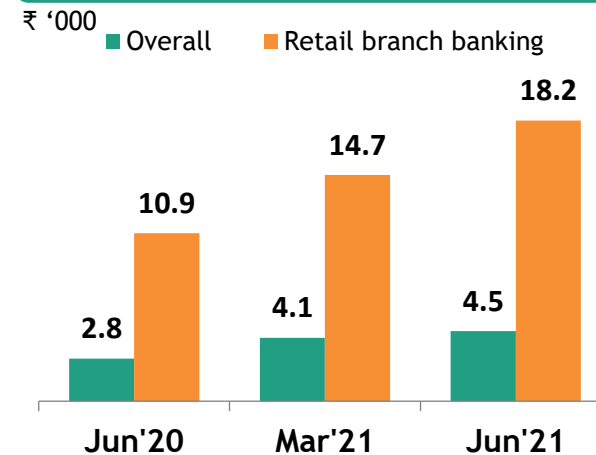
# LIABILITIES - RETAIL BRANCH BANKING DRIVING GROWTH

- **Total deposits grew 24% Y-o-Y to ₹ 13,673 Cr**
- **Retail deposits grew 32% Y-o-Y; contributing to 48% of total deposits in Jun'21 vs 45% in Jun'20**
- **CASA deposits grew 77% Y-o-Y; 20% as of Jun'21**
  - **Retail Branch banking CASA grew 129% Y-o-Y; contributes 71% to total CASA**
- **Focus on value-add products to drive average balances**
  - Average balance for Retail Branch Banking SA moved to 18k from 11k/ 15k Y-o-Y/ Q-o-Q
  - Average balance of new SA acquisition by retail branch banking in Q1-FY22 is ₹ 42k vs ₹ 16k in Q1-FY21 and ₹ 21k in Q4-FY21
  - Ex-salary, average balance for Retail Branch Banking SA now at 20K (53k for Q1 acquisition)

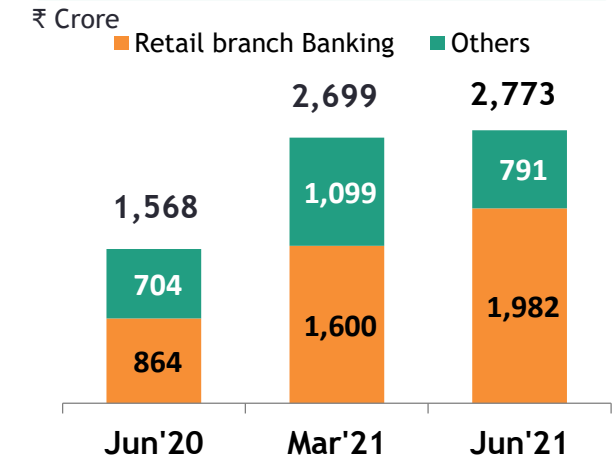
## Retail branch banking driving customer acquisition



## Improving Average SA balances



## CASA: Strong growth





# ASSETS UPDATE (1 / 2)

## MicroBanking

- **Collections:** COVID 2.0 affect collections - Jul'21 witnessed significant improvement
  - 93% in Jul'21; 77% in Jun'21 vs. 94% in Mar'21
  - South, Maharashtra and West Bengal witnessed higher impact on collections due to severe restrictions; significant improvement in Jul'21 with ease in restrictions; good traction in early delinquencies
  - Collection efficiency of 87%+ in Jun'21 for post Mar'20 disbursements; 94% for Q1 FY22 disbursements
- **Disbursement**
  - Disbursements ₹ 810 Cr up 108% Y-o-Y, down 76% Q-o-Q
  - Provided liquidity support to existing customers for businesses revival - 85% loans to existing customers
  - New customer acquisition was impacted with only 28k new customers acquired in Q1-FY22
- **Expanding reach via Fintech, payments bank tie-ups, money mitra outlets**
  - Added 1,600+ outlets in Q1 taking total to 11,000+ as of Jun'21
- **Digital collections**
  - Q1FY22 cashless collections at 16% up from 11% in Q4-FY21
  - Additionally 35% of the repayment supported by CMS ( Airtel Payments Bank, PayNearby) in Q1 FY22 (30% in Q4 FY21)

## Affordable Housing

- **Collection efficiency:** expediting legal process to aid collection
  - 93% in Jul'21; 91% in Jun'21 vs. 96% in Mar'21
- **Disbursements** at ₹ 112 Cr in Q1-FY22 vs ₹ 324 Cr in Q4-FY21 vs ₹ 17 Cr in Q1-FY21
  - New case log-ins in June bounced back to pre-second wave levels; improved to highest ever in Jul'21
  - Jun'21 disbursement at ₹ 64 Cr with focus on better customer segments with regular income streams



# ASSETS UPDATE (2/2)

## MSE

- **Collection efficiency (MSE Secured)** - 87% in Jul'21; 82% in Jun'21 vs. 90% in Mar'21; expediting legal process to aid collection
- **Disbursements at ₹ 106 Cr vs ₹ 276 Cr in Q4-FY21; ₹ 12 Cr in Q1-FY21**
  - Business volume picked up in Jun'21 with disbursement at ₹ 43 Cr, after a dip in May'21 due to COVID 2.0
  - New case log-ins in June bounced back to pre-second wave levels; improved to highest ever in Jul'21 - focus continues on Semi-formal and Formal segments
  - NavNirman loan (ECLGS scheme) - ₹ 0.7 Cr addition; total as of Jun'21 - ₹ 59 Cr
  - Fintech tie-up for Supply Chain finance (live since Jan'21) - ₹ 59 Cr in Q1-FY22 vs ₹ 42 Cr in Q4-FY21

## Personal Loans

- **Collection efficiency** - 88% in Jul'21/ Jun'21 vs. 91% in Mar'21
- **Disbursements at ₹ 27 Cr against ₹ 44 Cr in Q4-FY21; business was re-launched in Jul'20**

## Vehicle Finance

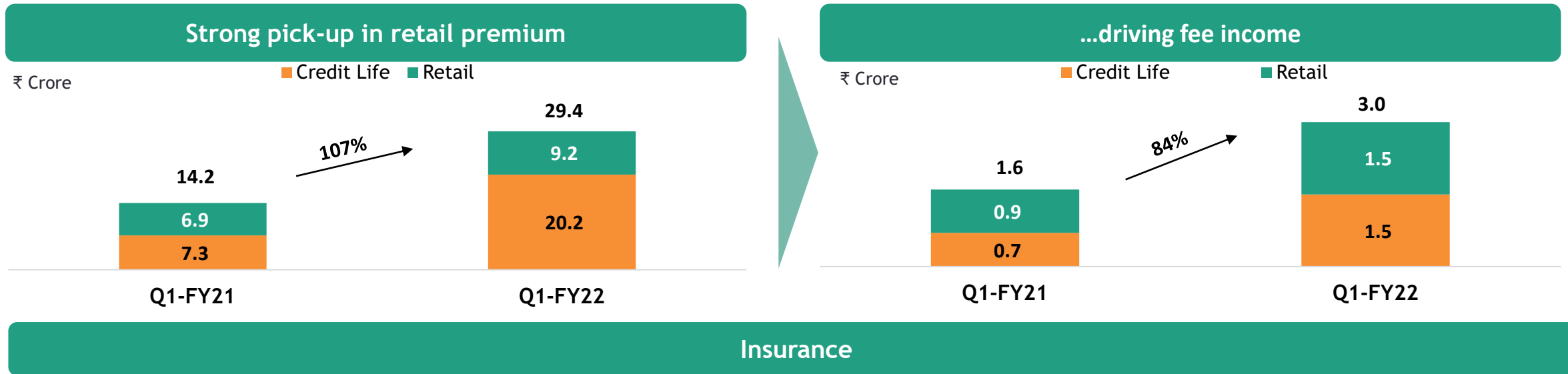
- **Collection efficiency** - 92% in Jul'21; 86% in Jun'21 vs. 99% in Mar'21
- **Disbursements at ₹ 19 Cr vs ₹ 2 Cr in Q1-FY21 & ₹ 38 Cr in Q4-FY21**
- **Launched digital LOS for two-wheeler products in FY21, scaled to 100% in Q1FY22**

## FIG

- **Collection efficiency** - 99% in Jul'21; 98% in Jun'21 vs. 98% in Mar'21
- **Disbursements at ₹ 195 Cr vs ₹ 240 Cr in Q4-FY21, ₹ 41 Cr in Q1-FY21**
- **Focus on A & AA rated NBFCs, HFCs and MFIs to accelerate disbursements**



# THIRD PARTY PRODUCTS: FOCUS ON RETAIL PRODUCTS



## Product

- Addition of 6 new PAR\* products in Jun'21 which generated additional ₹ 40 lakh business - driving deeper customer penetration with better customer segmentation & product basket

## Distribution

- 98% of branches are equipped with IRDA certified professional
- 3,056 IRDA certified employees as of Jun'21
- WIP: Distribution through phone banking and digital modes being developed

## Technology/automation projects with Riskcovry

- Digital Insurance distribution project in final phase of IT development for 1st phase plan
- Paperless Hospicash product to go live in Aug'21
- Claims Modules of Insurance Partners is being developed

\* Participating insurance products



# NEW PRODUCTS

## Micro Banking

**Gold loan:** IT integration in-progress; retail branch banking to cross-sell; scaling up to 25 branches in Q2 (from currently 5 branches); plan to expand to 100+ branches in FY22  
**ECLGS loans:** Begun disbursement in Jul'21; ticket sizes are very small

## MSE

**Credit Guarantee Trust for MSE scheme:** Launched Term Loan, Overdraft and Cash credit facility; first cash credit product under MSE  
**Expected launch in Q2:**

- Term Loan, Overdraft and Cash credit for healthcare segment; part of Covid loan book as per RBI's 5<sup>th</sup> May'21 guidelines
- Working Capital Finance based on GST returns
- General Purpose LAP

## Others

**Mutual Fund:** AMCs shortlisted; IT integration in process; distribution by driving NISM certification across branches; digital offerings  
**Credit card:** Partnered with Fintech; seamless digital on-boarding; to be bundled with liability offerings  
**Bank Guarantee** product for capital & commodity market clients, Cooperative banks  
**Personal Loan:**

- Balance transfer product
- Digital Pre-approved loans with ticket size of ₹ 10k-500k
- Top-up loans for existing customers to improve customer retention

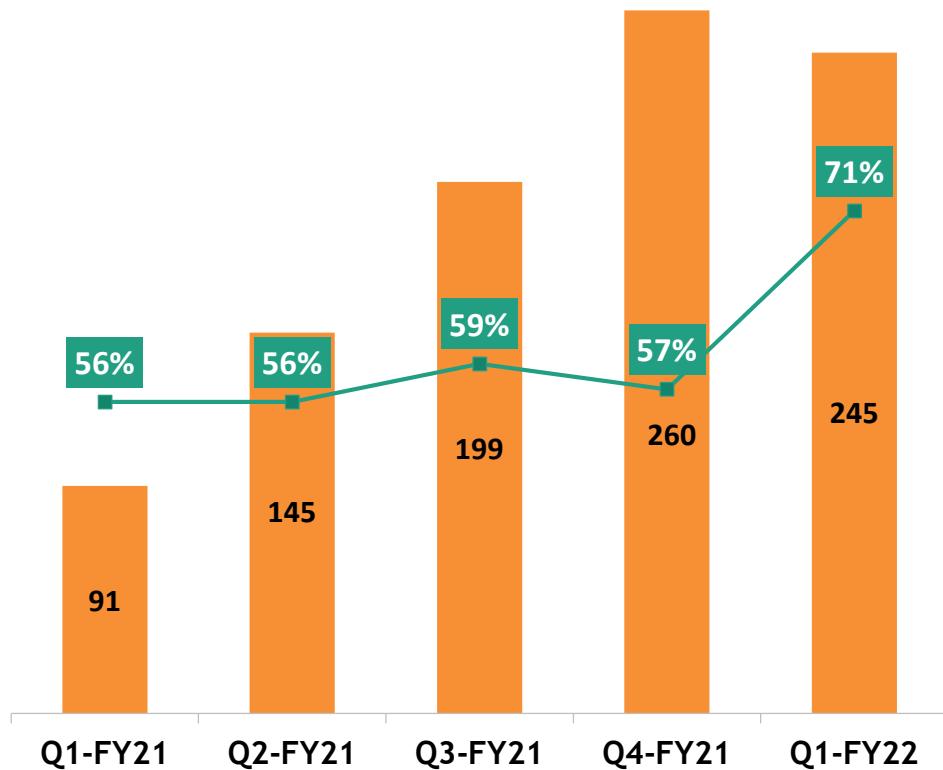
**Vehicle Finance:** Used-car loan



# INCREASING DIGITAL FOOTPRINTS (1/2)

## \*Increasing Digital Transactions (%)

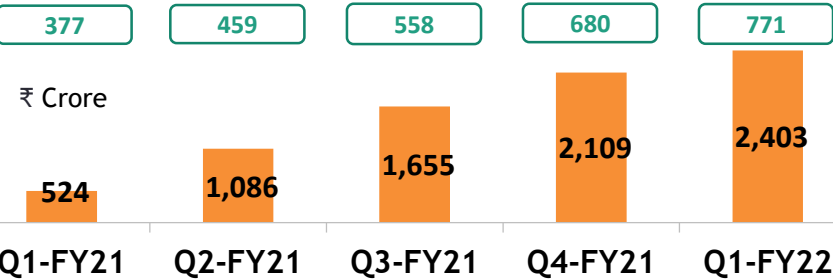
■ Total transactions (in Lakhs) ■ Digital transactions (%)



\*Basis CBS volumes ^Active customers as of period end

## UPI Transactions

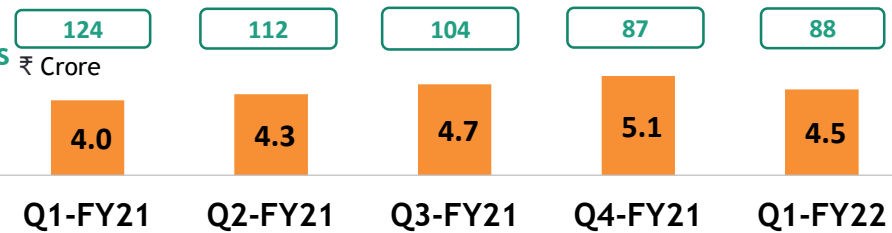
^Active Customers (in lakhs)



4.6x  
Y-o-Y

## Bill Payments

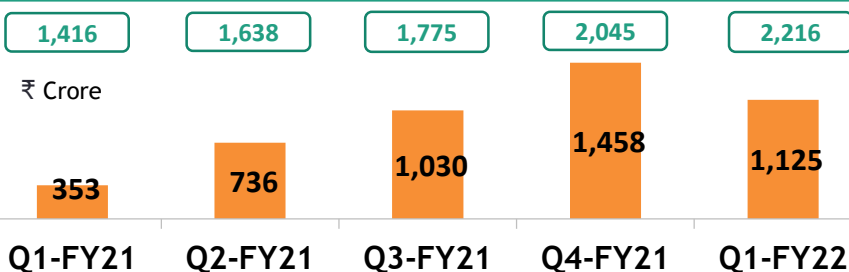
No. of Transactions (in lakhs)



1.1x  
Y-o-Y

## Business Net Banking

^Active Customers



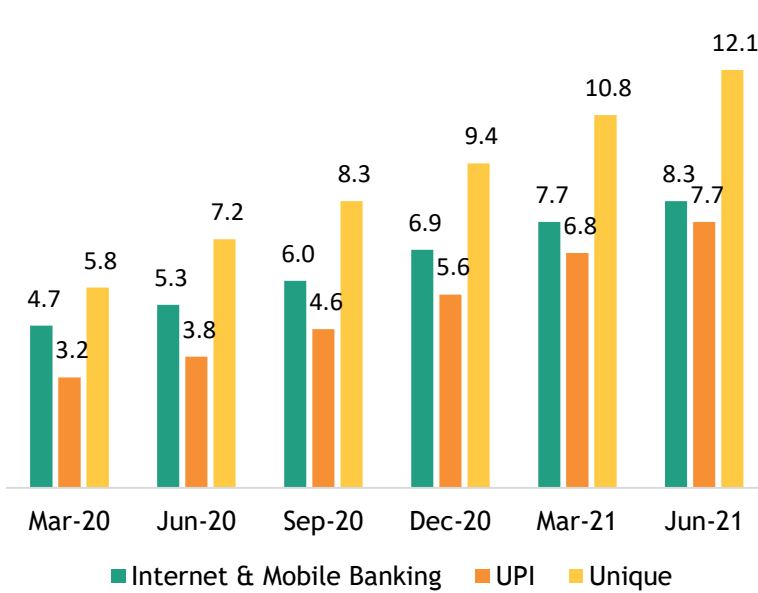
3.2x  
Y-o-Y



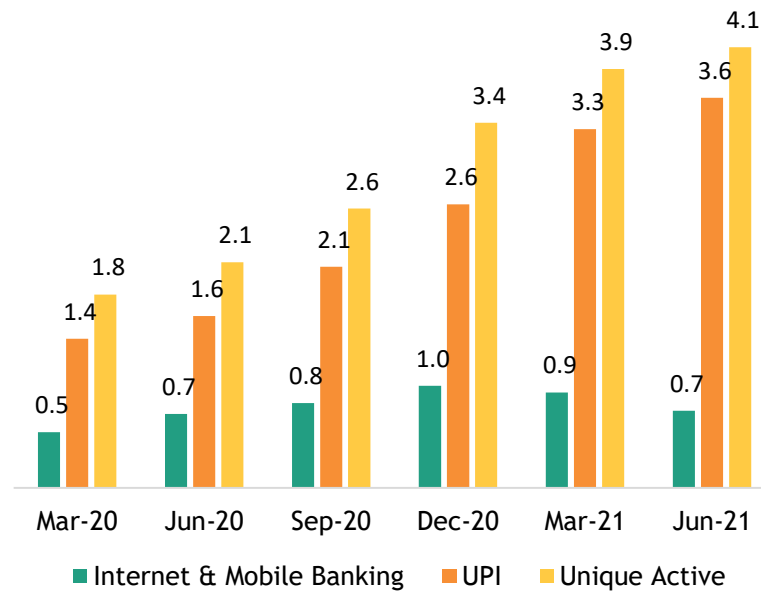
# INCREASING DIGITAL FOOTPRINTS (2/2)

Digital penetration among customers continues to show a healthy increase

Registered Customers (in lakhs)



Transacting Customers (in lakhs)



**Ujjivan SFB is ranked 1** among SFBs in terms of transactions volume in Mar'21 with market share ranging from 45-50%

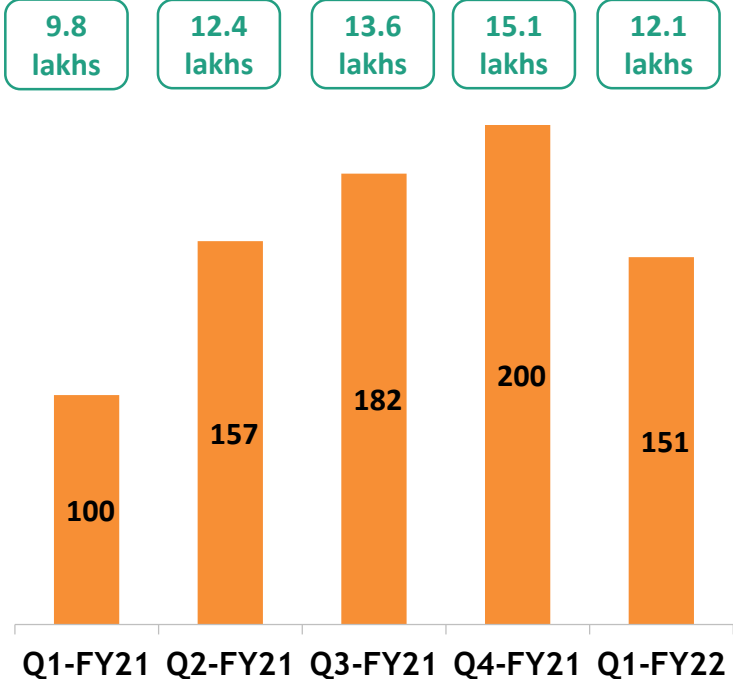
Among 407 Banks reporting Mobile Banking transactions to RBI, Ujjivan SFB ranked 32 in Mar'21 (vs 37 in Mar'20)

POS Transactions

No. of Transaction (in box)

Value in ₹ Crore

1.5x Y-o-Y



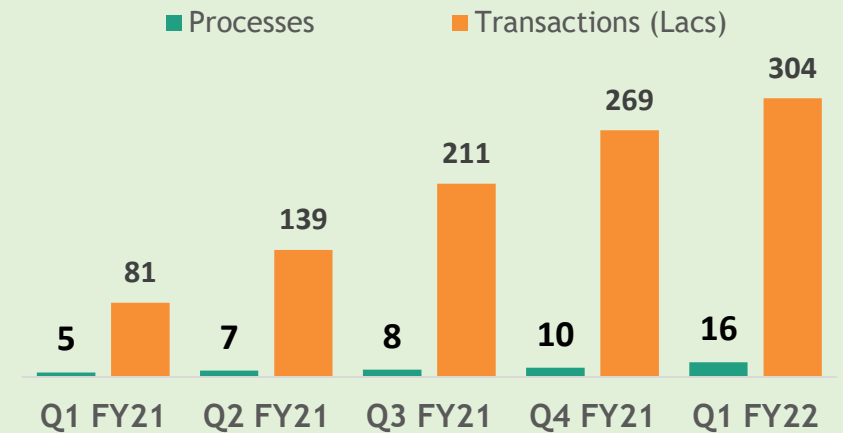
# DIGITAL INITIATIVES AIDING PROCESS IMPROVEMENT (1 / 2)



## Robotic Process Automation

- 16 processes across business verticals completely automated of which 2 are completely unattended (RTGS, NEFT Recon)
- RPA handles 1 Cr transactions / month; becoming a key driver towards ensuring business continuity during Covid 2.0
- On-boarded platinum partners of our RPA platform provider to fast-track RPA roadmap
- 15 in development stage, expected to be automated in Q2

### RPA processes deployed with rising transactions



## Artificial Intelligence

- Multi-lingual Bot introduced on Bank website; extended this to Facebook to improve conversions from digital marketing campaigns; achieving a healthy 9.2% conversion
- An enhanced Intelligent Bot for FAQs, lead generation and customer experience will be piloted for launch in Q2-FY22



# DIGITAL INITIATIVES AIDING PROCESS IMPROVEMENT (2/2)



## Enhancing customer life cycle value

- Automated Customer Engagement (ACE) platform implemented for improved customer engagement and enriching Customer Life Time Value (CLTV) and is now integrated with Website, Mobile Banking, Internet Banking, Whatsapp, SMS & E-mail engines
- 50+ events configured for real-time trigger based customer campaigns across mobile banking, internet banking and website



## Data Analytics & Insights

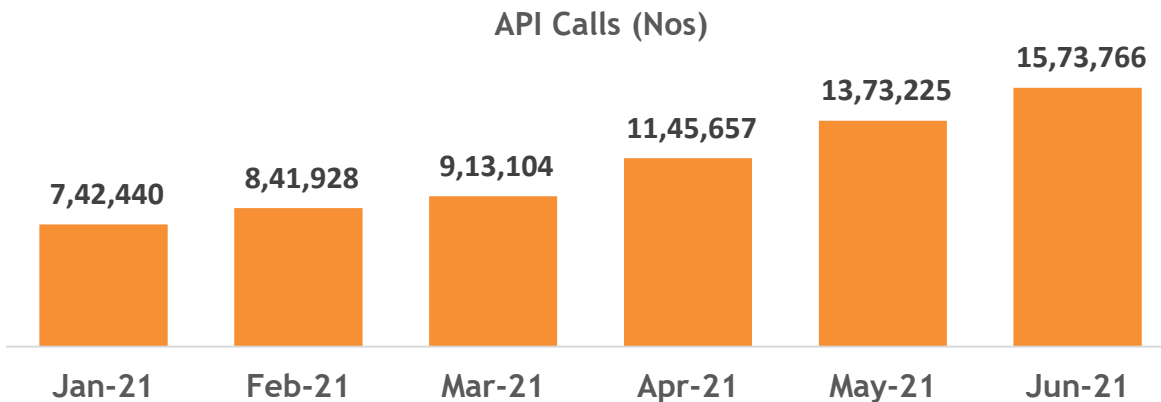
- Customer Profitability scorecard made for Branch Banking customers to:
  - Acquire new, profitable customers,
  - Cross-sell to existing customers
  - Provide differentiated service to customers
  - Migrate customers to more profitable products and services
- Systematically moving to scorecard-based underwriting across all products

# API BANKING: CUSTOMER ACQUISITION & FAST TRACKING INTEGRATION



SIMPLE PROCESS FOR IMPLEMENTING API BANKING PARTNERSHIPS THROUGH A SINGLE WINDOW CLEARANCE

Steady increase of API calls from existing partnerships

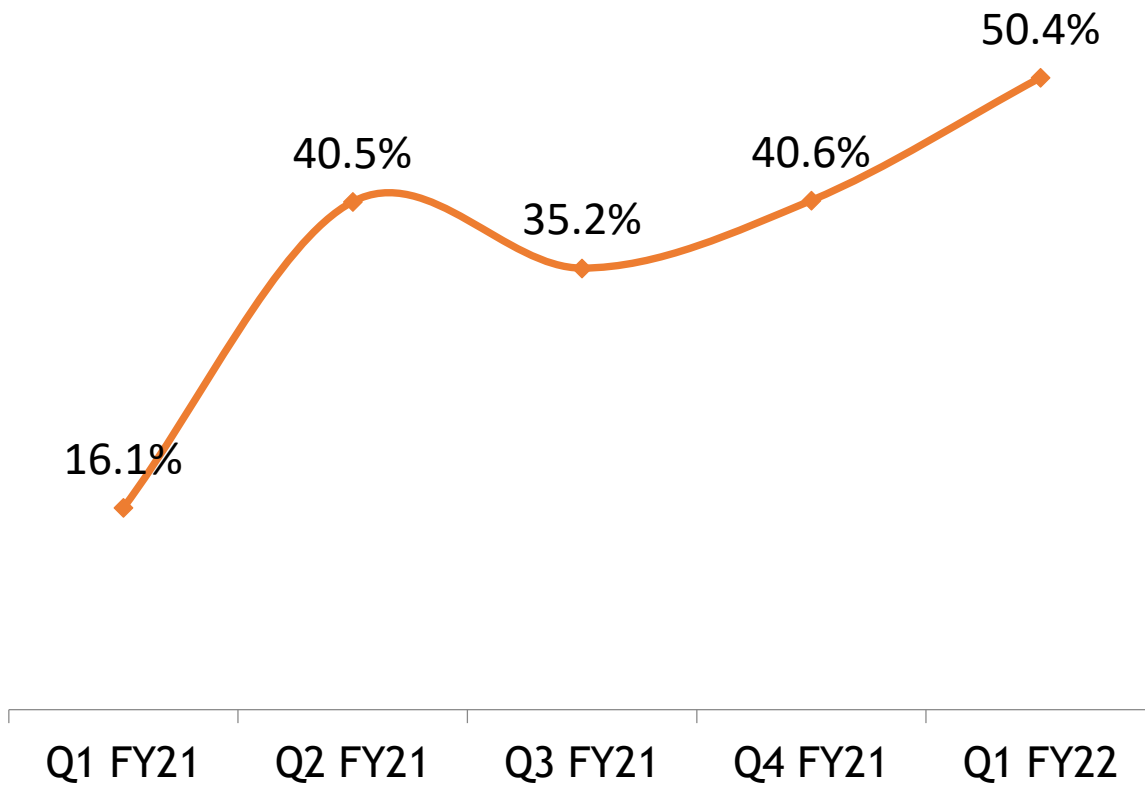


- API Banking Strategy and fintech outreach program in place
- Documentation of entire API stack displayed and available for fintechs to build prototypes
- Entire bank available in 159 APIs for fintechs
- Dedicated portal launched - [www.ujjivansfb.in/apibanking](http://www.ujjivansfb.in/apibanking)
- Single window clearance through dedicated e-mail id & API Banking Team
- 6 Fintech partnerships live - 3 for Loan repayments and 3 for Digital Lending to personal loans and MSE customers



# FINTECH TOUCHPOINTS AIDING COLLECTIONS

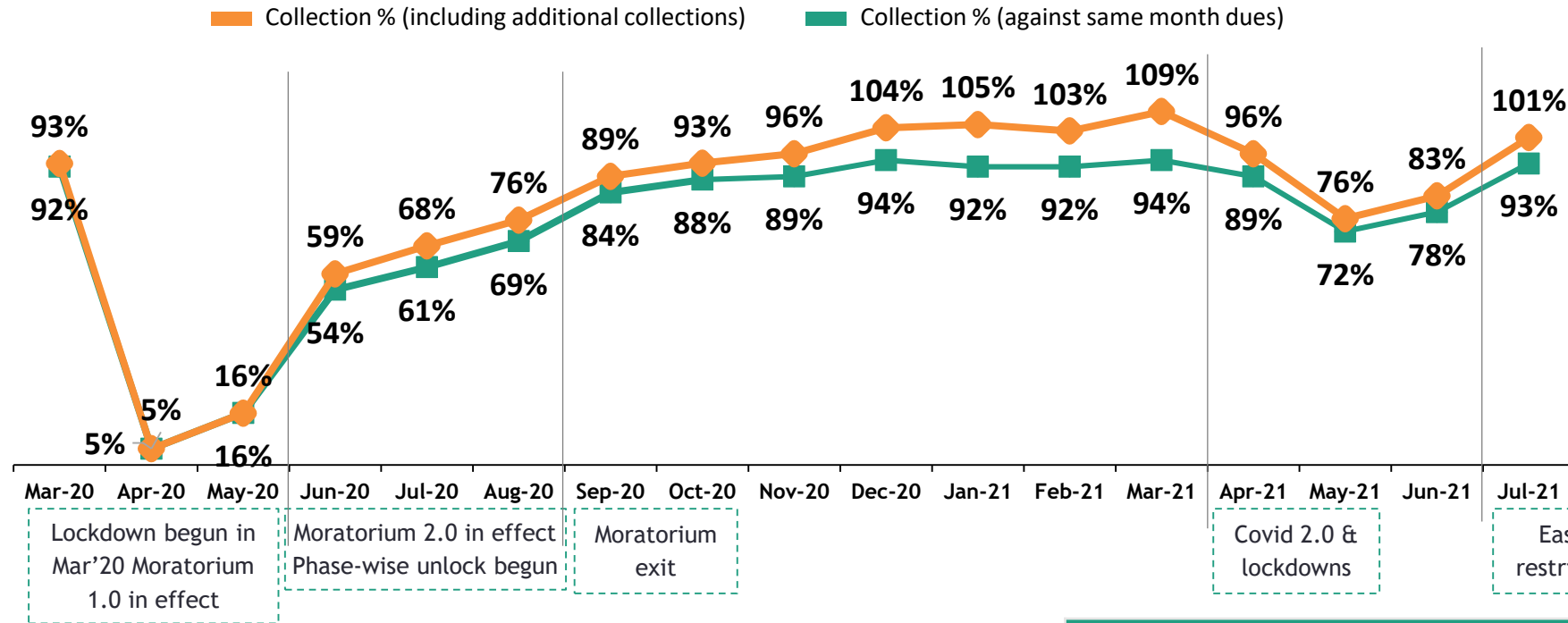
MicroBanking Digital & Fintech Collections %



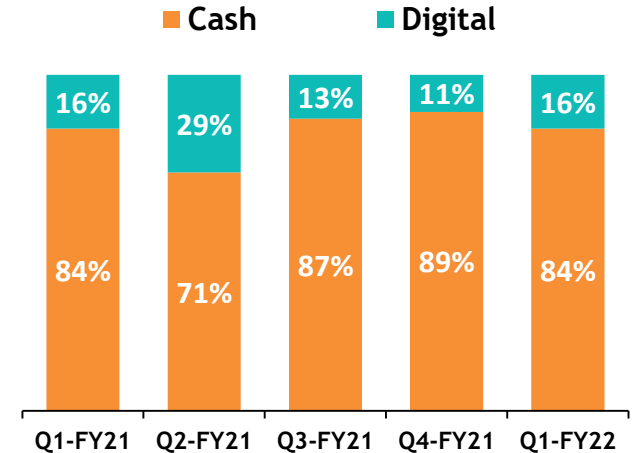
- Better prepared to manage collections in Covid 2.0 due to digital & fintech collections network set up in Q1-FY21
- Expansion of collection points through fintech (PayNearby, SETU) and payments bank (Airtel) - 11,000+ fintech partner outlets activated pan-India
- For MicroBanking, digital collections contribution increased to 16% in Q1-FY22 against 11% in Q4-FY21, including fintech touch points, it reached 50% in Q1-FY22
- WhatsApp based digital collections in pipeline
- In Q1-FY22, data analytics driven prediction models based on Early Warning triggers and geo-spatial analysis led to 11% incremental digital repayments



# COLLECTIONS: PICKING UP POST DIP IN MAY'21



## Digital vs cash collections



- Flexible & multiple modes of collections apart from traditional centre meetings/door-to-door collections
- Expediting legal process for collections in secured book

## States in terms of collections - June'21 (Bank level)

High collections	Coll %	OSP%	Low collections	Coll %	OSP%
Himachal Pradesh	99.6%	0.1%	Kerala	39.7%	1.7%
Uttar Pradesh	94.9%	4.4%	Assam	42.5%	2.1%
Haryana	94.0%	4.6%	Tamil Nadu	61.2%	16.4%
Rajasthan	93.4%	4.1%	Meghalaya	65.8%	0.1%
Chandigarh	93.3%	0.2%	Karnataka	66.9%	14.4%

Note: Collection efficiency - collections for the period against dues for the period. It does not include pre-closures and any advance or future payments  
Excludes OD accounts as of 29<sup>th</sup> Feb'20



# COLLECTION EFFICIENCY (1/2)

₹ Crore	Feb'21				Mar'21				Apr'21			
Verticals	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection
MicroBanking	894.7	822.4	92%	85.9	940.6	885.0	94%	105.0	934.0	825.5	88%	53.0
MSE (Secured)	19.2	17.0	89%	12.0	19.8	17.8	90%	19.0	20.9	18.1	87%	9.1
MSE (Unsecured)	4.9	3.0	62%	0.5	4.6	2.9	63%	0.7	4.6	2.2	48%	0.0
Affordable Housing	26.0	24.4	94%	14.6	26.9	26.0	96%	27.2	27.9	25.5	91%	14.5
Personal Loan	4.5	4.1	90%	-	4.6	4.2	91%	-	5.0	4.4	88%	0.9
Vehicle Loans	1.9	1.6	88%	0.1	2.1	2.1	99%	0.0	2.8	2.7	96%	0.1
FIG Lending	37.7	36.9	98%	0.2	41.4	40.6	98%	0.6	34.3	33.6	98%	0.0
<b>Total</b>	<b>988.8</b>	<b>909.4</b>	<b>92%</b>	<b>113.2</b>	<b>1,040.0</b>	<b>978.6</b>	<b>94%</b>	<b>152.5</b>	<b>1,029.6</b>	<b>912.0</b>	<b>89%</b>	<b>77.5</b>

Note: Excludes OD accounts as of 29<sup>th</sup> Feb'20

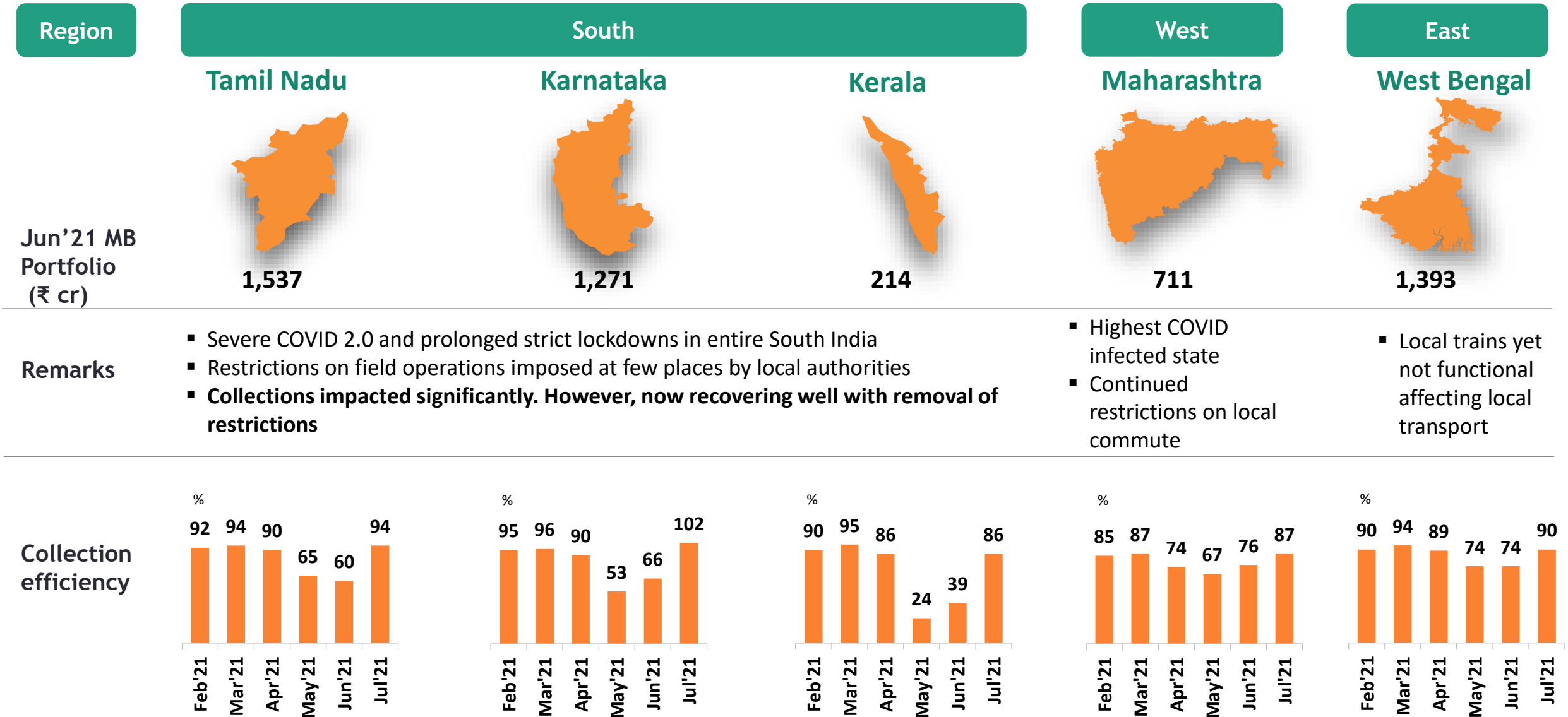


# COLLECTION EFFICIENCY (2/2)

₹ Crore	May'21				Jun'21				Jul'21			
Verticals	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection	Due	Collection	Collection %	Additional Collection
MicroBanking	955.9	679.4	71%	11.8	936.8	717.7	77%	33.2	841.6	782.0	93%	53.6
MSE (Secured)	22.4	16.7	75%	7.8	21.7	17.8	82%	11.7	21.3	18.6	87%	10.7
MSE (Unsecured)	5.4	1.9	35%	-	5.3	2.2	40%	0.2	4.8	2.0	41%	0.3
Affordable Housing	29.3	25.6	87%	13.7	29.5	26.7	91%	11.4	29.5	27.5	93%	10.1
Personal Loan	5.5	4.8	86%	0.1	5.8	5.1	88%	1.3	6.0	5.3	88%	1.2
Vehicle Loans	3.6	3.1	86%	0.0	4.0	3.4	86%	0.1	4.1	3.8	92%	0.4
FIG Lending	37.0	36.2	98%	-	44.8	44.0	98%	-	55.0	54.2	99%	-
<b>Total</b>	<b>1,059.2</b>	<b>767.6</b>	<b>72%</b>	<b>33.4</b>	<b>1,047.9</b>	<b>816.9</b>	<b>78%</b>	<b>57.9</b>	<b>962.3</b>	<b>893.3</b>	<b>93%</b>	<b>76.2</b>



# MICROBANKING - MAJOR STATES WITH LOW COLLECTIONS





# ASSAM: UPDATE ON MICROBANKING PORTFOLIO

- **Resolution announced by newly elected State Government**
  - All clients with loans from  $\leq 3$  lenders and Loan O/S below ₹ 1.25L eligible for relief under the scheme
    - Regular clients with no dues will get max lower of loan outstanding or ₹ 25K as a prompt payment incentive
    - Delinquent clients will get their over dues paid by the govt. and have to pay monthly instalments once regular
    - Those affected by Covid stress on livelihood/health etc. eligible for a one time waiver of the full outstanding
- **Execution and timeline:** Timeline of the relief implementation awaited
- **Impact:** Clear guidelines and eligibility list/methodology yet to be received from the authorities
- **Rub-on to Tripura:** Tripura witnessed temporary impact on collections due to severe lockdown and political interventions - Government/local political influencers announced moratorium even before RBI RF2.0 announcement
- **Ujjivan's Assam MB portfolio** is less than 2% of overall book with total provision of ₹ 61 Cr against GNPA of ₹ 94 Cr
- **Collection efficiency** improved to 59% in Jul'21

Particulars	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Jun'21
MB OSP (Rs. Cr)	375	405	385	364	315	247
% of MB Portfolio	3.4%	3.6%	3.7%	3.6%	2.9%	2.6%
% of Ujjivan Portfolio	2.6%	2.8%	2.8%	2.7%	2.1%	1.8%
MB Collection efficiency (%)	83%	39%	70%	80%	78%	41%
MB PAR-0 (%)	17.0%	14.2%	34.7%	35.3%	48.2%	74.8%
MB GNPA (%)	4.6%	4.3%	4.5%	4.7%	28.7%	38.0%



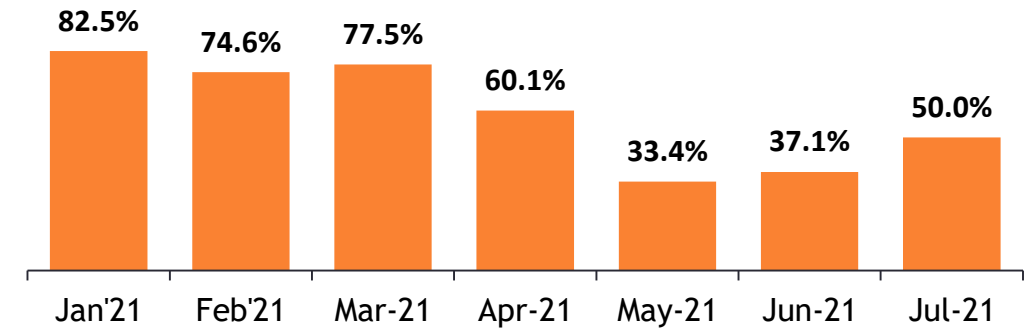


# RESTRUCTURED PORTFOLIO - MICROBANKING

## Resolution 1.0

- Collection efficiency was ~75% post restructuring; collections impacted as COVID 2.0 begun in April'21
- Dropped to 33%/ 37% in May'21/ Jun'21; improved to 50% in Jul'21
- Provision of ₹ 248 Cr on this book (as of Jun'21 book was ₹ 672 Cr; 9% of customers successfully closed accounts)
- As of Jun'21, 73% of cases slipped into SMA and NPA on account of COVID 2.0

## Book restructured under Resolution 1.0: Collection trend



## Resolution 2.0

- Collection efficiency dropped from ~94% in Mar'21 to 72% in May'21; huge base of regularly paying customers became delinquent
- Non-delinquent customers as of Mar'21 (largely who were regular during the first wave) considered for restructuring
- Restructured 16,138 accounts (₹ 39 Cr) in Jun'21; including ₹ 8 Cr from Resolution 1.0 bucket
- ₹ 11 Cr provision on book restructured so far under Resolution 2.0



# RESTRUCTURED PORTFOLIO - OTHER RETAIL ASSETS

## Resolution 1.0

- **MSE:** 79 accounts with portfolio of Rs. 13.4 Cr
- **Affordable Housing:** 121 accounts with portfolio of Rs. 13.8 Cr
- Restructuring was immediately followed by COVID 2.0. Thus, analysis of repayment will not show correct picture
- Provision of ₹ 2.5 Cr on this book

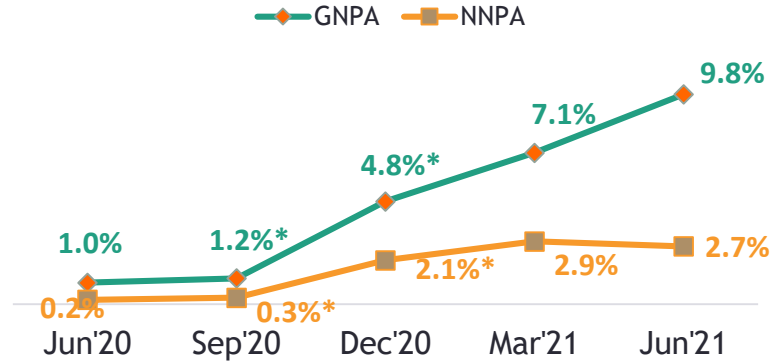
## Resolution 2.0

- Customers under stress and non-NPA being considered under Resolution 2.0
- EMI holiday, principal holiday, tenure extension or combination of these are being used to restructure
- **MSE:** 165 accounts with portfolio of Rs. 20.8 Cr in Q1FY22
- **Affordable Housing:** 126 accounts with portfolio of Rs. 10.6 Cr in Q1FY22
- Provision of ₹ 7.0 Cr on this book

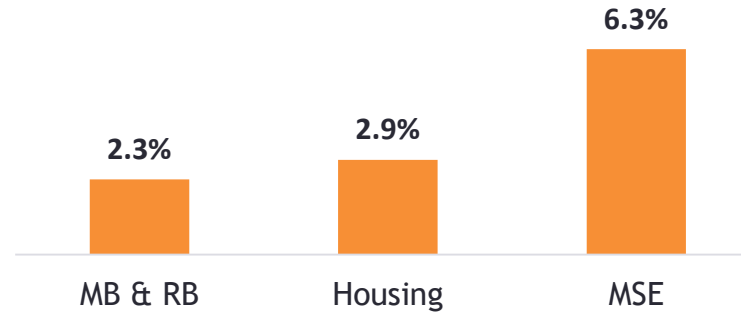


# BOOK COVERAGE AT 8.2%, PCR AT 75%, NNPA AT 2.7%

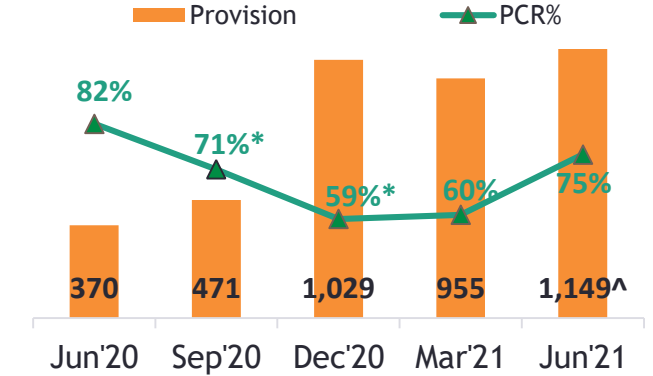
## GNPA & NNPA



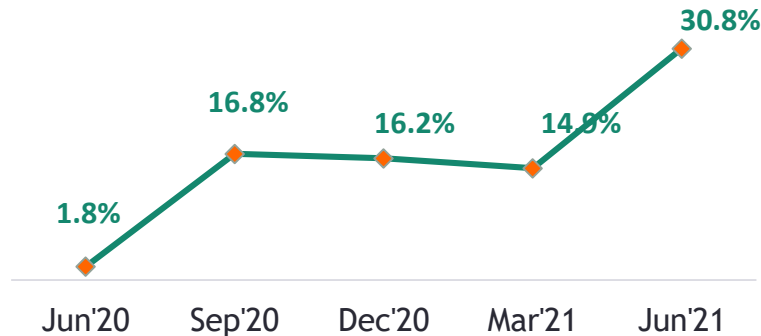
## NNPA Q1FY22 (segment wise)



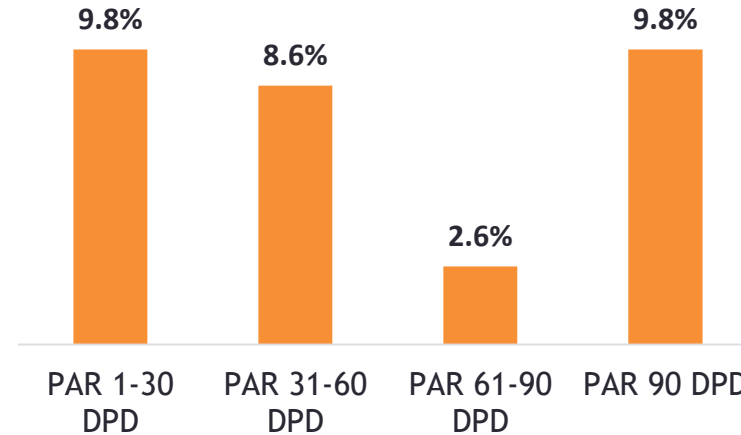
## Total Provision (₹ in crore) & Provision Coverage Ratio



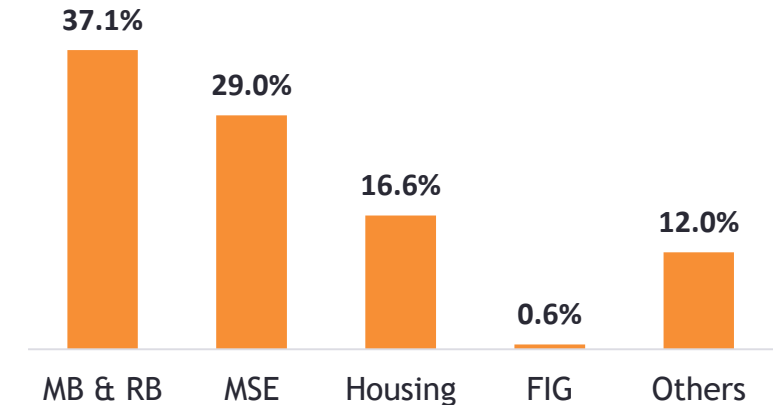
## Portfolio at Risk (PAR-0)



## Portfolio at Risk (bucket wise)



## PAR-0 (segment wise)



\*Stated as Proforma number in Q3FY21 & Q2FY21  
Reported GNPA/NNPA for Q3FY21 was 1.0%/0.05%; Q2FY21 was 1.0%/0.1%  
Reported PCR for Q3FY21 was 95% and Q2FY21 was 86%

₹ 280 Cr of write-offs in Q1FY22

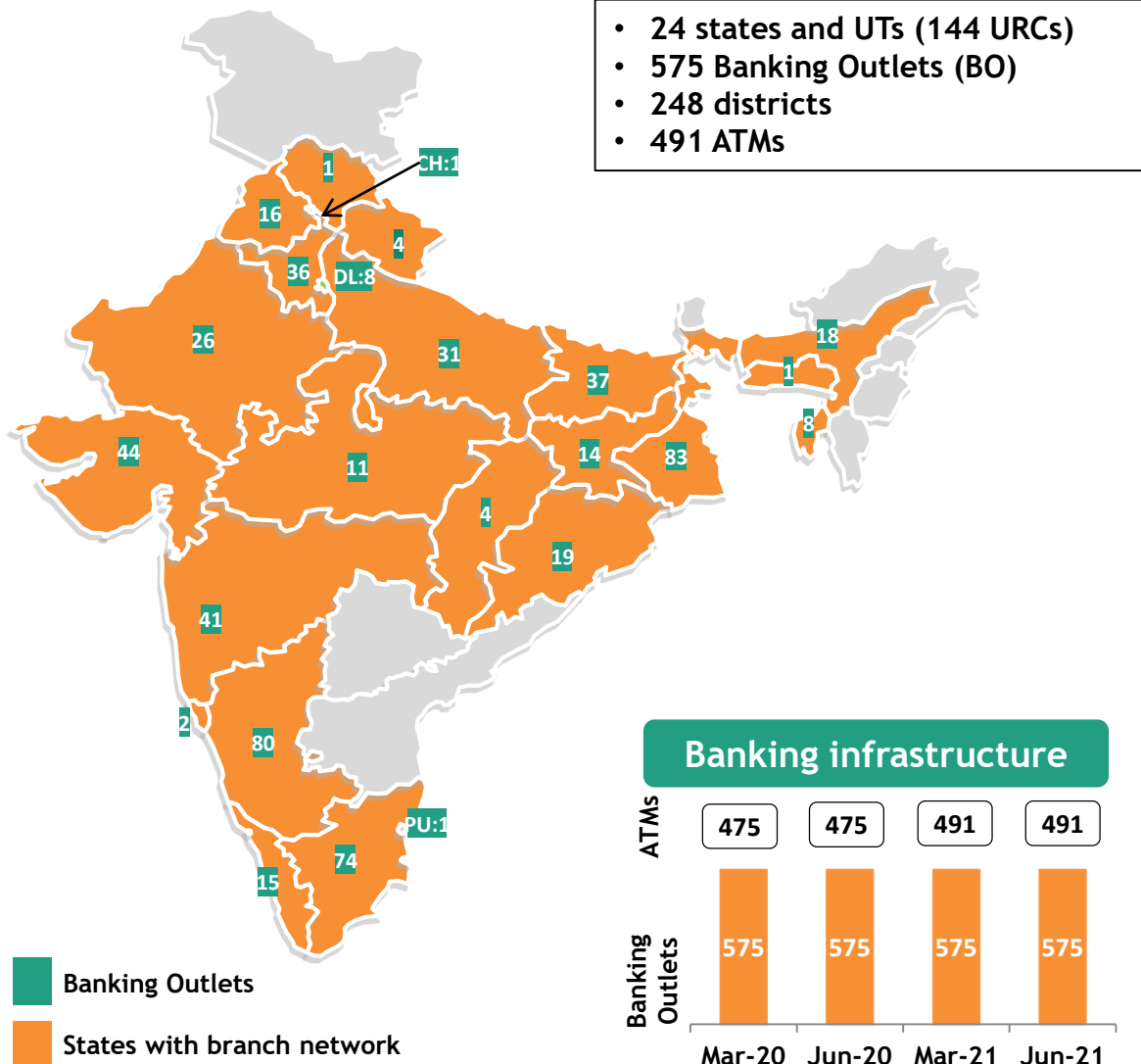
^Q1FY22 PCR includes Rs 250 cr of floating provision; As of 31<sup>st</sup> Mar'21 bank was carrying Covid provisions of ₹ 172 Cr, not eligible for PCR computation



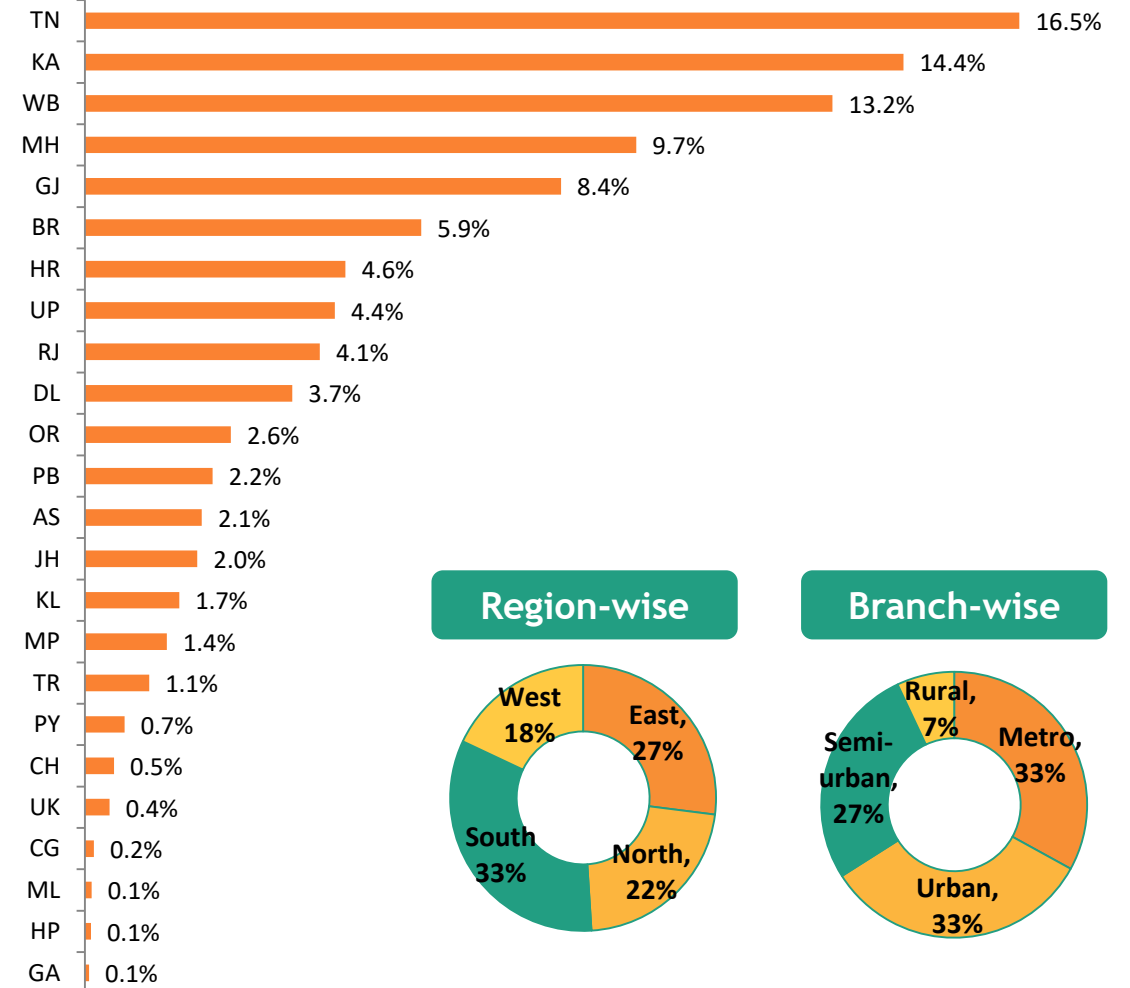
# Business Overview



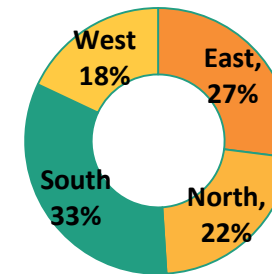
# WELL DIVERSIFIED PAN INDIA PRESENCE



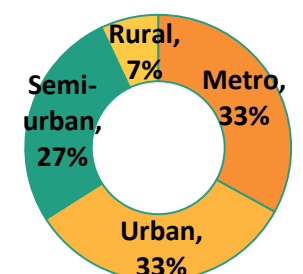
## Gross Advances (Jun'21)



## Region-wise



## Branch-wise

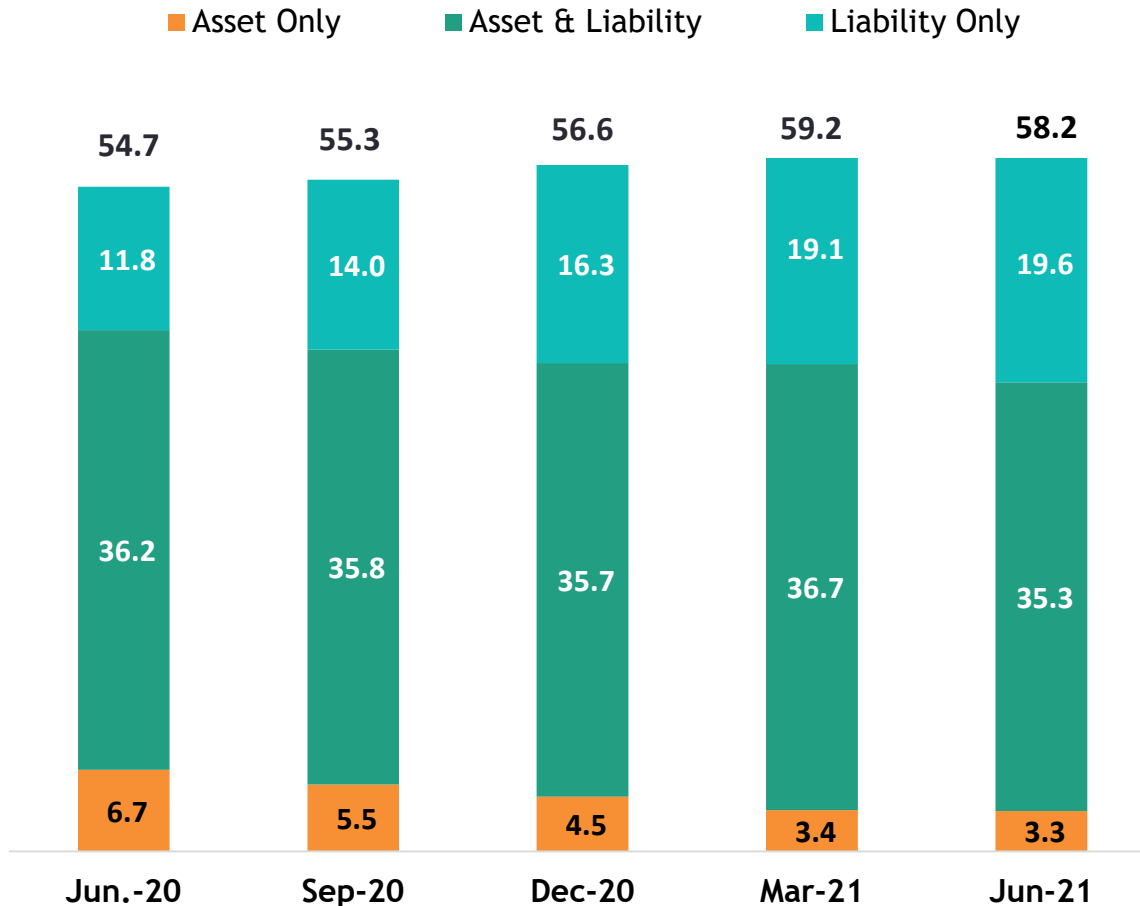


Total Gross Advances - ₹ 14,037 Cr

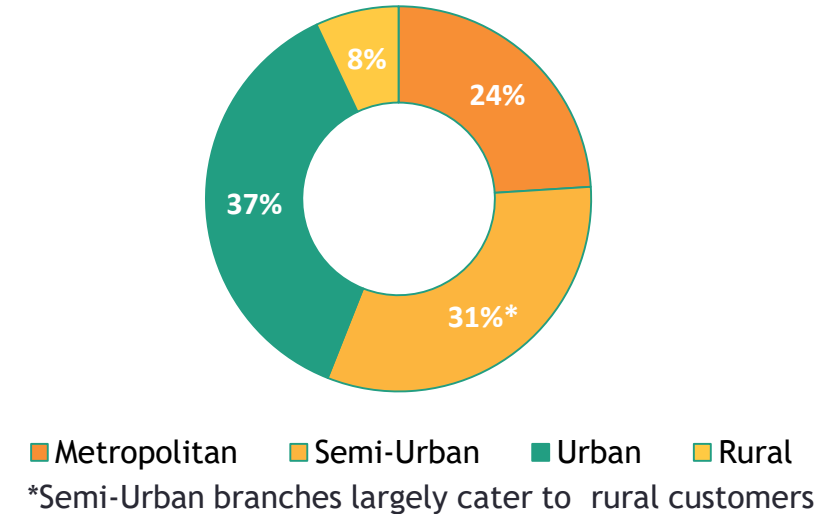


# EXPANDING LIABILITY CUSTOMER BASE

## Customer Base Growth



## Customer Base - Basis of Branch Classification

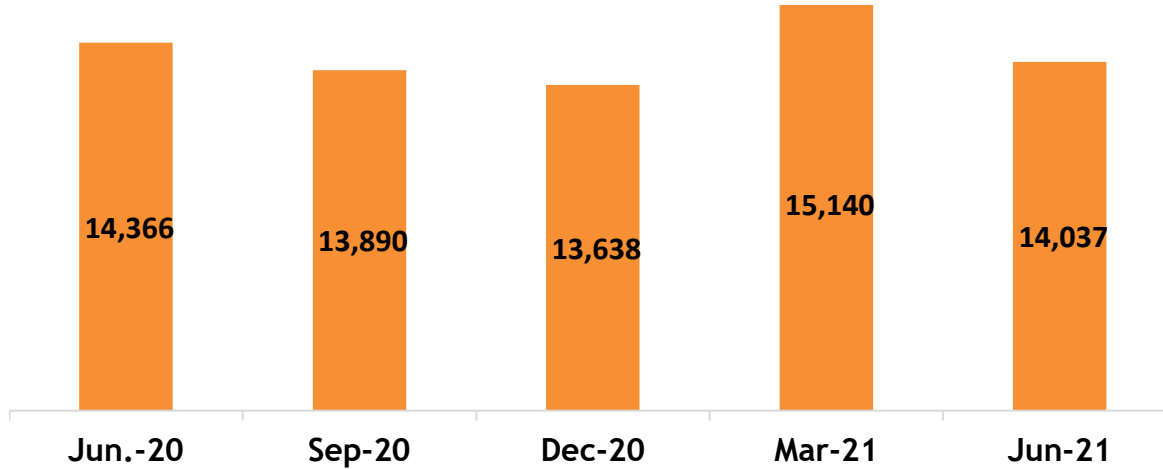


- Liability customers up by 14% vs Jun'20
- New customer acquisition continues with the uptrend during the quarter - Liability only customers at 19.6 lakhs vs 19.1 lakhs as on Mar'21

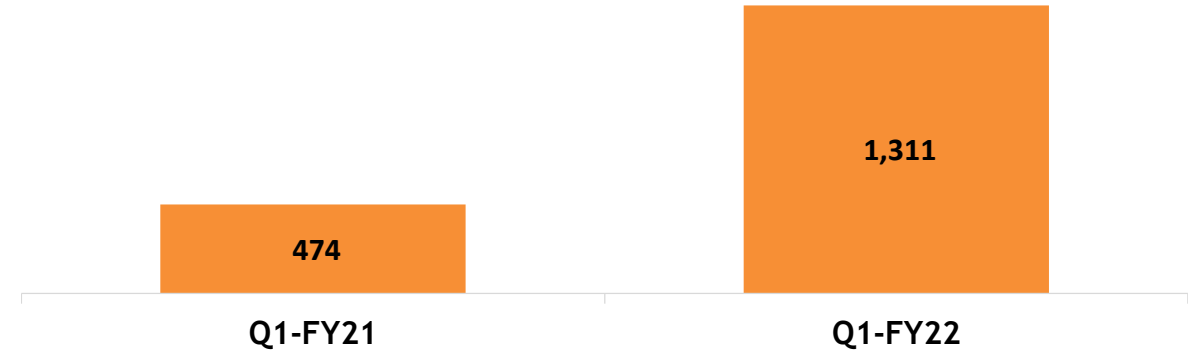


# GROSS ADVANCES AND DISBURSEMENT TREND

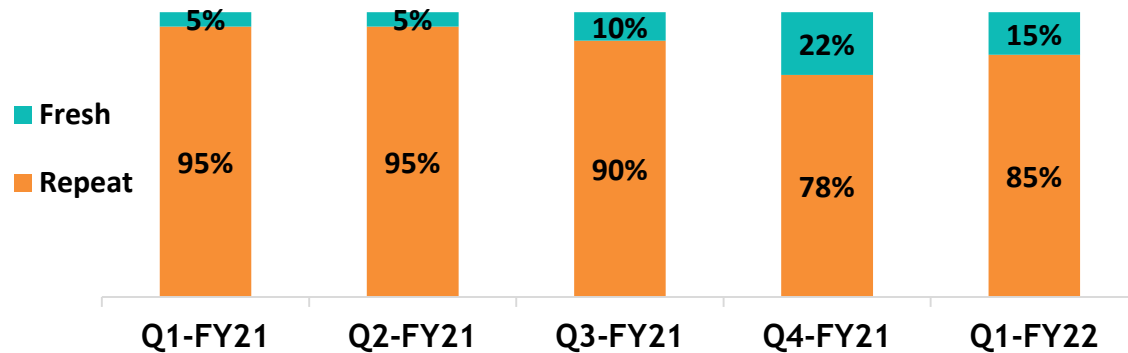
Gross Advances (₹ in crore)



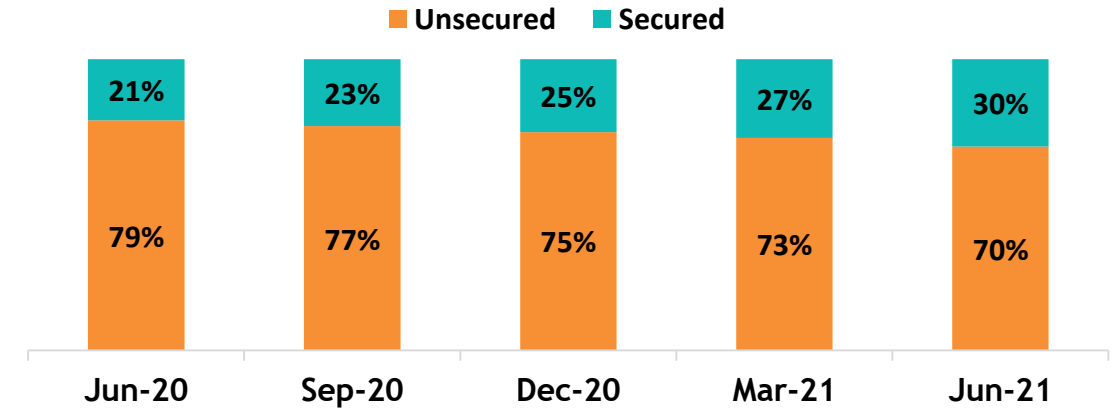
Total Disbursements (₹ in crore)



Microfinance Loan Disbursement (No. of Loans)



Portfolio Breakup

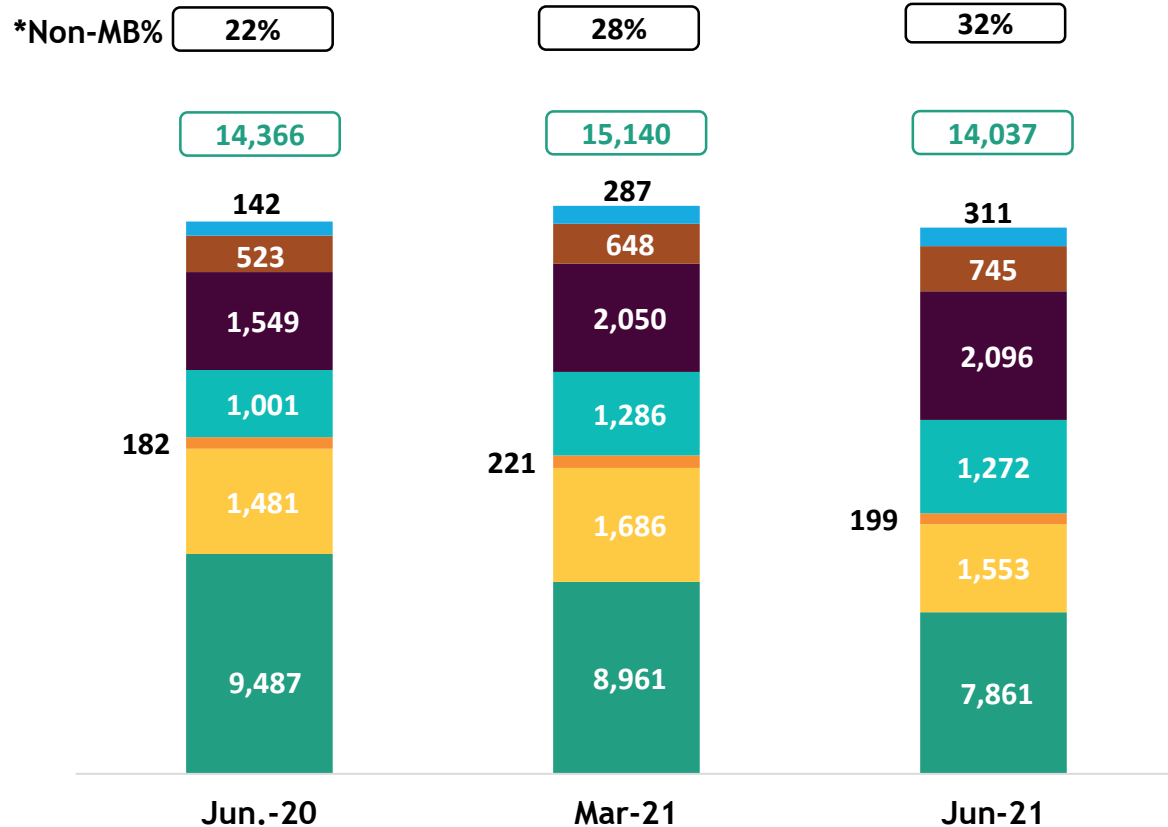




# DIVERSIFYING ASSET BOOK

## Gross Advances - Segment wise (₹ in crore)

- Group Loans
- MSE
- Others\*
- Micro Individual Loans
- Affordable Housing
- Agri & Allied Loans
- FIG



\*Non-Microbanking

Product	% Gross Advances	Growth Y-o-Y	Growth Q-o-Q
Group Loans	56%	(17%)	(12%)
Micro Individual Loans	11%	5%	(8%)
Agri & Allied loans	1%	9%	(10%)
<b>MicroBanking</b>	<b>68%</b>	<b>(14%)</b>	<b>(12%)</b>
MSE	9%	27%	(1%)
Affordable Housing	15%	35%	2%
FIG Lending	5%	42%	15%
Others	3%	154%	26%
<b>Total</b>	<b>100%</b>	<b>(2%)</b>	<b>(7%)</b>

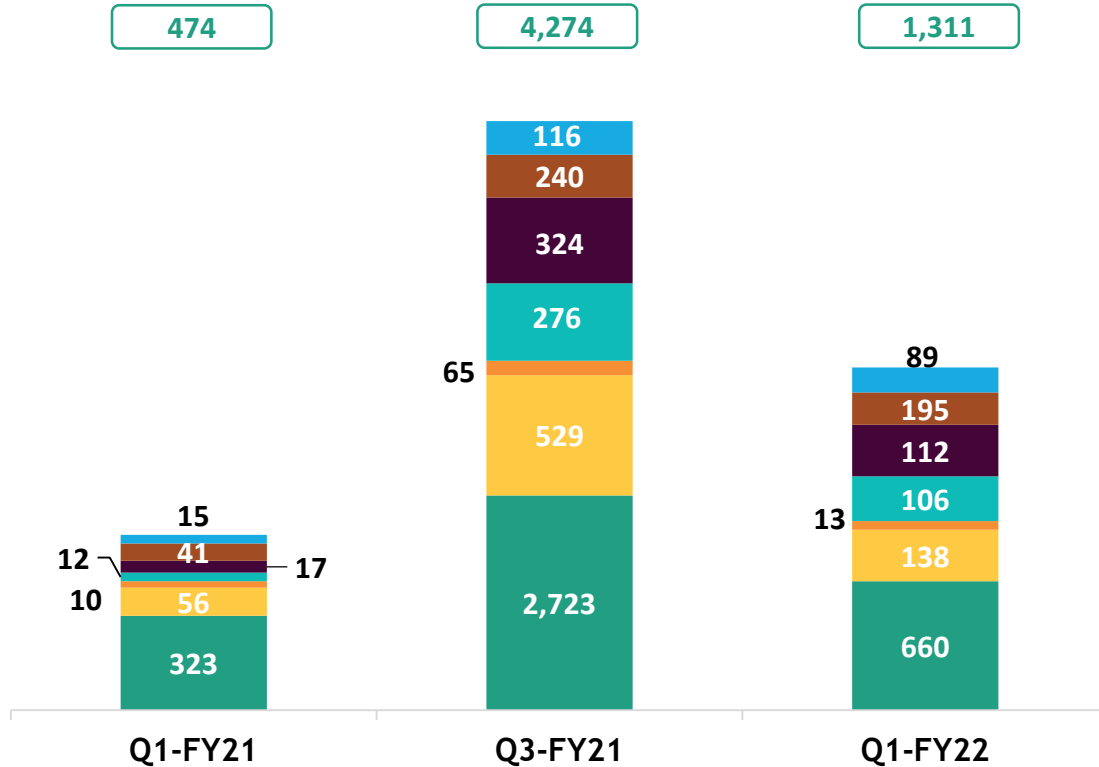




# DISBURSEMENT & AVERAGE TICKET SIZE

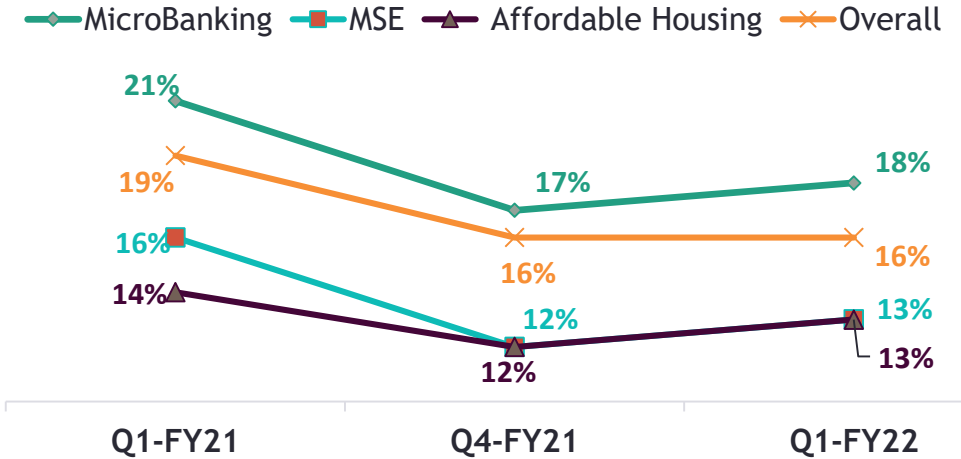
## Product wise Disbursement (₹ in crore)

- Group Loans
- MSE
- Others^
- Micro Individual Loans
- Affordable Housing
- Agri & Allied Loans
- FIG



^Includes Personal Loan, Vehicle loan, Staff Loan & others

## Yield (%) - Segment wise



## Average Ticket Size (₹)

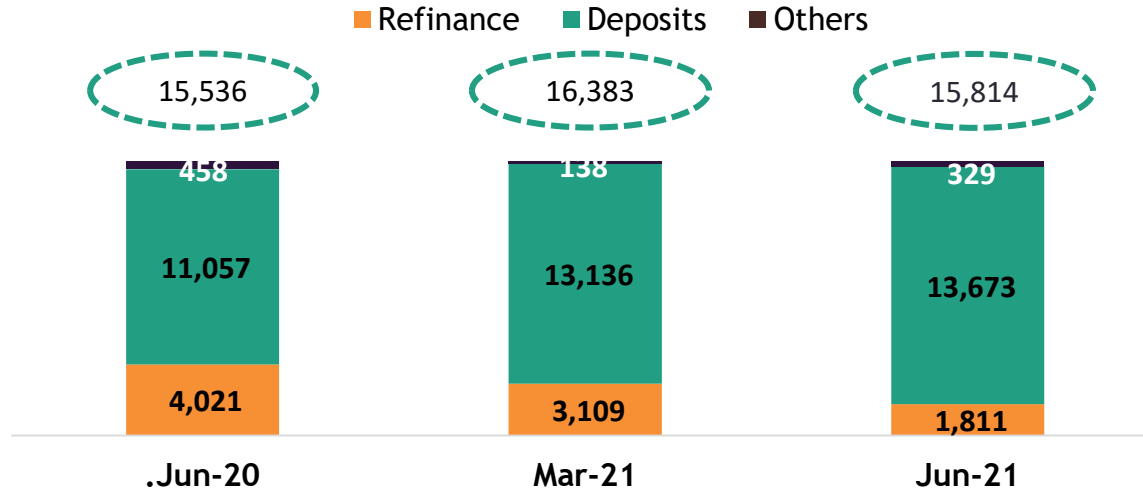
Product	Q1-FY21	Q4-FY21	Q1-FY22
Group Loans	39,068	38,463	39,445
Micro Individual Loan	102,100	1,13,909	1,08,390
MSE*	15.1 lakhs	19.8 lakhs	15.2 lakhs
Affordable Housing	9.5 lakhs	11.1 lakhs	11.2 lakhs

\*MSE ticket size is ₹15.3 lakhs in Q1FY22 if Navnirman loans under ECLGS scheme are included

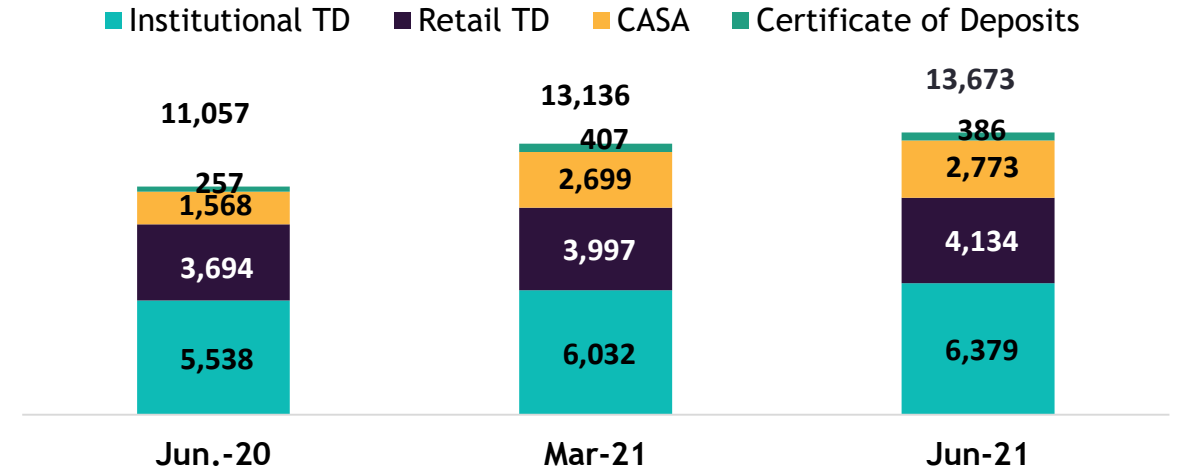


# LIABILITY: HEALTHY TRACTION IN RETAIL FRANCHISE

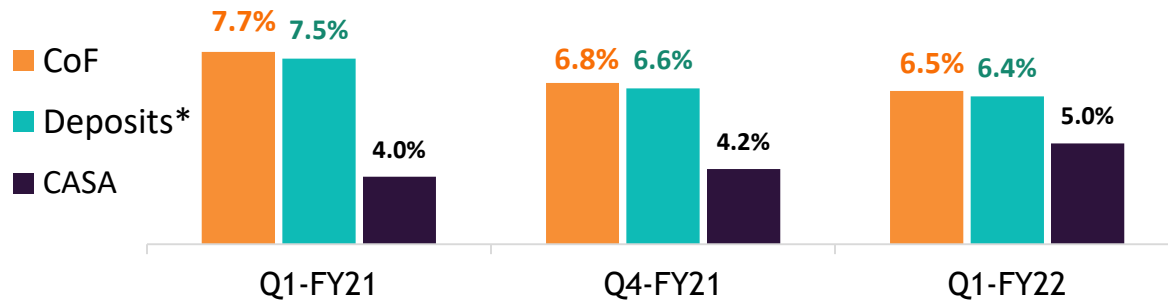
## Total liabilities profile (₹ in crore)



## Deposits break-up (₹ in crore)



## Cost of funds



- ❖ Comfortable ALM position
- ❖ Credit-Total Deposit: 103% vs 115% as of Mar'21
- ❖ Retail % share has increased to 48% from 45% in Jun'20
- ❖ Cost of Deposits declined 110 bps Y-o-Y due to higher contribution from CASA deposits; reaping benefits from existing banking outlets and digital offerings
- ❖ Ratings re-affirmed - CRISIL A1+ (₹ 2,500 Cr certificate of deposits); CARE A1+ (Long term bank facilities)

^ TD: Term Deposits, CASA: Current Account, Savings Account

\*Cost of Blended Deposits - TD + CA+ SA



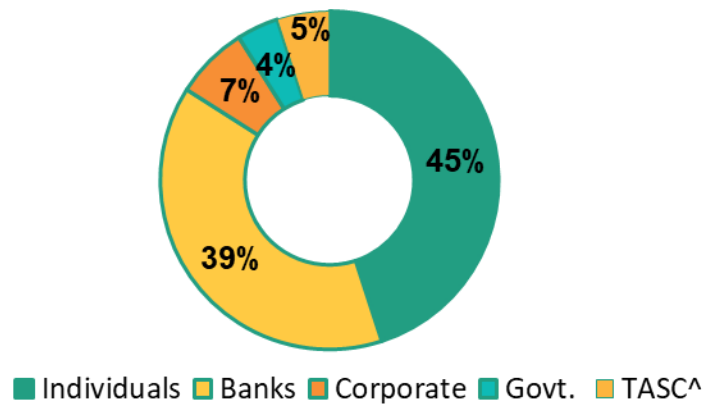
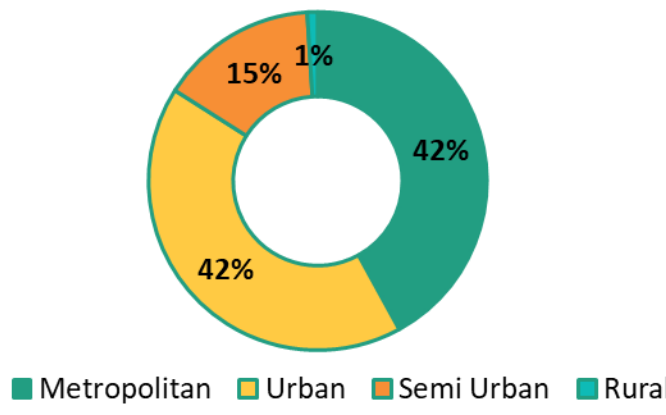
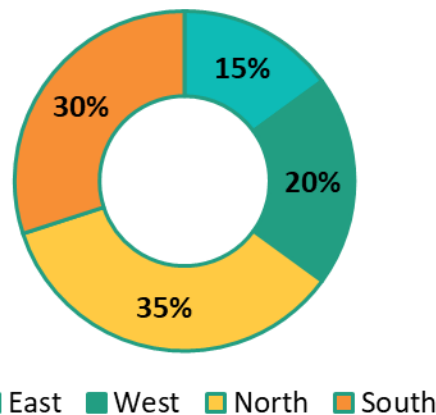
# WELL-DIVERSIFIED DEPOSIT MIX

Region-wise deposit mix

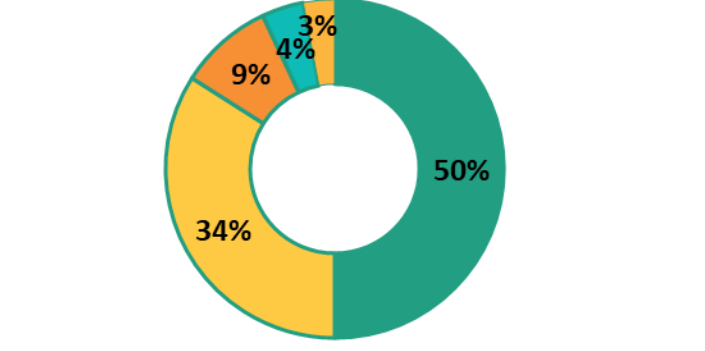
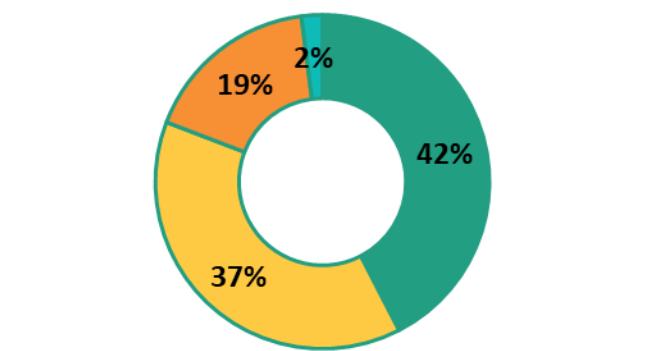
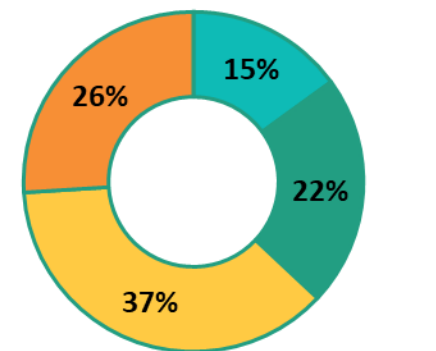
Branch classification wise deposit mix

Segment wise deposit mix

Jun'20



Jun'21





# HEALTHY CAPITAL ADEQUACY

(₹ in Crore)

	Jun'20	Sep'20	Dec'20	Mar'21	Jun'21
Credit Risk Weighted Assets	11,032	10,543	10,342	11,420	10,393
Tier I Capital	3,072	3,168	2,681	2,863	2,546
Tier II Capital*	93	99	103	157	143
<b>Total Capital</b>	<b>3,164</b>	<b>3,268</b>	<b>2,785</b>	<b>3,020</b>	<b>2,689</b>
CRAR	28.7%	30.99%	26.93%	26.44%	25.88%
Tier I CRAR	27.8%	30.05%	25.93%	25.07%	24.50%
Tier II CRAR	0.8%	0.94%	1.00%	1.38%	1.38%

\* Additional COVID provisioning of ₹ 250 Cr does not form part of Tier II capital

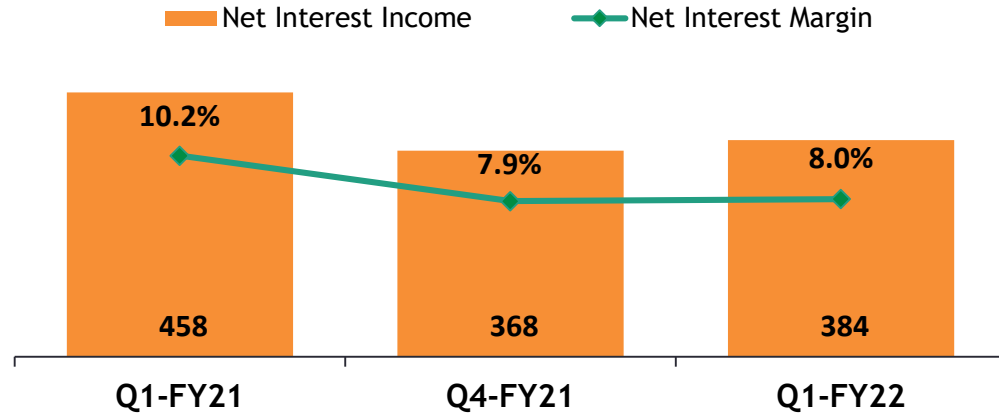


# Financial Overview

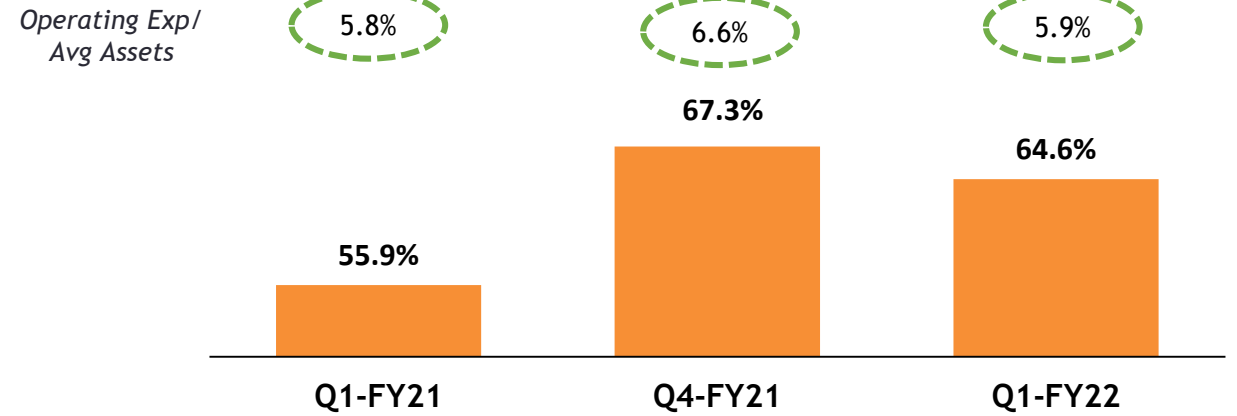


# FINANCIAL OVERVIEW

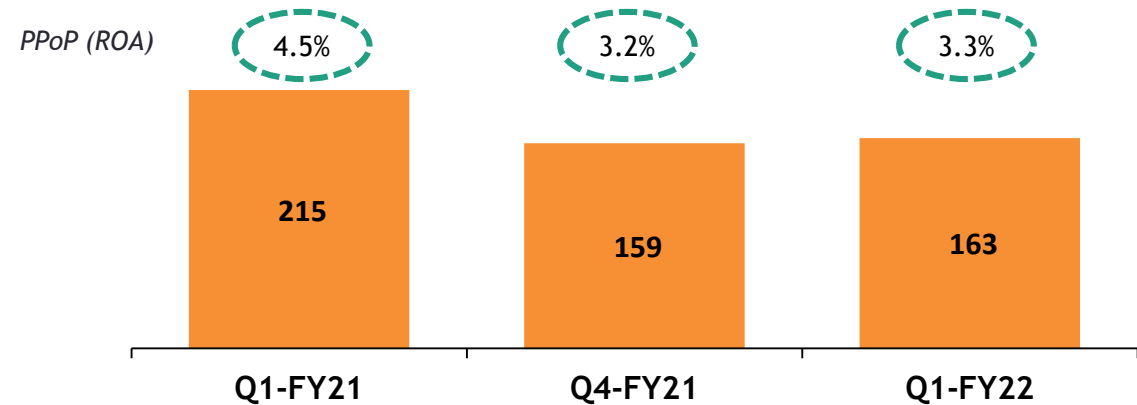
## NII (₹ in crore) & NIM



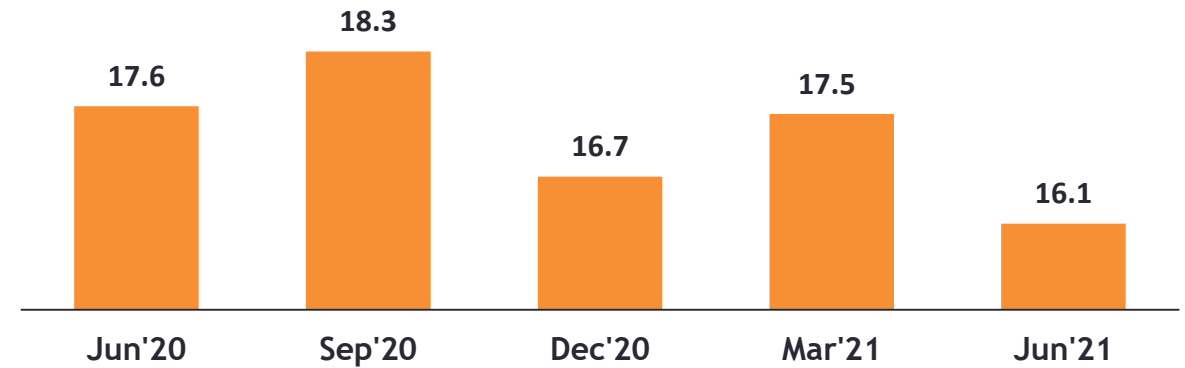
## Cost to Income Ratio & Operating Expenses/ Average Assets (%)



## Pre-Provision Operating Profit (₹ in Crore)



## Book Value Per Share (in ₹)





# INCOME STATEMENT

Particulars (₹ in crore)	Q1-FY22	Q1-FY21	YoY Growth	Q4-FY21	QoQ Growth
Interest Earned	642	746	(14%)	618	4%
Other Income	75	29	160%	117	(36%)
<b>Total Income</b>	<b>717</b>	<b>775</b>	<b>(8%)</b>	<b>735</b>	<b>(3%)</b>
Interest Expended	257	288	(11%)	250	3%
Operating Expenses	296	272	9%	327	(9%)
<b>Provisions and Contingencies</b>	<b>396</b>	<b>160</b>	<b>147%</b>	<b>22</b>	<b>1,686%</b>
- Provisions for tax	(79)	20	NM	47	NM
- Provisions (Other than tax) & Contingencies	475	140	236%	(25)	NM
<b>Total Expenditure</b>	<b>950</b>	<b>720</b>	<b>32%</b>	<b>599</b>	<b>59%</b>
<b>Net profit for the period</b>	<b>(233)</b>	<b>55</b>	<b>NM</b>	<b>136</b>	<b>NM</b>



# TOTAL INCOME - BREAKUP

Particulars (₹ in crore)	Q1-FY22	Q4-FY21	Q1-FY21
Interest on loan	586	564	698
Int. on investments	56	53	49
Securitization Inc.	-	-	-
<b>Total Interest Earned</b>	<b>642</b>	<b>618</b>	<b>746</b>
Processing Fees	15	54	5
PSLC Income	27	29	0
Treasury Income	13	0	11
Bad Debts Recovery	1	3	1
Insurance Income	3	10	2
Misc. Income	16	21	10
<b>Total Other Income</b>	<b>75</b>	<b>117</b>	<b>29</b>
<b>Total Income</b>	<b>716</b>	<b>735</b>	<b>775</b>





# BALANCE SHEET

Particulars (₹ in crore)	Jun-21	Mar-21	Jun-20
<b>CAPITAL AND LIABILITIES</b>			
Capital	1,928	1,928	1,928
Employees Stock Options Outstanding	46	44	30
Reserves and Surplus	1,013	1,247	1,293
Deposits	13,673	13,136	11,057
Borrowings	2,141	3,247	4,479
Other Liabilities and Provisions	763	778	621
<b>TOTAL</b>	<b>19,564</b>	<b>20,380</b>	<b>19,408</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	1,343	1,711	1,532
Balance with Banks and Money at Call and Short Notice	1,006	866	317
Investments	3,069	2,516	2,689
Advances	13,261	14,494	14,251
Fixed Assets	271	281	307
Other Assets	614	512	312
<b>TOTAL</b>	<b>19,564</b>	<b>20,380</b>	<b>19,408</b>



# Ujjivan - Building a Mass Market Bank

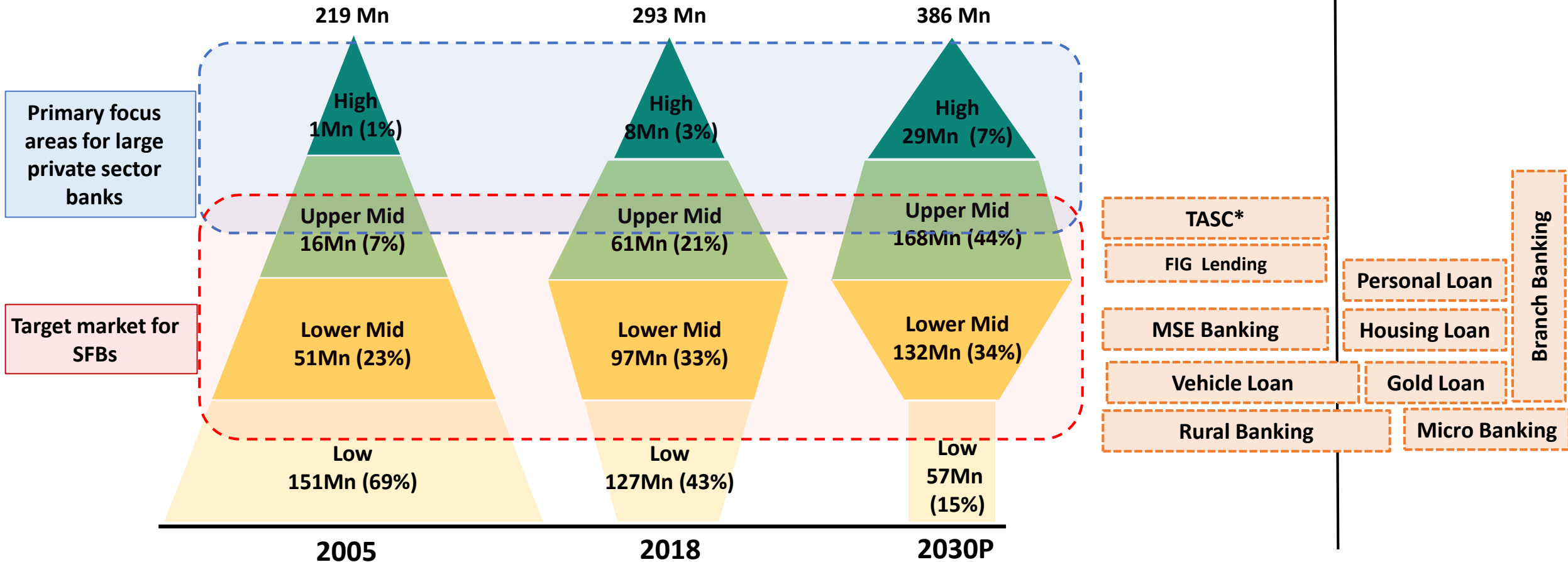


# WELL PLACED TO GAIN FROM EVOLVING COUNTRY DEMOGRAPHICS

SFBs suited to reap benefits of the expanding middle-class expansion\*

Bank's Enterprise Products

Bank's Individual Products

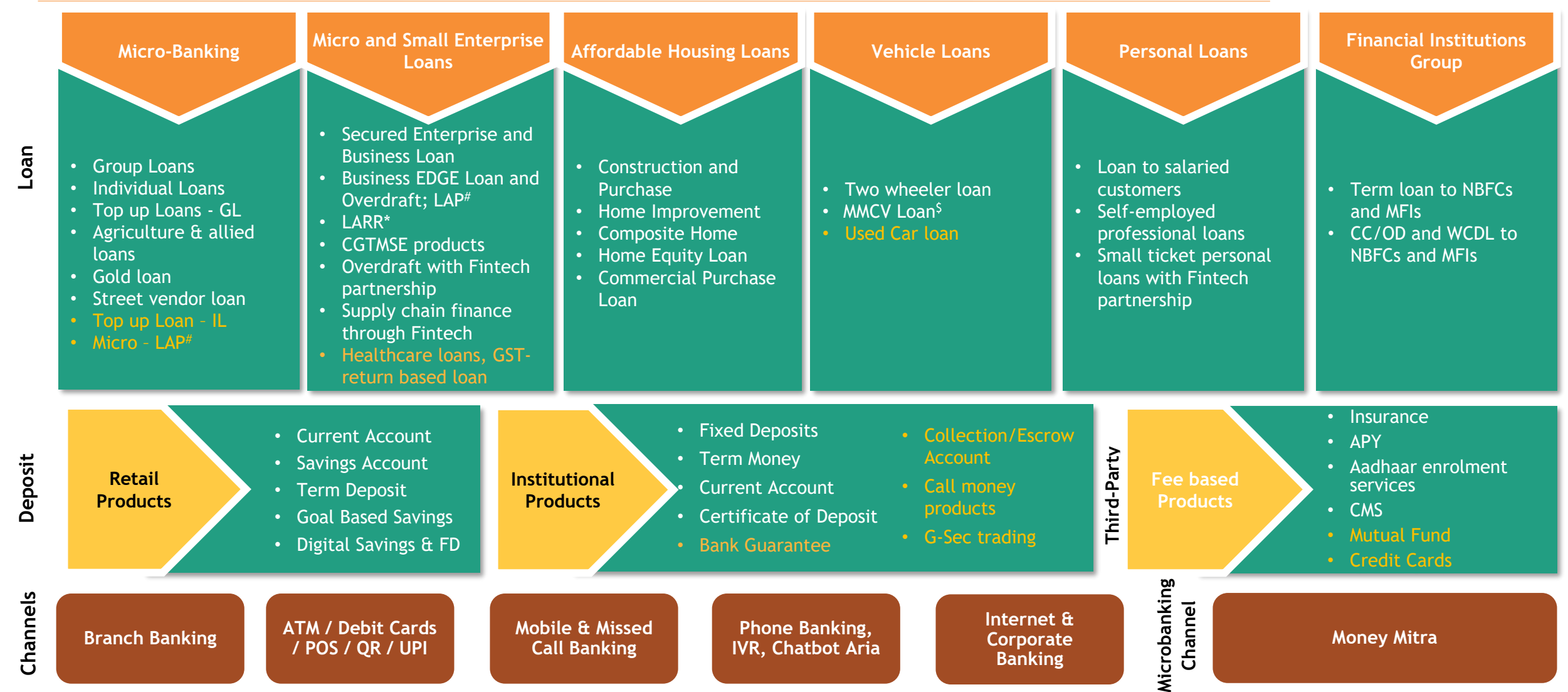


\*Trusts, Associations, Societies and Clubs

\*Source: PRICE Projections based on ICE 360<sup>0</sup> Surveys (2014, 2016, 2018); Note: Low income: <\$4,000, Lower-mid: \$4,000-8,500, Upper-mid: \$8,500-40,000, High income: >\$40,000 basis income per household in real terms; Projections with annual GDP growth assumed at 7.5%;



# COMPREHENSIVE SUITE OF PRODUCTS & SERVICES



Products highlighted in yellow are WIP \$ MMCV includes - (a) Three wheeler Loan- ICE

\* Loan against Rent Receivables

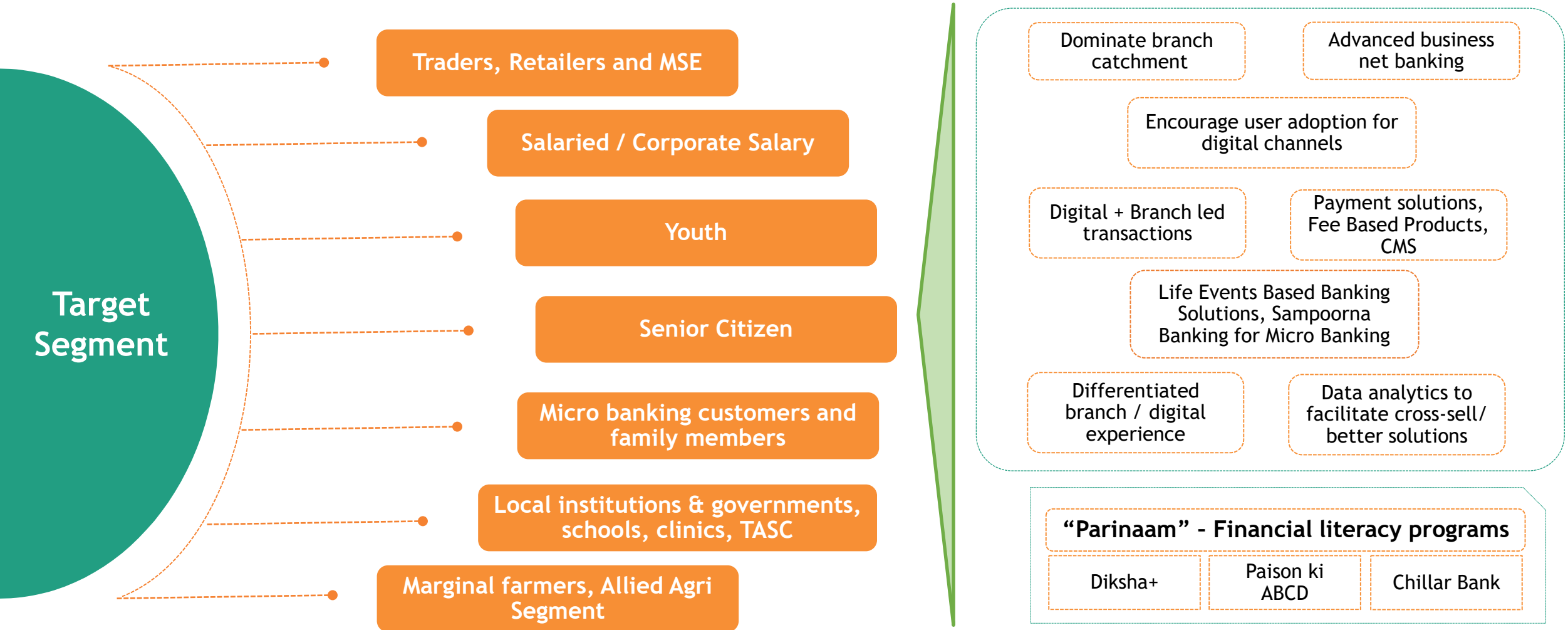
# Loan against property

(b) Three wheeler Loan- electric

(c) Small commercial vehicle loan



# BUILDING STABLE AND GRANULAR LIABILITY BASE



Ramped up retail deposits: ₹ 6,515 crores (48% of total deposits) vs ₹ 4,929 crores (45% of total deposits) Y-o-Y



# OTHER INCOME - DIVERSIFYING REVENUE STREAMS

## Third Party Products

₹ 3 crore in Q1-FY22

### Current line of products - to be ramped-up over medium-term

- Insurance: Life, General, Health insurance
  - Relevant benefits for target segment
  - Simple and easy process
  - Sold through branches and field staff

### Process improvement

- Automation & IT integration
- Tick-based products

Other  
Income

## PSLC Income

₹ 27 crore in Q1-FY22

- Focussed approach to maximise PSLC income by way to automated tagging and better timing

## Fee-Based & others

₹ 45 crore in Q1-FY22

- Processing fess
- AMC/NACH/ CMS Fee
- Treasury Income
- Bad debt recovery and others



# SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS

## Multiple delivery channels



### Personal & Business Internet banking

- Web-based, can be accessed from any system
- High volume bulk upload facility
- Customizable client centric approval matrix



### ATMs

- 491 ATMs including 53 ACR\* machines
- Customer alerts for each incorrect PIN entry & Green PIN facility 24/7 for OIN change
- Empowering customers to block/unblock debit card & set transaction limits through ATMs
- 12 regional languages



### Web/ Tablet Based Origination

- Liability customer acquisition from anywhere using website
- Tablet-based customer acquisition for loan products
- Chatbot Aria to improve user experience
- Door-step service; faster, easier, better TAT



### Phone

- 24x7 phone banking helpline
- Loan on Phone for repeat GL customers
- Ability to service customers in 13 Languages
- Missed call and SMS banking services



### Mobile App

- High customer rating of 4.1/5 on Google Playstore as of Jun'21 - One of the best among peers
- Nine languages option - English, Hindi, Kannada, Tamil, Bengali, Marathi, Gujarati, Punjabi and Odiya
- Working on voice and video enabled customer interface
- Active users exceed 1.2 million as of Jun'21

\* Automated Cash Recycler



# STRONG INDEPENDENT BOARD

Name	Education	Experience	Name	Education	Prior Experience
<b>Nitin Chugh</b> <i>MD and CEO</i>	Bachelor's degree in technology (electrical engineering) from Kurukshetra University and a professional diploma in marketing management from All India Management Association	Prior associations with banks incl. Standard Chartered Bank, HDFC Bank and worked with HCL Limited and Modi Xerox Limited	<b>Rajni Mishra</b> Additional Director (Independent)	M.Com (Gold Medalist) from MS University, Vadodara	Career banker for nearly four decades with SBI as well as its associate banks. Handled varied assignments and diverse portfolios, gained exposure in branch administration, corporate credit, forex treasury etc. She is the chairperson and Independent Director of NCL Buildtek limited, Hyderabad
<b>Mona Kachhwaha</b> <i>Non-Executive Director</i>	PGDM in business management from XLRI Jamshedpur and has completed a PE programme from Oxford University	Previously worked with Citibank and Caspian Impact Investment Adviser. Currently works with Unitus Capital Private Ltd.	<b>Umesh Bellur</b> Additional Director (Independent)	Doctor of philosophy degree from Syracuse University, Syracuse, NY, USA	Professor & Head of Computer Science and Engineering at IIT, Bom. Previously worked with TCSI Corp, Oracle Corp, Covad Comm. Corp, Collation Inc. in California. Member of Technology Advisory Board for the SEBI, SBI, CCIL and NSDL. He is currently a director on Board of CDSL
<b>Chitra Kartik Alai</b> <i>Non-Executive Nominee Director</i>	B.Com from Osmania University and MBA from Symbiosis Institute	Serves as General Manager at the Chennai regional office of SIDBI	<b>Rajesh Kumar Jogi</b> Additional Director (Non-Executive, Non-Independent)	Bachelor of Arts degree in Economics and is a Fellow member ICAI and advanced Management Program from the Harvard Business School in Boston	Rich work experience of 27 years in the Banking Industry with a focus on risk management. Previous was associated with Natwest Group (erstwhile RBS Group) and was Chief Risk Officer, India of the Royal Bank of Scotland and subsequently the Country Head of Risk, India for the Group
<b>Prabal Kumar Sen</b> <i>Independent Director</i>	Master's degree in arts (economics) from Calcutta University	Served as Professor at XLRI Institute of Rural Management as a Bank of Baroda chair professor & University of Burdwan	<b>Harish Devarajan</b> Additional Director (Independent)	Bachelor's degree in commerce from Madras University and PGDPM&IR from XLRI, Jamshedpur	He has gained rich experience working with TVS Sundram Fasteners Ltd. and Hindustan Unilever Ltd.(as Vice President HR). He was on the Board of Bank of India and has been a freelance Leadership Coach and Organization Consultant since 2008
<b>Umang Bedi</b> <i>Independent Director</i>	Bachelor's degree in engineering from University of Pune General Management Program from Harvard Business School, Boston	VerSe Innovation, a company who powers the algorithms of Dailyhunt, India's largest local language content & news discovery platform.Previously the Managing Director - India and South Asia with Facebook India Online Services Private Limited, ADOBE Systems India Private Limited and Intuit Inc.			





# EXPERIENCED MANAGEMENT TEAM

Name & Designation	Prior association	Education
<b>Nitin Chugh</b> <i>MD &amp; Chief Executive Officer</i>	HDFC Bank, Standard Chartered Bank, HCL Hewlett Packard, Modi Xerox	<ul style="list-style-type: none"> <li>• B. Tech, Kurukshetra University</li> <li>• Professional Diploma in Marketing Management, All India Management Association</li> </ul>
<b>Alok Chawla</b> <i>Head – Audit</i>	Mizuho Bank, ING Vysya Bank and Tata Motors Finance	<ul style="list-style-type: none"> <li>• B.Com, DU</li> <li>• CA, ICAI and a Certified internal auditor</li> </ul>
<b>Arunava Banerjee</b> <i>Chief Risk Officer</i>	State Bank of India, Standard Chartered Bank and Bahraini Saudi Bank	<ul style="list-style-type: none"> <li>• MA Economics, Calcutta University</li> <li>• Associate of the Indian Institute of Bankers</li> </ul>
<b>Ashish Goel</b> <i>Chief Credit Officer</i>	ICICI Bank, Marico Industries, Godrej & Boyce	<ul style="list-style-type: none"> <li>• PGDM (Marketing &amp; Finance), Xavier Institute of Management</li> <li>• B.Tech (Mechanical Engineering), Kurukshetra</li> </ul>
<b>Brajesh Joseph Cherian</b> <i>Chief Compliance Officer</i>	The South Indian Bank, Axis Bank	<ul style="list-style-type: none"> <li>• MBA in Finance, Sikkim Manipal University</li> <li>• B.Pharm, Dr. M.G.R. Medical University</li> </ul>
<b>Dheemant Thacker</b> <i>Head - Digital Banking</i>	HDFC Bank, Bandhan Bank, Aditya Birla Capital	<ul style="list-style-type: none"> <li>• M.B.A (Marketing), NMMIS</li> <li>• B.E (Mechanical), Mumbai University</li> </ul>
<b>Jolly Zachariah</b> <i>Head – Customer Experience</i>	Ujjivan Financial Services Limited; Citigroup	<ul style="list-style-type: none"> <li>• B.Com, Bombay University</li> </ul>
<b>Rajeev Pawar</b> <i>Head – Treasury</i>	Growmore Research; Kotak Mahindra Capital; Daewoo Securities India Ltd; American Express Bank, Standard Chartered Bank	<ul style="list-style-type: none"> <li>• Masters Business Management, JBIMS</li> <li>• Diploma in Business Management, Xavier's Institute of Management Mumbai</li> </ul>
<b>Sanjay Kao</b> <i>Head - Human Resources</i>	Citibank, ABN AMRO Bank, Dunia Finance and Lipton India Ltd	<ul style="list-style-type: none"> <li>• B.Tech, BHU</li> <li>• PGDM, IIM Calcutta</li> </ul>
<b>Shrinivas Murty</b> <i>Head – Liabilities</i>	HDFC Bank, Bandhan Bank, ICICI Bank	<ul style="list-style-type: none"> <li>• PGDBM, MDI Gurugram</li> <li>• Associate of Indian Institute of Banking &amp; Finance</li> <li>• MSc, Pt Ravishankar Shukla University</li> </ul>
<b>Upma Goel*</b> <i>Chief Financial Officer</i>	Ujjivan Financial Services , L&T Finance Holdings and Escorts Securities	<ul style="list-style-type: none"> <li>• Chartered Accountant, ICAI</li> </ul>
<b>Venkat Krishnan V</b> <i>Chief Technology Officer</i>	Utkarsh SFB, Al Ahli Bank of Kuwait, Edelweiss Tokio Life, Yes Bank, Dhanlaxmi Bank, HSBC	<ul style="list-style-type: none"> <li>• MCA, Government College of Engineering</li> <li>• BSc (Physics, Electronics), SIES College</li> </ul>
<b>Vibhas Chandra</b> <i>Head – Microbanking</i>	Ujjivan Financial Services Limited	<ul style="list-style-type: none"> <li>• PGDBM (Rural Management) from Xavier Institute of Management, Bhubaneswar</li> </ul>

Note: As of 6<sup>th</sup> Aug'21; \* Resigned w.e.f 30 Sep'21



# KEY GROWTH STRATEGIES

01

## COMPREHENSIVE & RELEVANT PRODUCTS

- Entire gamut of asset and liability products to attract new customers and deepen existing customer relationships
- Expand range of third party products and services
- Increase penetration of asset products under Retail, MSE and affordable housing segments

02

## FOCUS ON DIGITAL BANKING AND ANALYTICS

- User-friendly digital interface to extend bank's reach and offer a strong banking platform and focus on user adoption with programs like DigiBuddy
- Invest in API platform, innovations, fintech partnerships to widen product offerings/ banking solutions
- Invest strategically to integrate technology into operations to empower customers, reduce costs and increase efficiencies
- Adopt robotic processes to automate operational processes
- Data analytics to be used to offer customized solutions
- Establish bank as a modern technology enabled bank

03

## BUILD A STABLE & GRANULAR DEPOSIT BASE

- Improve share of CASA, recurring and fixed deposits by building a sticky deposit base and attracting new customers; focus on retail deposit base to reduce cost of funds
- Selectively open branches in urban areas with large customer base
- Target mass customer acquisition through focused programs

04

## EXPAND & OPTIMIZE DISTRIBUTION NETWORK

- Use right combination of physical and digital channels and partnerships to expand reach
- Expand banking outlets and infrastructure
- Strengthen alternate delivery channels and encourage customers to move towards a cashless environment

05

## CONTINUE FOCUS ON IMPROVING FINANCIAL AND DIGITAL INCLUSION

- Focus on the un-served and underserved segments and educate customers to develop improved financial behaviour
- Maintain transparency, responsibly price loan offerings, effectively redress grievances and ensure disclosures in vernacular languages
- Continue to partner with Parinaam Foundation to enhance financial literacy and develop Kisan Pragati Clubs
- Promote use of bank accounts, UPI and digital payment gateways

06

## DIVERSIFY REVENUE STREAMS

- Leverage banking infrastructure to diversify product portfolio and increase fee and commission-based business
- Increase focus on treasury income, bancassurance, fee and processing charges
- Introduce new products and services and focus on cross-selling to existing customers



# Annexure

# AWARDS & ACCOLADES...



Great Place To Work®  
Institute: Ranked 11th  
among 'India's Best  
Companies to Work For  
2021'



IDEX Legal award 2021 -  
Litigation Department of  
the Year



The Outlook Money  
Awards - Small Finance  
Bank of the year  
(Editor's Choice)



Business Today - KPMG Best Bank and  
Fintech Jury Award 2020 in  
innovation, workforce & talent and  
enterprise resilience (qualitative) for  
SFB category



Indian Banks' Association

IBA - 16th Annual Banking Technology  
Award 2021 (SFB Category)  
Best Digital Financial Inclusion  
Initiatives  
First Runner Up: Best Technology  
Bank of the Year and Best IT Risk &  
Cyber Security Initiatives



Jury Recognition Award for  
Excellence in  
Cognitive Automation at  
UiPath Automation  
Excellence Awards 2020



Inclusive Finance  
India Award 2020:  
SFB for achieving  
financial inclusion  
among SFBs



Awarded  
'Best Microfinance  
Bank'  
by AsiaMoney

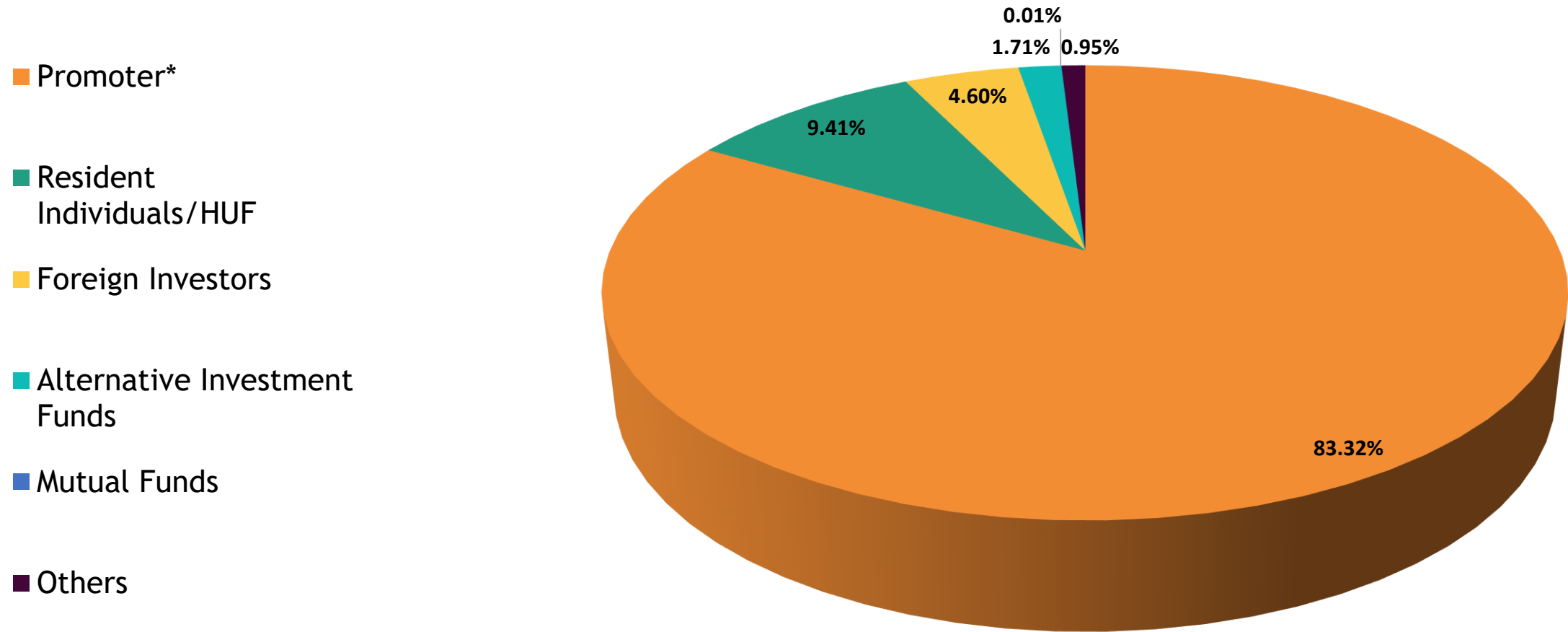


Special  
commemorative  
award in SFB  
category from  
NABARD



# SHAREHOLDING PATTERN

Shareholding Pattern (based on holding) as on 30th June, 2021



\*Promoter is Ujjivan Financial Services Ltd which is a Core Investment Company and listed on NSE/ BSE



# UJJIVAN: INCLUSIVE GROWTH PHILOSOPHY

## CSR Approach

The Bank constantly strives to ensure strong corporate culture which emphasizes on integrating CSR values with business objectives. Communities which are disrupted with the global pandemic like never before and affected with natural disasters in some areas, only made matters worse. Ujjivan's response to communities in navigating the unprecedented challenges is focused on healthcare, disaster relief, livelihood, education and community infrastructure development.

## Covid Relief

Taken initiatives to support the medical institutions with the infrastructure to treat the COVID patients, directly through Bank's branch network across India and also through partner organisations

## Community Development

Work with CSR partner organisations for promoting quality of life for marginalized communities by providing infrastructural support to educational institutions, health care units, other public amenities across India including support for vocational trainings

## Disaster Relief

Quickly responding and undertaking relief activities during natural calamities like floods, cyclones through vast branch network in various parts of the country



Following the “Double Bottom Line” approach of business  
Aims to establish an equilibrium of financial and social benefits before arriving at business decisions



# RELIEF ACTIVITIES

## Beneficiary



**32,618** public  
including customers



**636** Anganwadi and  
Asha workers



**134** Healthcare  
Workers



**7** states/UT



**12** districts

### • Covid relief activity:

- Distributed 340 bed sets, 40 oxygen cylinders, 124 oximeters, 2650 masks, 100 PPE kits, 13 oxygen concentrators and many more
- Total of ₹ 0.8 Cr spent in Q1 FY22 as part of CSR
- 6 ITU beds were provided to St. John's Hospital, Bangalore to support their COVID Care centre
- 40 Oxygen Cylinders given to CMC Vellore as part of COVID relief
- Support for COVID relief extended to 5 COVID Care Centres and 4 Hospitals/PHCs
- 3 infrastructural projects have been initiated and 1 is completed; Construction of swab collection centre in Nethanahalli rural area



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# THANK YOU

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**For Investor Queries:**

*Mr. Deepak Khetan*

+91 7045792752

[deepak.khetan@ujjivan.com](mailto:deepak.khetan@ujjivan.com)

