

# Q4 FY23 INVESTOR PRESENTATION





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- Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



# MILESTONE YEAR; SETTING NEW BENCHMARKS

75+ Lakhs

Total  
Customers

77 Lakhs  
up 19% YoY

20K+ Crores

Yearly  
Disbursement

₹ 20,037 Crores  
up 42% YoY

6K+ Crores

Quarterly  
Disbursement

₹ 6,001 Crores  
up 23% YoY

25K+ Crores

Total Deposits

₹ 25,538 Crores  
up 40% YoY



1,100 Crores

Net Profit

₹ 1,100 Crores  
Vs  
(₹ 415) Crores in  
FY22

## Other highlights

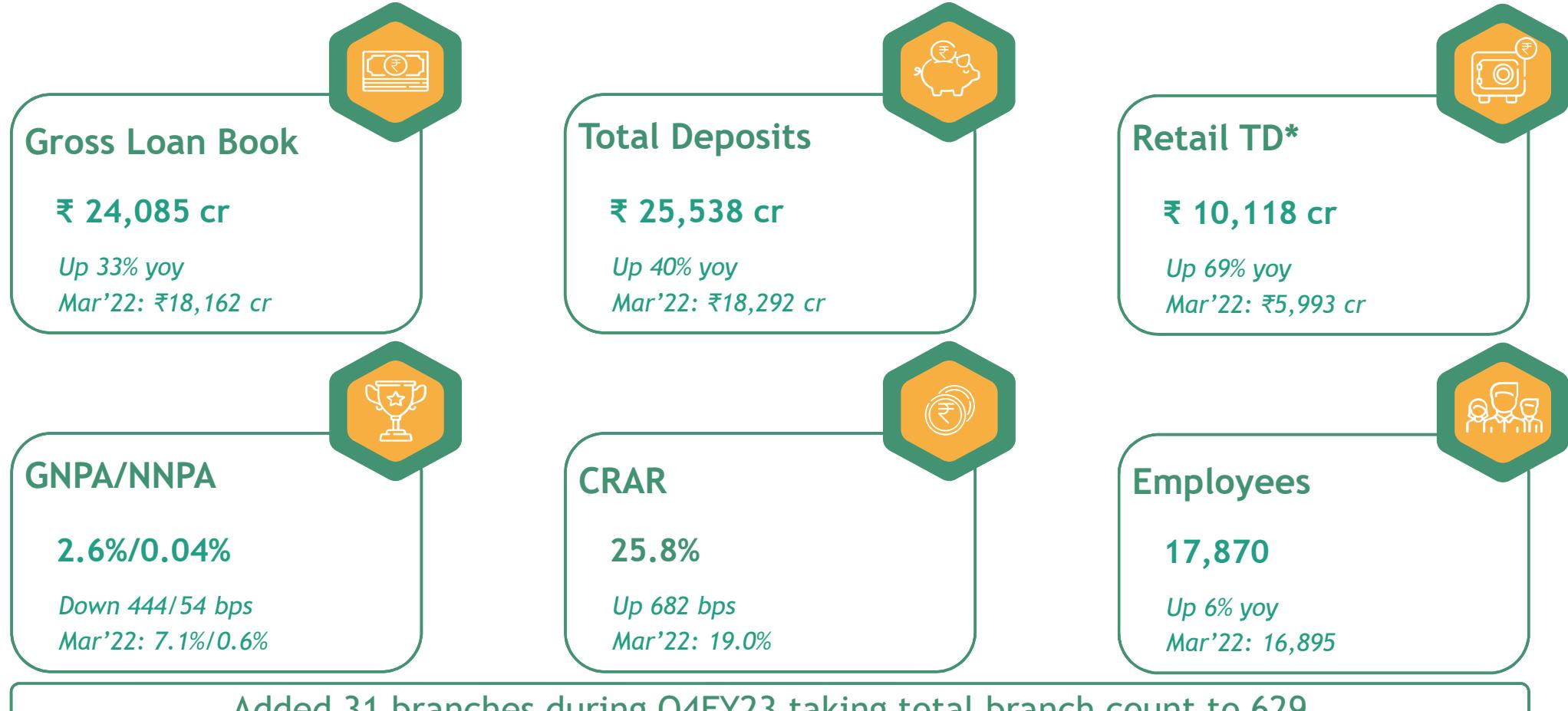
- Housing crossed ₹ 3,000 cr gross loan book
- Coll efficiency at 100%; NNPA at 0.04%
- LCR at 180%\* as on 31st Mar'23

# Voice, Video, Vernacular; \*Provisional

Note: 1 crore = 10 million; 1 million = 10 lakhs; Numbers mentioned in () are negative



# KEY HIGHLIGHTS - Q4 FY23/FY23 (1/2)



\* Note: Retail TD are TDs below ₹ 2 Crs; \*\* Floating provision of ₹250 Cr (NPA provision: ₹ 120 cr; Other provision: ₹ 100 cr; Tier-II Capital: ₹ 30 cr) continues to be on the books which can be utilized for making specific provisions in future during extraordinary circumstances, with prior approval from the RBI (as & when required); \*\*\* All NPA and gross loan book data in this document (except in Financial Overview section) are without adjusting for IBPC & Securitization book



## KEY HIGHLIGHTS - Q4 FY23/ FY23 (2/2)



NII

Q4FY23 Vs Q4FY22

₹ 738 cr Up 36% Vs ₹ 544 cr

FY23 Vs FY22

₹ 2,698 cr Up 52% Vs ₹ 1,774 cr



NIM

9.1% Down 85 bps Vs 10.0%

9.5% Up 64 bps Vs 8.8%



PPoP

₹ 411 cr Up 70% Vs ₹ 242 cr

₹ 1,485 cr Up 133% Vs ₹ 637 cr



PAT

₹ 310 cr Up 145% Vs ₹ 127 cr

₹ 1,100 cr Up Vs ₹ (415) cr



RoA

3.9% Up 162 bps Vs 2.3%

3.9% Up Vs (1.9)%



RoE

30.3% Up 1,161 bps Vs 18.7%

31.4% Up Vs (13.8)%

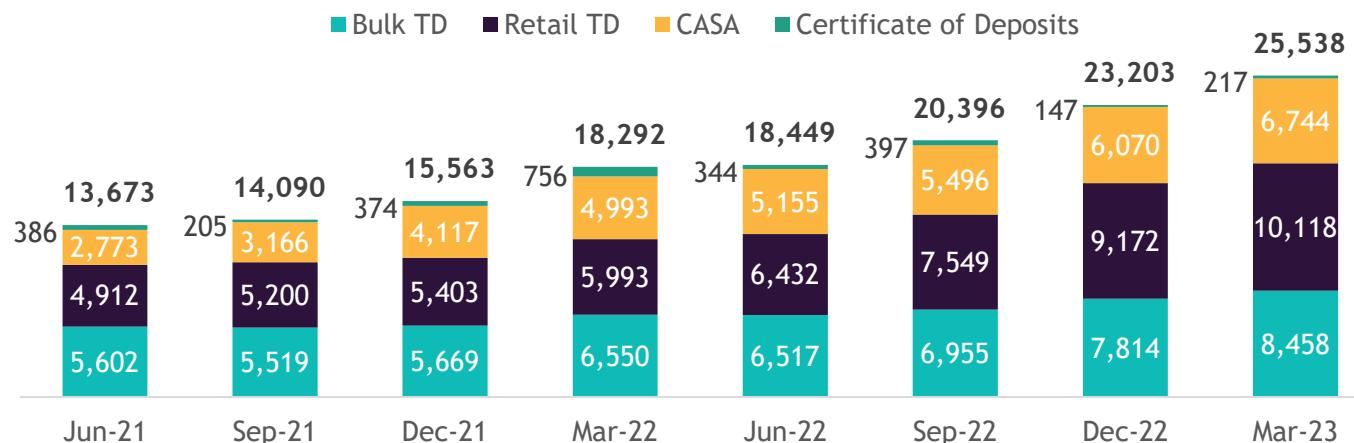


# Liabilities: Driving Retail Deposit Base

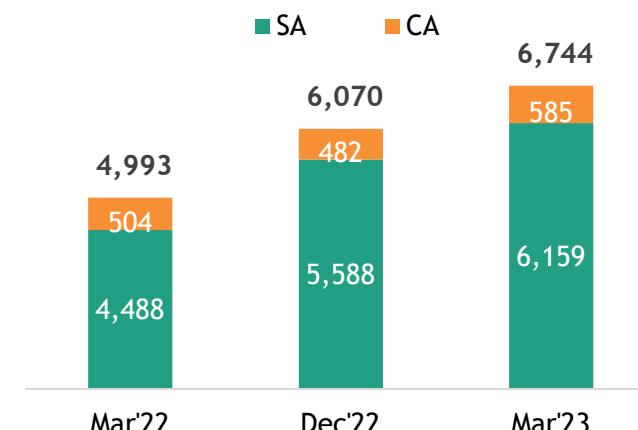


# STRONG DEPOSIT GROWTH WITH RETAIL AT FORE-FRONT

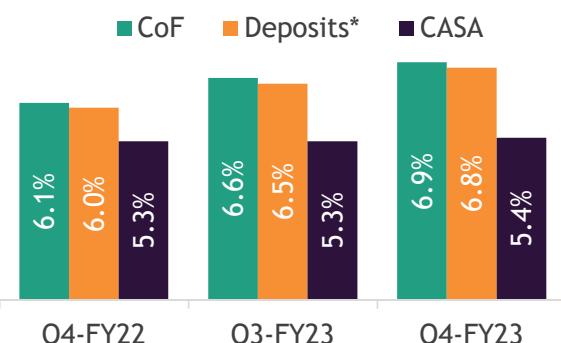
Deposits break-up (₹ in crore)



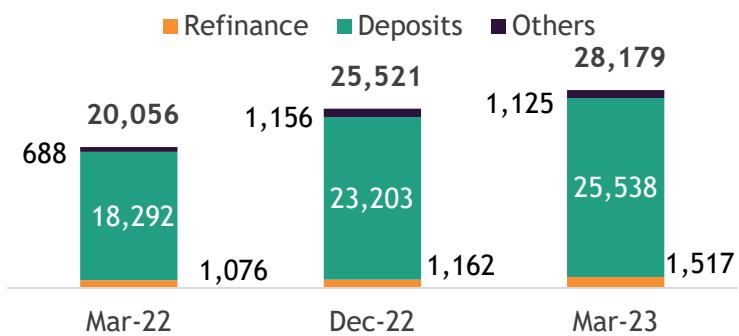
CASA break-up (₹ in crore)



Cost of funds



Total liabilities profile (₹ in crore)



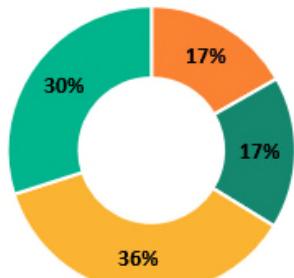
<sup>^</sup> TD: Term Deposits, CASA: Current Account, Savings Account; \*Cost of Blended Deposits - TD + CA+ SA

- ❖ Comfortable ALM position
- ❖ Credit To Deposit Ratio: 94% as of Mar'23 (86% adjusted for IBPC/ Securitisation book)
- ❖ Ratings - CRISIL A1+ (₹ 2,500 Cr certificate of deposits); CARE A+ (Long term bank facilities)



# WELL-DIVERSIFIED DEPOSIT MIX

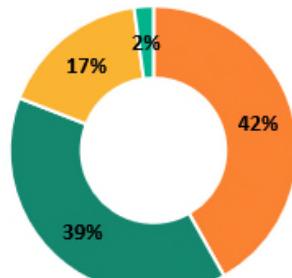
Region-wise deposit mix



Mar'23

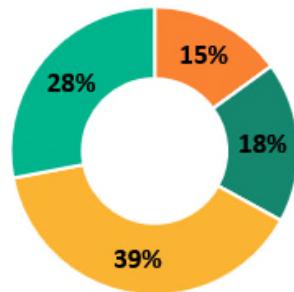
■ East ■ West ■ North ■ South

Branch classification wise deposit mix

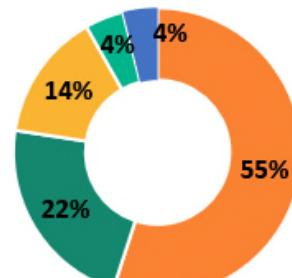


Mar'22

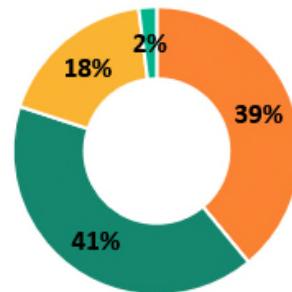
■ Metropolitan ■ Urban ■ Semi Urban ■ Rural



Segment wise deposit mix



■ Individuals ■ Banks ■ Corporate ■ Govt. ■ TASC^



Deposits from individual continues to grow with our focus on building granular deposit base

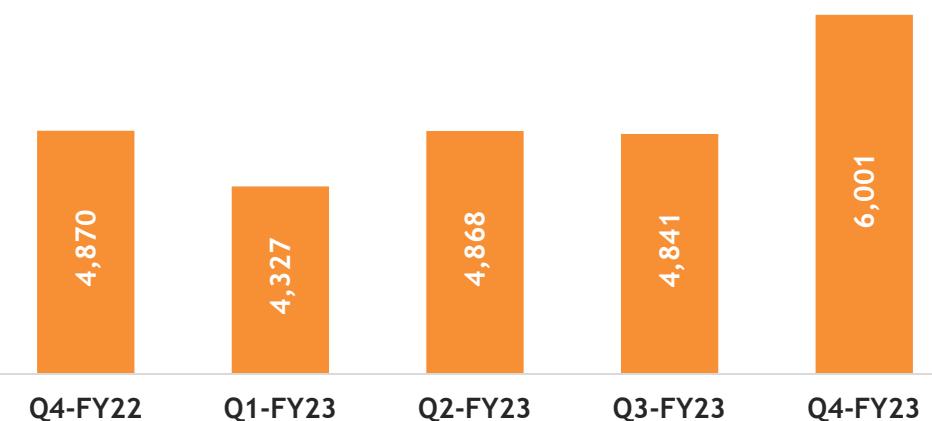


## Assets: Well-diversified growth with new customer acquisition

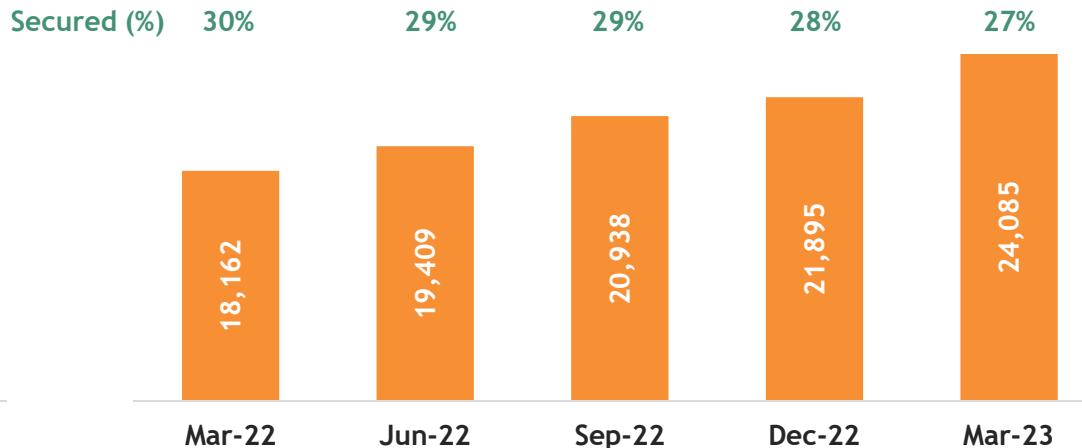


# GROSS LOAN BOOK AND DISBURSEMENT TREND

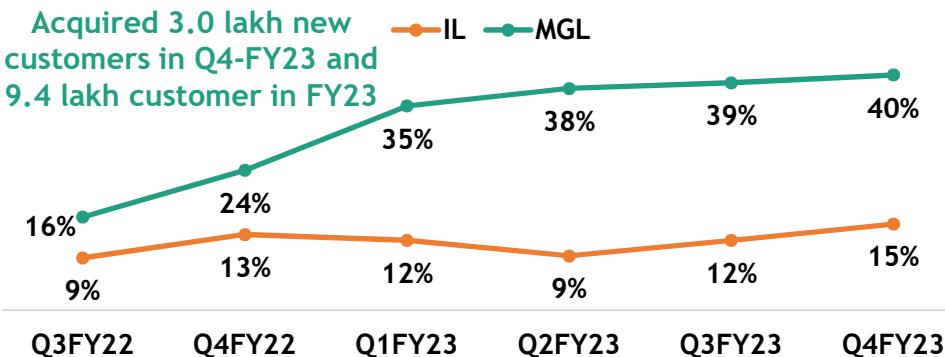
Strong disbursements (₹ in crore)



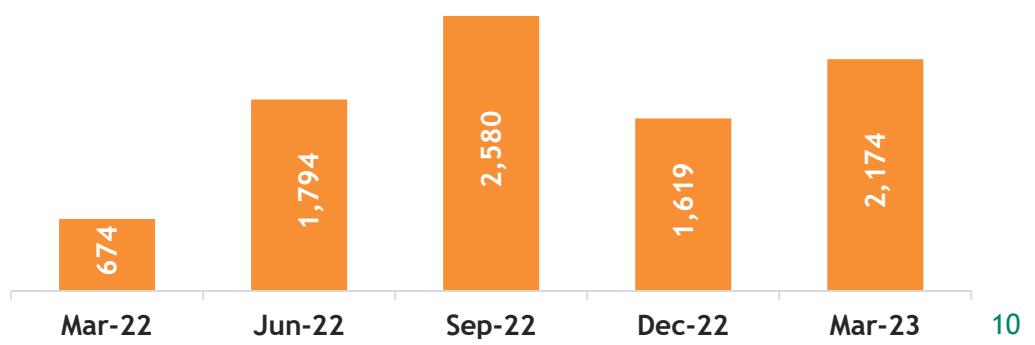
Consistent growth in Gross Loan Book (₹ in crore)



Healthy growth in New Customer acquisition  
(% of Fresh Loans)

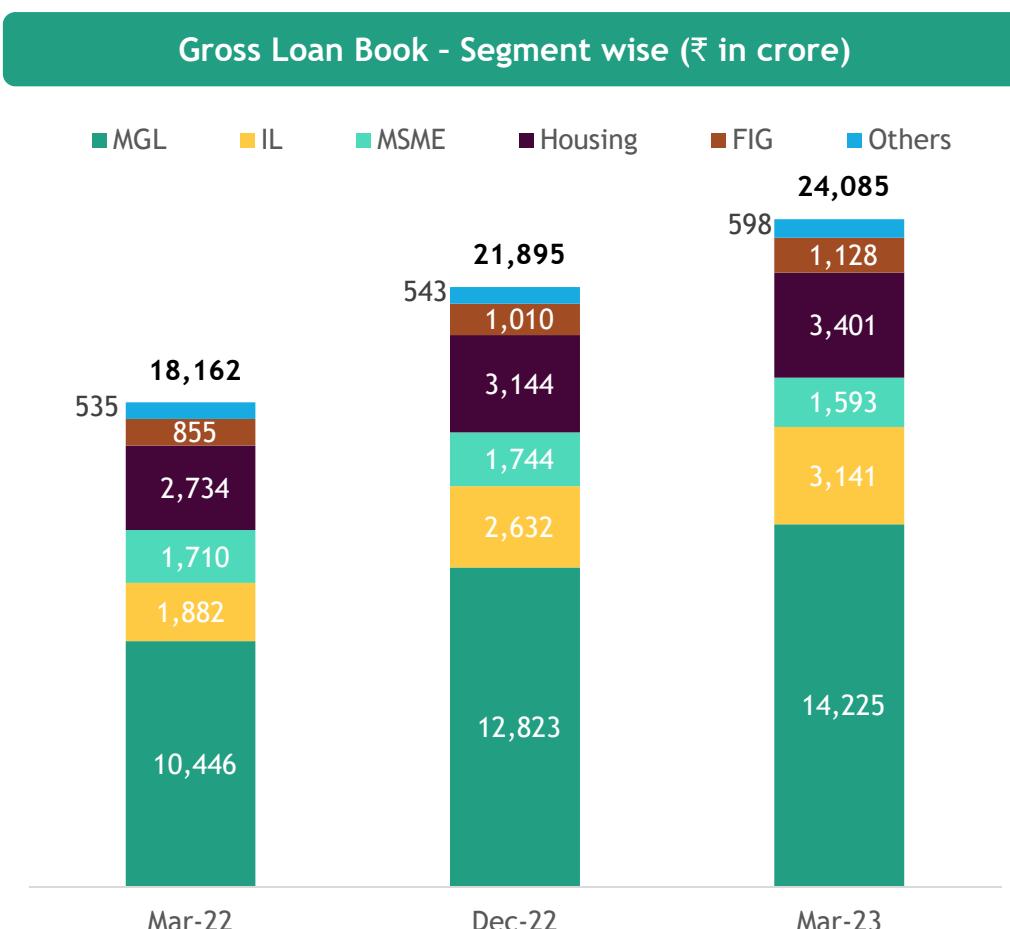


IBPC/ Securitisation





# GROWING ACROSS SEGMENTS



Product	% Gross Loan Book	Growth Y-o-Y	Growth Q-o-Q
Micro Group Loans	59%	36%	11%
Individual Loans	13%	67%	19%
MSME	7%	(7%)	(9%)
Housing	14%	24%	8%
FIG Lending	5%	32%	12%
Others	2%	12%	10%
<b>Total</b>	<b>100%</b>	<b>33%</b>	<b>10%</b>

MGL- Micro Group Loans

IL- Individual Loans

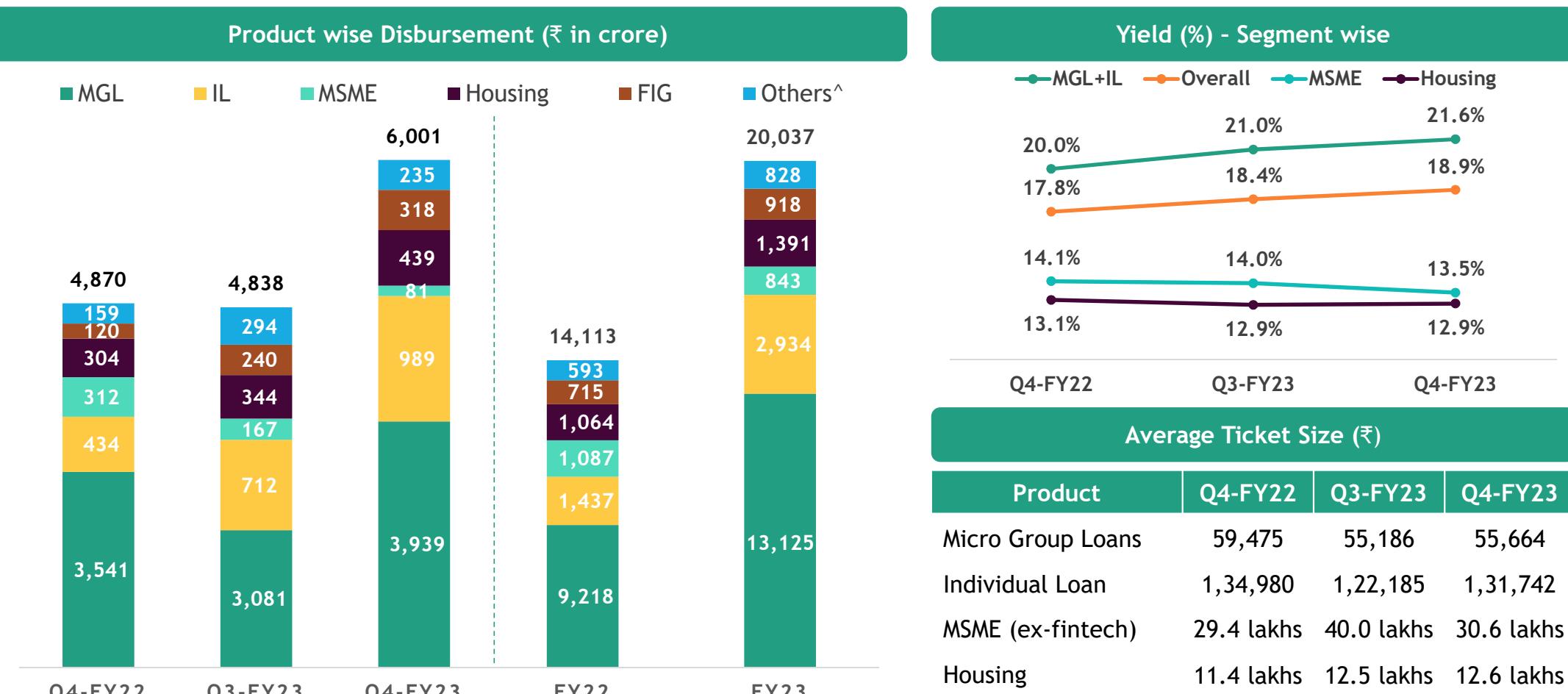
MSME- Micro Small & Medium Enterprise

FIG- Financial Institution Groups

Current MSME Fintech partnership has been discontinued; multiple alliances in WIP



# DISBURSEMENT, YIELD AND AVERAGE TICKET SIZE

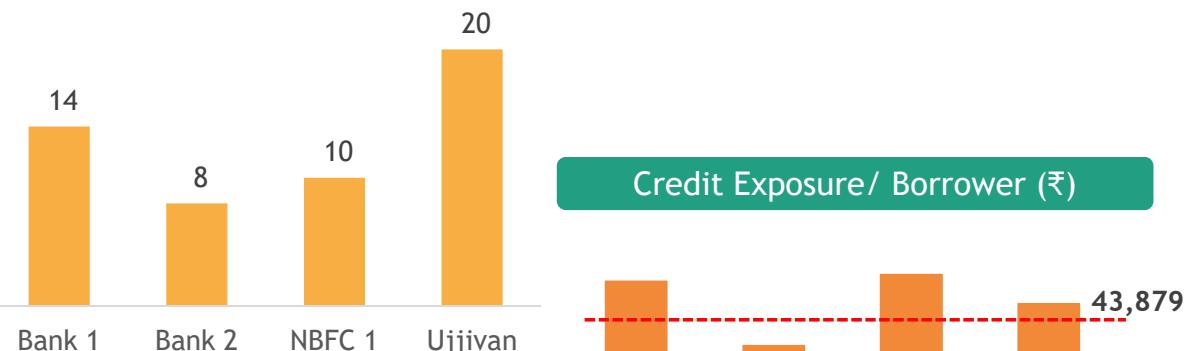


<sup>^</sup>Includes Personal Loan, Vehicle loan, Staff Loan, OD-FD, KPC & others

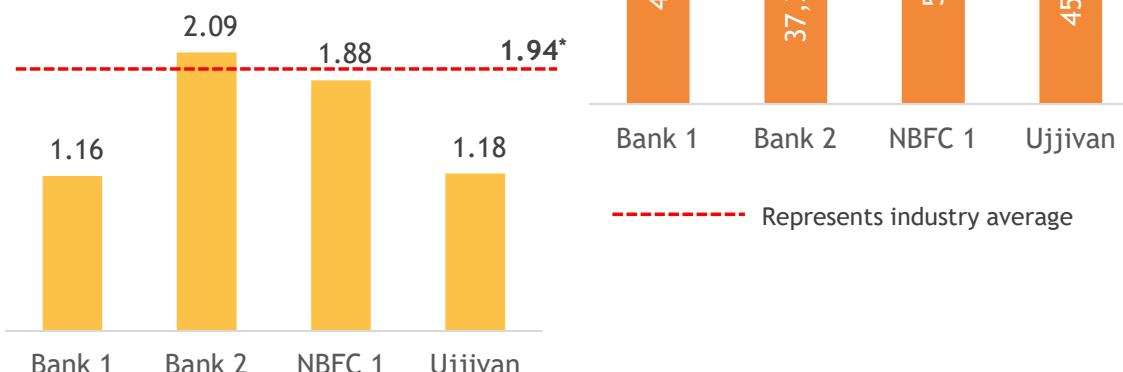


# FOCUS ON VOLUME GROWTH IN MICRO GROUP LOANS

Loan Interval (Months)



No. of Loans per Borrower



New regulatory norms implemented during H2FY23; no major change in rejection rates

Increase in market share driven by customer acquisition - 9.1 lakh\* customers acquired during FY23

Best-in-industry collections/ portfolio quality driven by strong credit norms and dedicated collection efforts

Limited top-up or repeat loans with strict credit norms

- ❖ Must have excellent track record(ETR) with Ujjivan and with other lenders
- ❖ FOIR and household income based eligibility as per regulatory norms
- ❖ Rule engine based underwriting

Notes: As of Sep'22; based on sampling from credit bureau data

\* Based on industry data published by Micro- Meter Issue 43 data as on 30 Sept'22

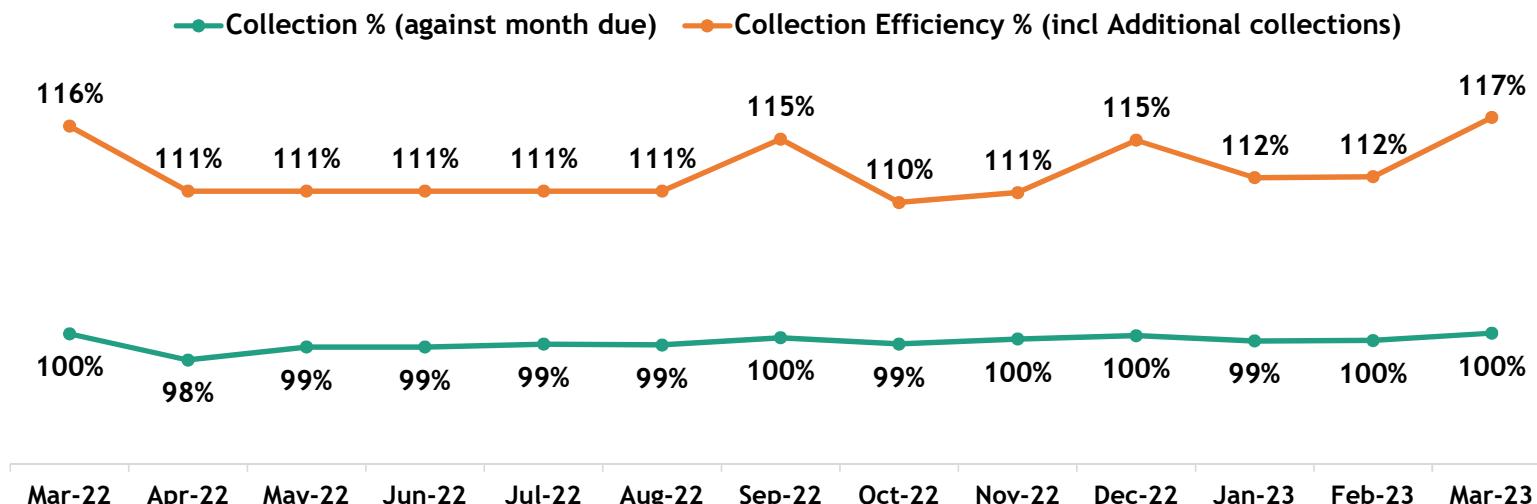
\* Gross addition in Group Loans



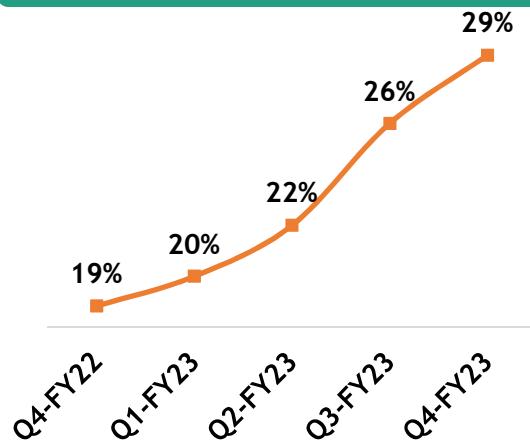
## Sustained improvement in asset quality



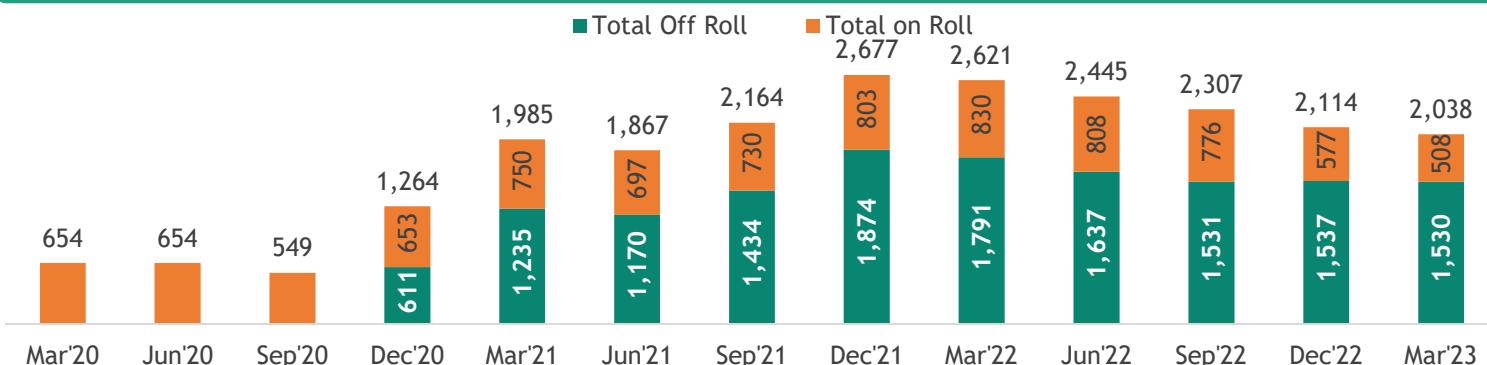
# COLLECTIONS SUSTAINING; NDA COLLECTIONS AT ~100%



## Cashless MB collections



## Collection team to gradually reduce... with NPA + restructured pool shrinking (Nos)



Note: Collection efficiency - collections for the period against dues for the period. It does not include pre-closures and any advance or future payments

- Flexible & multiple modes of collections apart from traditional centre meetings/door-to-door collections
- Introduced various digital modes of repayment
- Expediting legal process for collections in secured book
- Data analytics driven prediction models based on Early Warning Triggers aiding in better collections



# COLLECTION EFFICIENCY

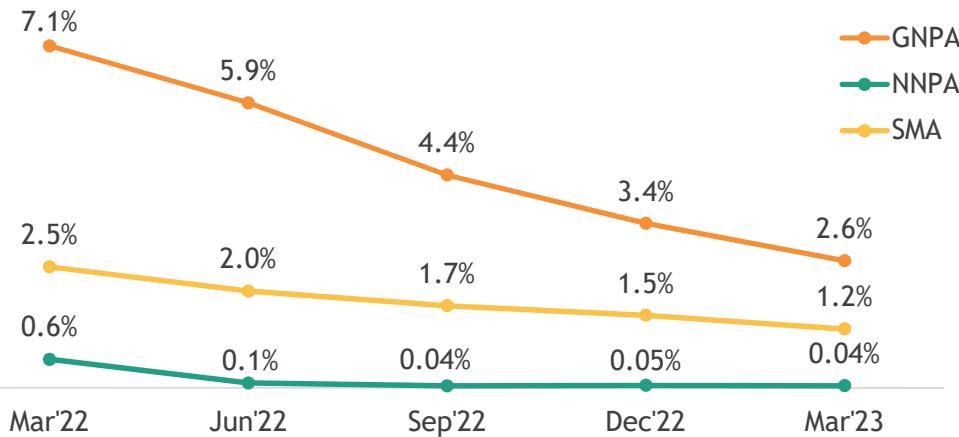
₹ Crore	Jan'23				Feb'23				Mar'23			
	Verticals	Due	Collection	%	Additional Collection	Due	Collection	%	Additional Collection	Due	Collection	%
MGL+IL	1,123	1,123	100%	97	1,171	1,171	100%	92	1,208	1,215	101%	121
MSME	26	23	88%	25	26	23	89%	25	26	23	90%	29
Housing	43	41	95%	33	44	43	96%	46	45	44	97%	54
FIG Lending	57	57	100%	-	64	64	100%	-	85	85	100%	20
Others	17	15	91%	4	17	15	90%	4	16	15	91%	4
<b>Total</b>	<b>1,266</b>	<b>1,259</b>	<b>99%</b>	<b>159</b>	<b>1,322</b>	<b>1,315</b>	<b>100%</b>	<b>167</b>	<b>1,381</b>	<b>1,382</b>	<b>100%</b>	<b>229</b>

\* Including OD collection

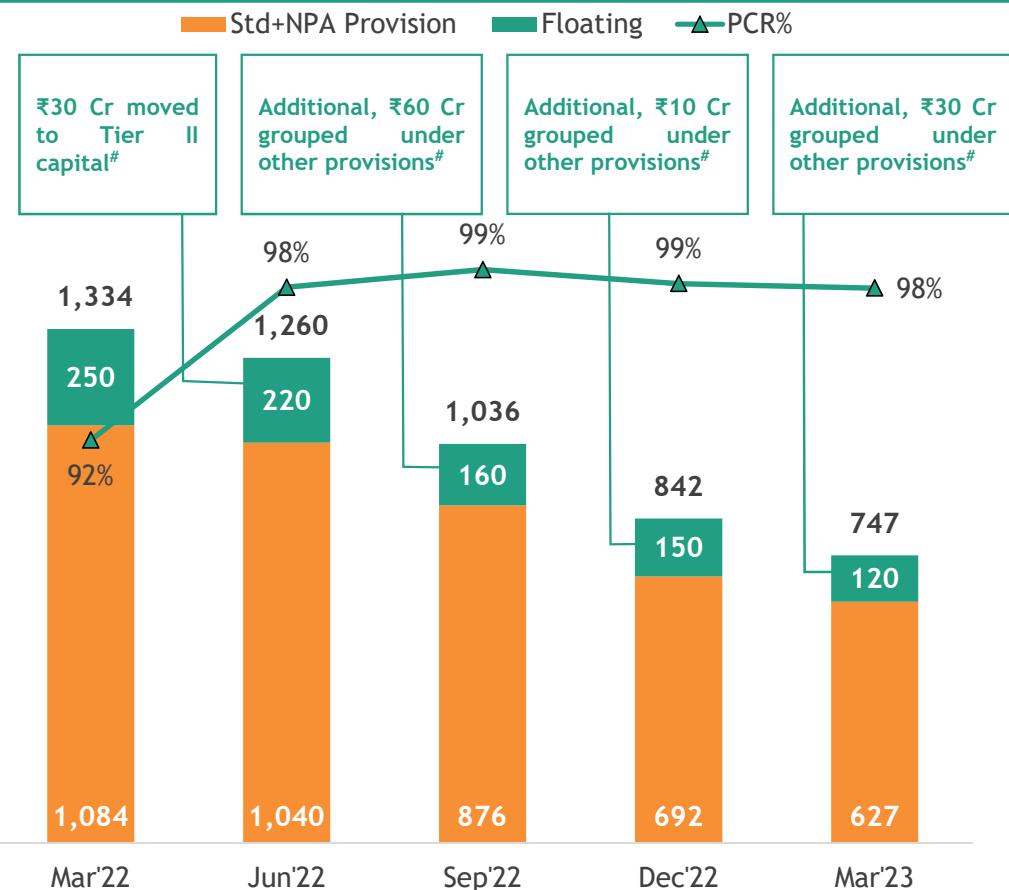


# SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY

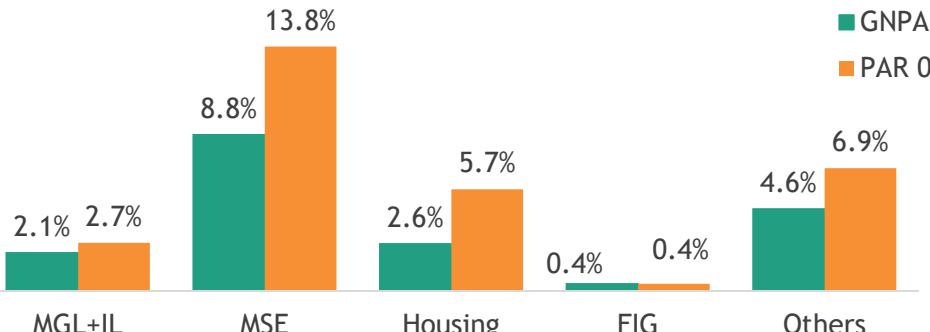
## NPA & SMA have shrunk significantly



## Total Provision\* (₹ in cr) & PCR



## PAR 0 and GNPA (segment wise)



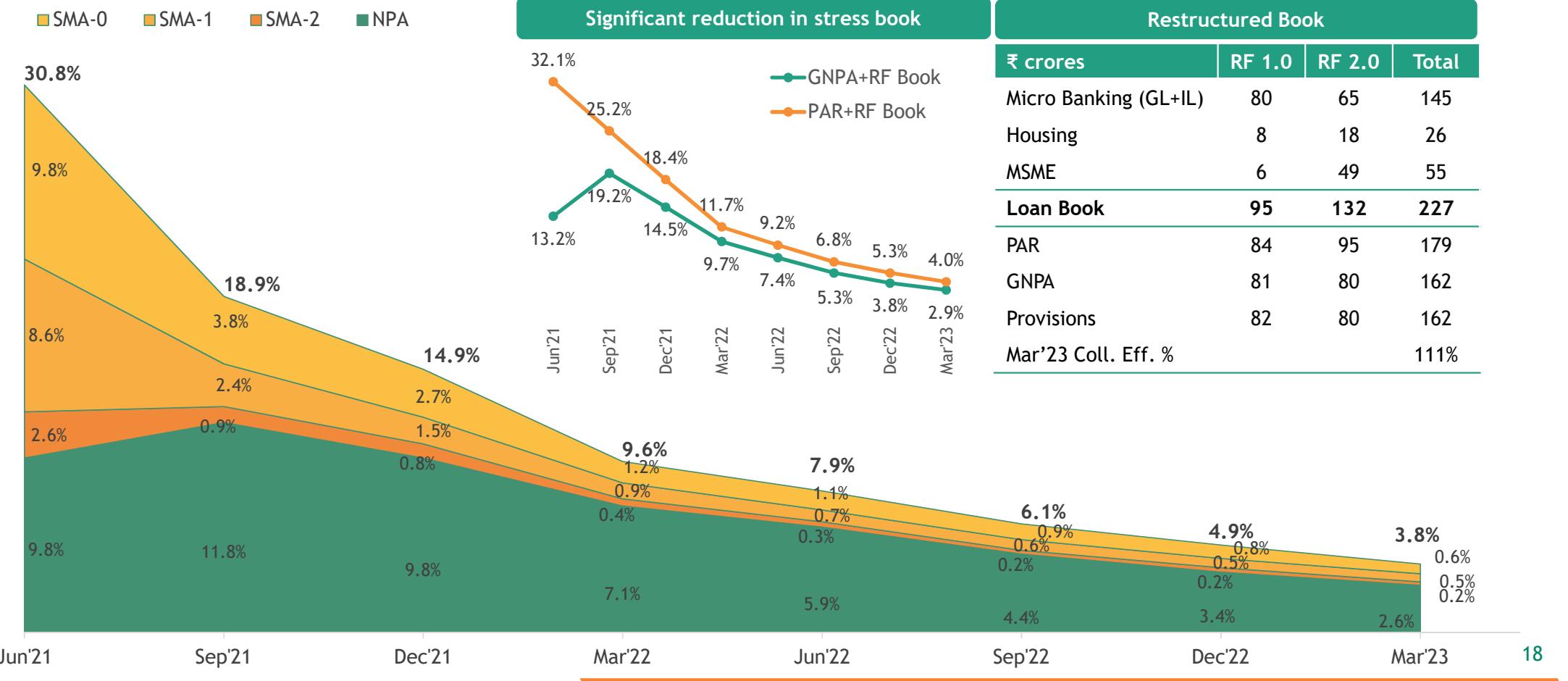
\*On Gross Loan Book and excluding provisions utilised in Tier II and provisions grouped as other provisions

# Floating provision of ₹250 Cr continues to be on books & can be utilized for making specific provisions in future during extraordinary circumstances, with prior approval from the RBI



# SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY

**SMA Pool & Restructured Book have shrunk significantly highlighting strong asset quality**



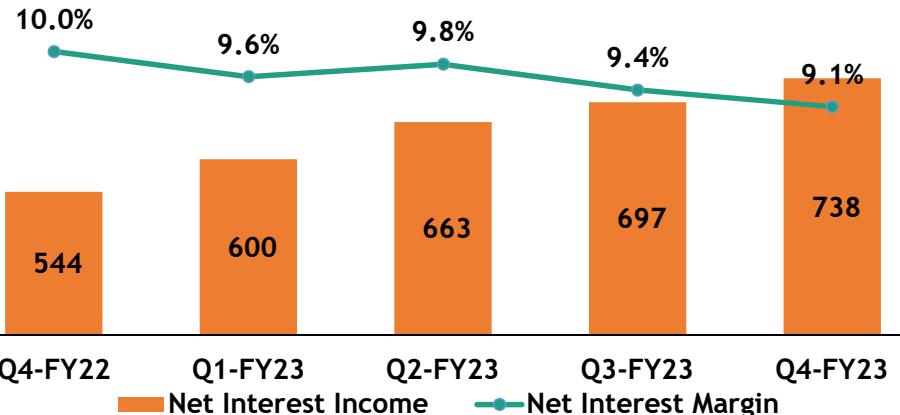


# Financial Overview

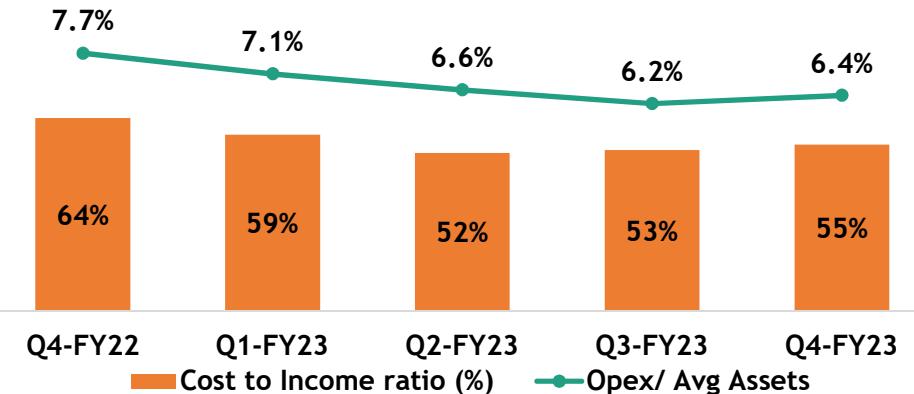


# FINANCIAL OVERVIEW

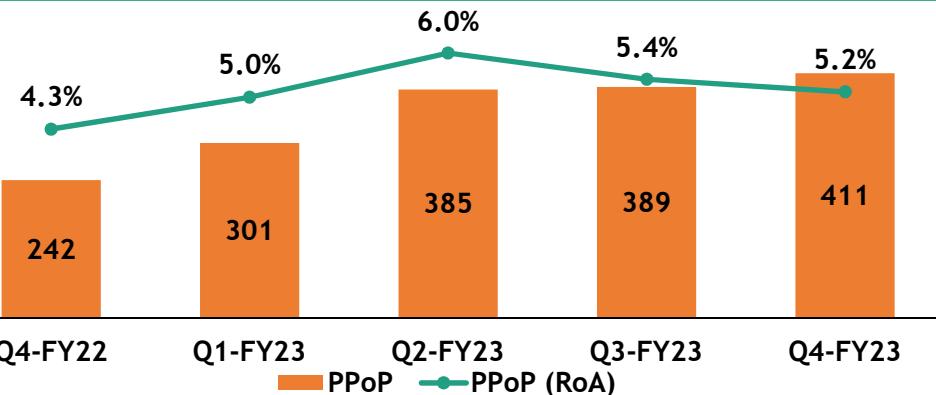
NII (₹ in crore) & NIM\*



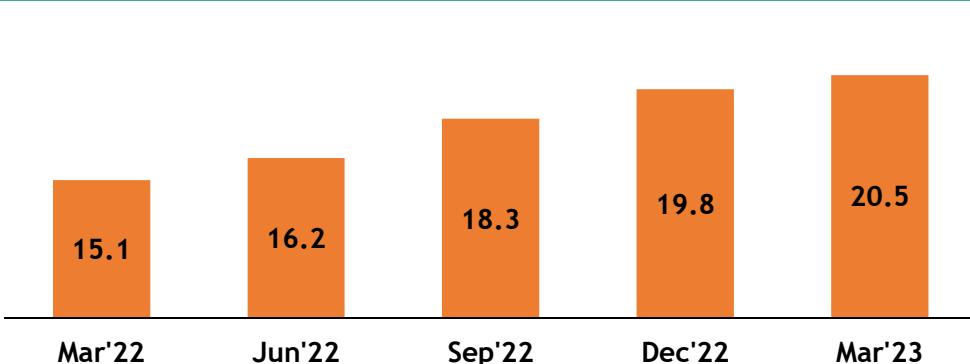
Cost to Income Ratio & Operating Expenses/ Average Assets (%)



Pre-Provision Operating Profit (₹ in Crore)



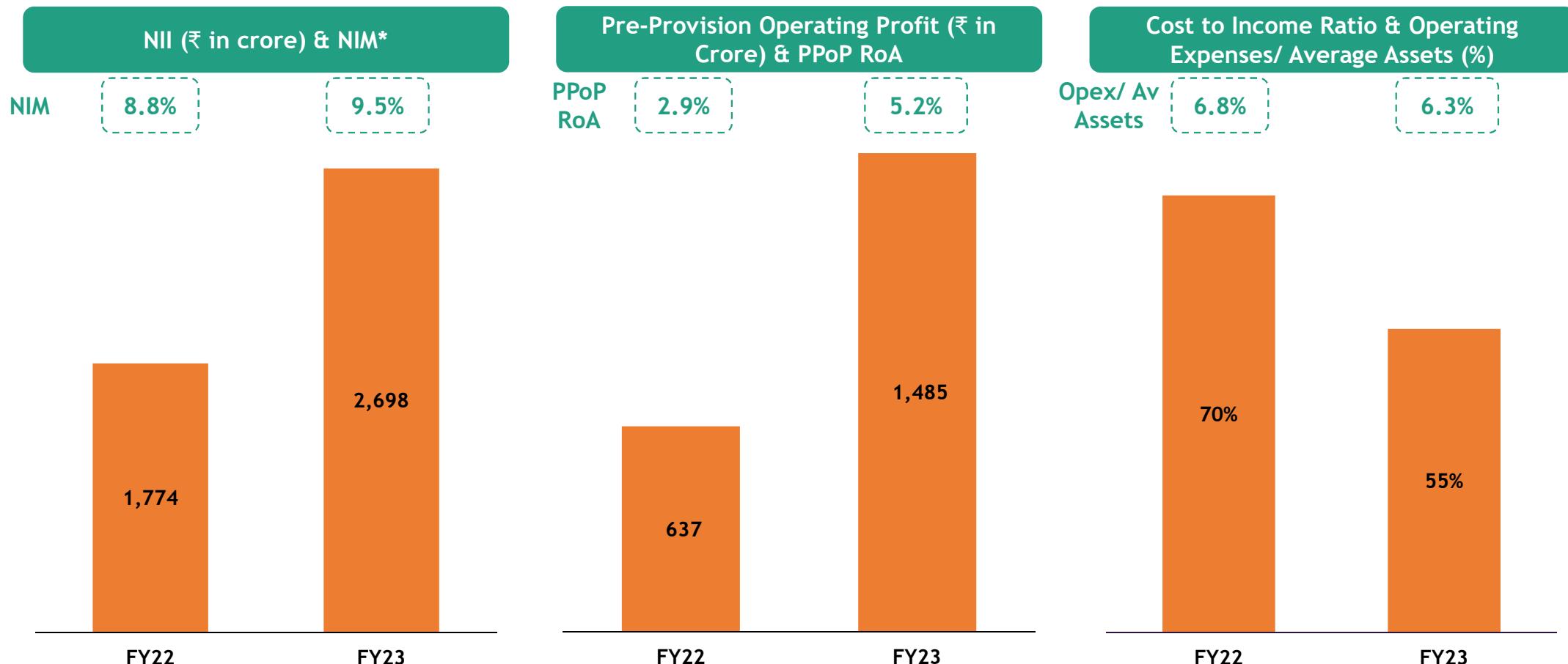
Book Value Per Share (in ₹)



\* NIM based on total book including IBPC & Securitization



# FINANCIAL OVERVIEW -FY23



\* NIM based on total loan book including IBPC & Securitization



# INCOME STATEMENT

Particulars (₹ in crore)	Q4-FY23	Q4-FY22	YoY Growth	Q3-FY23	QoQ Growth	FY23	FY22	YoY Growth
Interest Earned	1,185	818	45%	1,082	10%	4,165	2,813	48%
Other Income	179	127	41%	139	29%	589	360	64%
<b>Total Income</b>	<b>1,364</b>	<b>946</b>	<b>44%</b>	<b>1,221</b>	<b>12%</b>	<b>4,754</b>	<b>3,173</b>	<b>50%</b>
Interest Expended	447	274	63%	385	16%	1,467	1,039	41%
Personnel Expenses	262	228	15%	229	14%	940	817	15%
Operating Expenses	245	201	22%	217	13%	862	679	27%
<b>Total Cost</b>	<b>953</b>	<b>704</b>	<b>35%</b>	<b>832</b>	<b>15%</b>	<b>3,269</b>	<b>2,536</b>	<b>29%</b>
<b>Pre Provision Operating Profit</b>	<b>411</b>	<b>242</b>	<b>70%</b>	<b>389</b>	<b>6%</b>	<b>1,485</b>	<b>637</b>	<b>133%</b>
Credit cost	(2)	68	NM	0	NM	18	1,164	(98%)
Other provisions & contingencies	0	0	NM	0	NM	0	23	NM
Tax	103	47	NM	96	7%	367	(136)	NM
<b>Net profit for the period</b>	<b>310</b>	<b>127</b>	<b>NM</b>	<b>293</b>	<b>0</b>	<b>1,100</b>	<b>(415)</b>	<b>NM</b>



# TOTAL INCOME - BREAKUP

Particulars (₹ in crore)	Q4-FY23	Q4-FY22	Q3-FY23	FY23	FY22
Interest on loan	1,037	759	957	3,708	2,576
Int. on investments	142	59	118	429	237
Securitization Income	6	0	7	28	0
<b>Total Interest Earned</b>	<b>1,185</b>	<b>818</b>	<b>1,082</b>	<b>4,165</b>	<b>2,813</b>
Processing Fees	78	62	64	259	175
PSLC Income	4	0	0	28	2
Insurance Income	15	10	10	44	26
Bad Debt Recovery	45	25	34	135	47
Treasury	1	0	1	1	18
Misc. Income*	35	30	30	122	92
<b>Total Other Income</b>	<b>179</b>	<b>127</b>	<b>139</b>	<b>589</b>	<b>360</b>
<b>Total Income</b>	<b>1,364</b>	<b>946</b>	<b>1,221</b>	<b>4,754</b>	<b>3,173</b>

\* Includes cards AMC charges, NFS/ other banking operations income and foreclosure/ late payment & other charges



# BALANCE SHEET

Particulars (₹ in crore)	As at Mar 31, 2023	As at Dec 31, 2022	As at Mar 31, 2022
<b>CAPITAL AND LIABILITIES</b>			
Net worth	4,209	4,064	2,803
Capital	2,155	2,155	1,928
Employees Stock Options Outstanding	51	47	42
Reserves and Surplus	2,003	1,862	832
Deposits	25,538	23,203	18,292
Borrowings	2,641	2,318	1,764
Other Liabilities and Provisions	929	884	754
<b>TOTAL</b>	<b>33,317</b>	<b>30,469</b>	<b>23,612</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	2,305	1,850	1,690
Balance with Banks and Money at Call and Short Notice	178	903	486
Investments	8,510	7,152	4,153
Advances	21,290	19,525	16,303
Fixed Assets	283	270	249
Other Assets	750	769	731
<b>TOTAL</b>	<b>33,317</b>	<b>30,469</b>	<b>23,612</b>



# HEALTHY CAPITAL ADEQUACY

(₹ in Crore)	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23
Credit Risk Weighted Assets	12,879	12,956	13,726	15,369	16,361
Tier I Capital	2,279	2,423	3,208	3,511	3,712
Tier II Capital*	166	172	457	488	511
<b>Total Capital</b>	<b>2,446</b>	<b>2,595</b>	<b>3,665</b>	<b>3,999</b>	<b>4,223</b>
<b>CRAR</b>	<b>18.99%</b>	<b>20.03%</b>	<b>26.70%</b>	<b>26.02%</b>	<b>25.81%</b>
Tier I CRAR	17.70%	18.70%	23.37%	22.84%	22.69%
Tier II CRAR	1.29%	1.33%	3.33%	3.18%	3.12%
Floating Provision considered in Tier II out of 250 Cr	-	30	30	30	30

Floating provision of ₹250 Cr created in Jun'21 continues to be on books and can be utilized for making specific provisions in extraordinary circumstances with prior approval of RBI. Including ₹ 250 Cr of floating provision, total provision on gross loan book are at ₹ 1,290 Cr as of 30th Jun'22 / ₹ 1,126 Cr as of 30th Sep'22 / ₹ 942 Cr as of 31st Dec'22 / ₹ 877 Cr as of Mar'23.

For FY 21 - 22 ₹250 Cr was utilized towards NNPA/ PCR calculation;

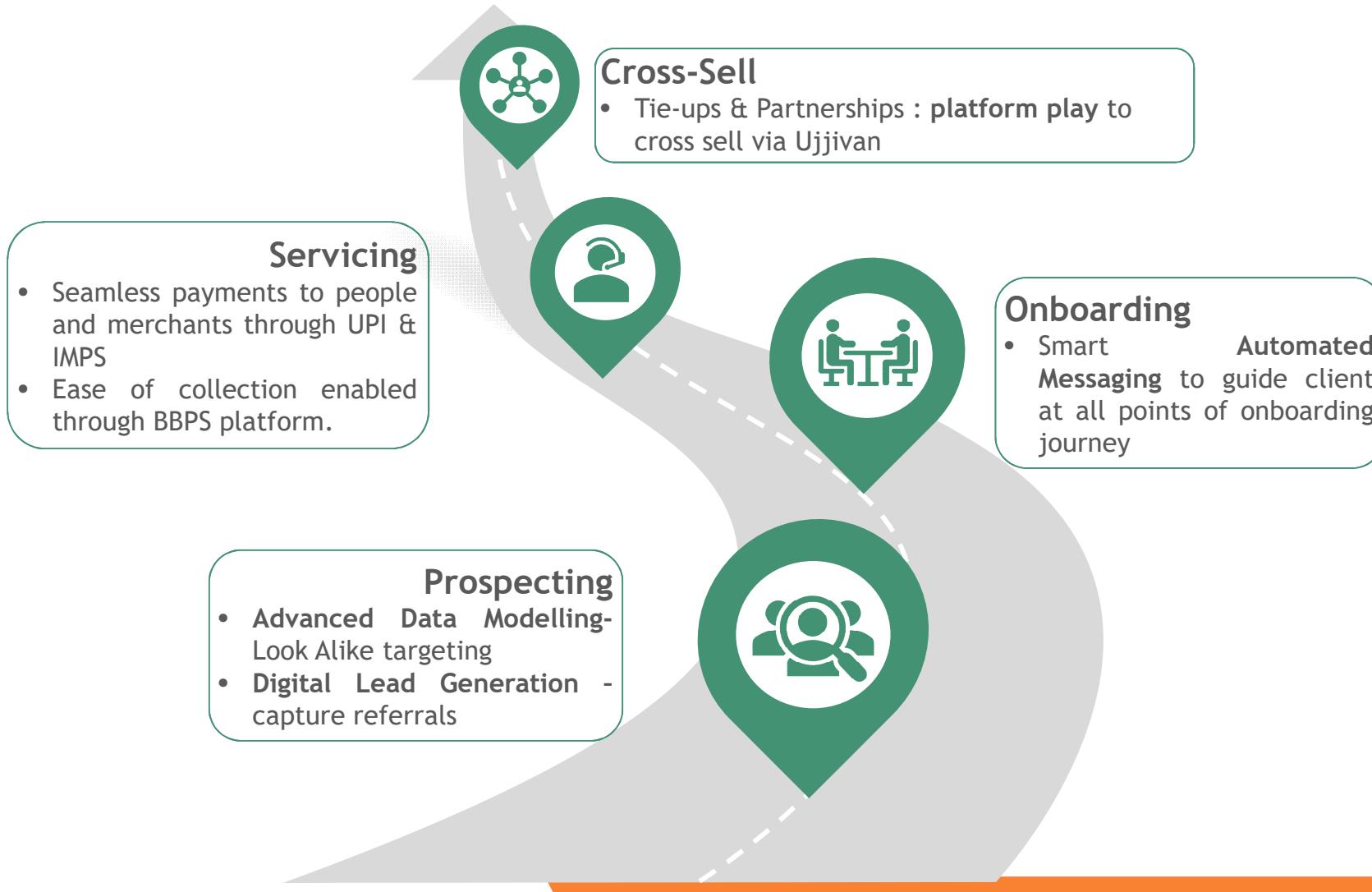
During June 2022 , the Bank had utilized ₹220 Cr for NNPA/ PCR calculation and ₹30 Cr was utilized as part of Tier II capital; As a result of sustained recovery efforts and continued improvement in the Banks portfolio leading to reduction in GNPA of the Bank, in the current quarter only ₹120 Cr is utilized for NNPA/ PCR calculation, ₹30 Cr has been utilized as part of Tier II capital. The balance ₹100 Cr has been grouped as part of other provisions without utilising the same towards Tier II capital, this amount continues to be earmarked for utilization for NNPA/PCR (as and when required).



# Ujjivan - Platform for growth



# DIGITAL END-TO-END THROUGH THE VALUE CHAIN





# HELLO UJJIVAN: INDUSTRY-FIRST, DRIVING DIGITAL PENETRATION

Hello Ujjivan went live on Google Playstore for Android users in Nov'22

01

One of the best mobile banking app that will navigate the customer through voice, visuals and available in vernacular languages to aid unserved and underserved customer segments on digital platform

02

The users can use voice search option for easy understanding and adopt various functionalities of this app

03

This app will help in assisting customers in easily viewing balance & statements, transferring funds, booking deposits, repaying loan EMIs, etc. conveniently in their vernacular language



VOICE



VISUAL



VERNACULAR

13<sup>th</sup> Edition Aegis Graham Bell Awards  
2022 for Innovation in Consumer Tech



Scan to  
Download

1,30,000+  
Downloads\* in 6 months

\*Customer Downloads



# MULTIPLE CHANNELS TO SERVE CUSTOMERS

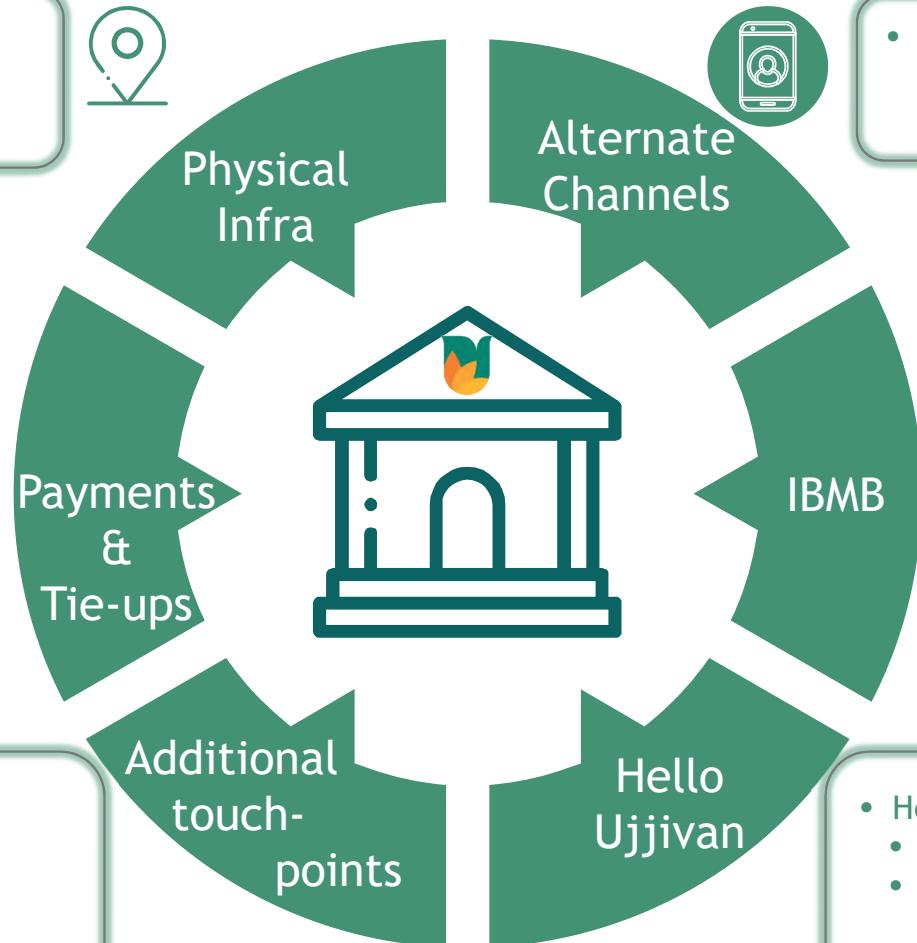
- 25 states and UTs
- 2 Asset Centers
- 271 districts
- 629 Banking Outlets (BO)
- 517 ATMs/ACRs



- QR code/ Ujjivan Pay
- POS
- UPI
- Fintech partnership/ Digital lending



- Relationship Banking
- Chalta Phirta Bank: Door-Step Banking through 13,000+ field staff
- Money Mitra- 260+
- Agency touch points- 5k+



- Phone Banking (200+ services in 9 Indian Languages)
- Video Banking
- Voice Bot



- Internet Banking
- Mobile Banking
- Business Net Banking



- Hello: Voice, video, vernacular Mobile App
  - Targeting less tech-savvy customers
  - Services like loan servicing, EMI payment, FD/ RD opening, fund transfer - more to be added like loan application



# SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS

## Multiple delivery channels



### Personal & Business Internet banking

- Web-based, can be accessed from any system
- Access Management - Single sign in for all accounts, Easy access to multiple relationships with one app
- Aadhar authentication based password reset
- High volume bulk upload facility
- Customizable client centric approval matrix



### ATMs

- 517 biometric enabled ATMs including 60 ACRs\*
- Customer alerts for each incorrect PIN entry & Green PIN facility 24/7 for PIN change
- Empowering customers to block/unblock debit card & set transaction limits through ATMs
- 9 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/ Video Banking

- 24x7 phone banking helpline
- TD booking for existing customers
- VKYC and Video Banking services
- Phone Banking Supported in 9 Languages
- NR separate Line



### Mobile App Hello Ujjivan

- Nine languages option - English, Hindi, Kannada, Tamil, Bengali, Marathi, Gujarati, Punjabi and Odiya.
- Implemented Device Binding for both android and iOS users for making app usage more safe and secure
- Aadhar authentication based password reset

- Hello Ujjivan went live on Google Playstore for Android users in Nov'22
- One of the best mobile banking app that will navigate the customer through voice, visuals and available in vernacular languages to aid unserved and underserved customer segments on digital platform
- More details in our digital section

\* Automated Cash Recycler



# BUSINESS STRATEGIES AND FRAMEWORKS

## New Products, focus on secured

- Housing
- MSME (WC, Supply chain)
- Secured Agri
- Vehicle
- Gold
- M-LAP
- Fee-based - TPP, CMS

## People & Skill-set

- Hiring
- Training
- Attrition

## Digital Inclusion

- Multi-channel approach
- Wider customer reach
- Better experience
- Efficiency/ Productivity
- Analytics
- Cross-sell/ Up-sell

## ~₹ 400 Cr\* capex on Tech platforms

- Analytics-based underwriting
- EWS & monitoring
- LOS for secured products
- CRMNext

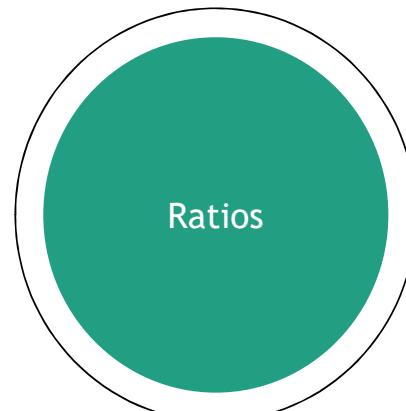
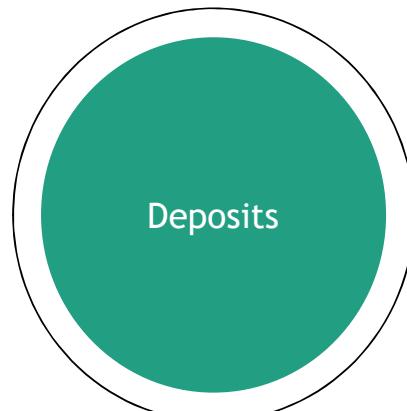
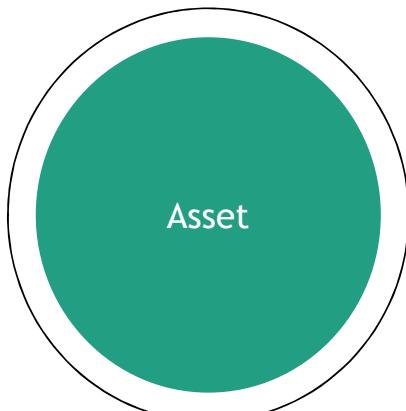
## Infrastructure

- Branch Expansion
- Hubs/ Asset Centres
- BC Partnerships
- FinTech touch-points
- Money Mitra network





# FY24: TO FURTHER BUILD ON THE STRONG PLATFORM



Gross Loan Book Growth- >25%  
Credit Cost: <100bps

Deposit Growth: >30%  
CASA growth: >35%

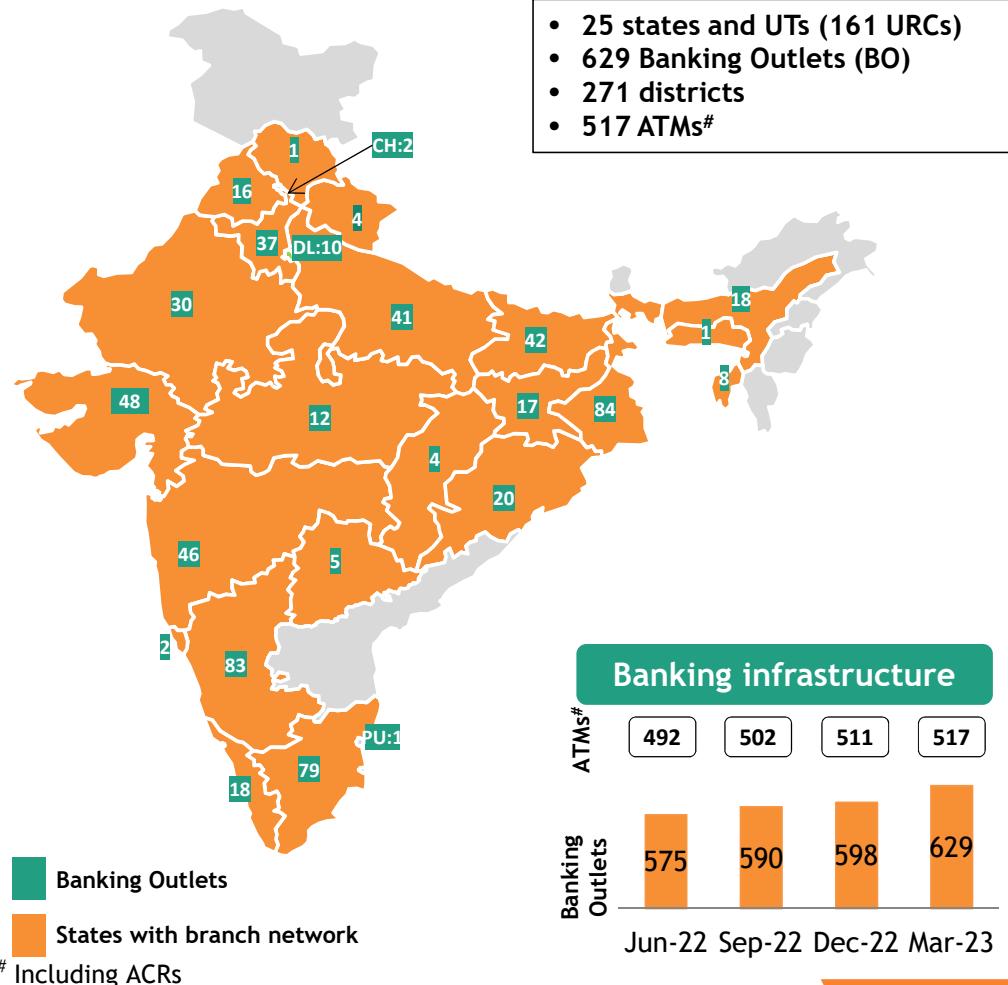
NIM: >9.0%  
RoE: >22%



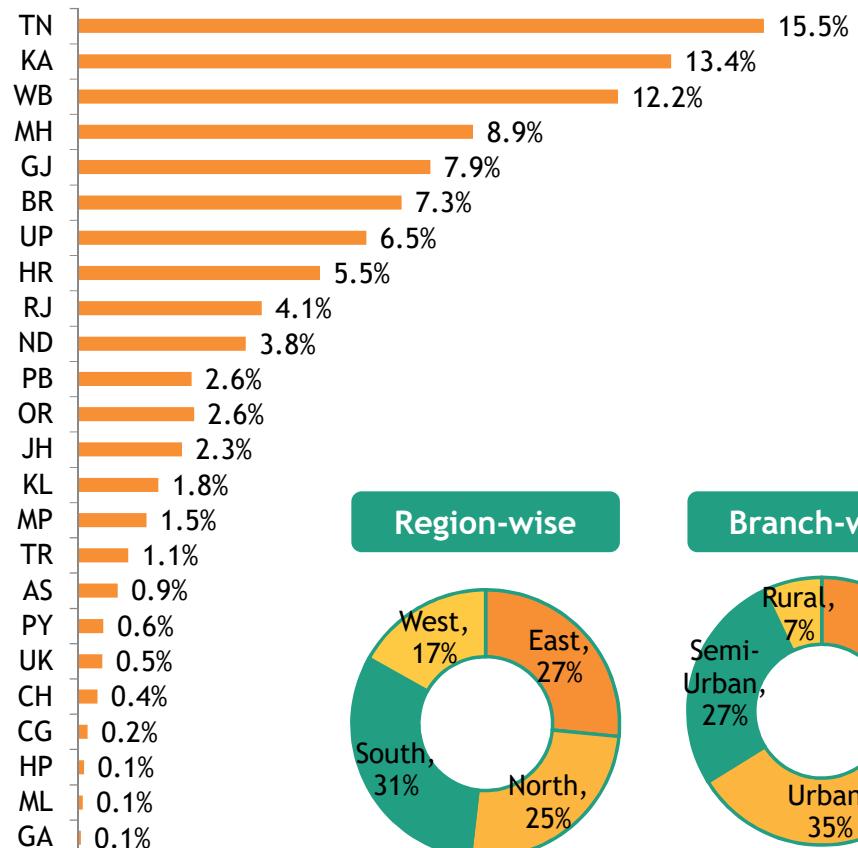
# Ujjivan - Building a Mass Market Bank



# WELL DIVERSIFIED PAN INDIA PRESENCE; ADDED 31 NEW BRANCHES DURING THE QUARTER



## Mar'23 Gross Loan Book



34

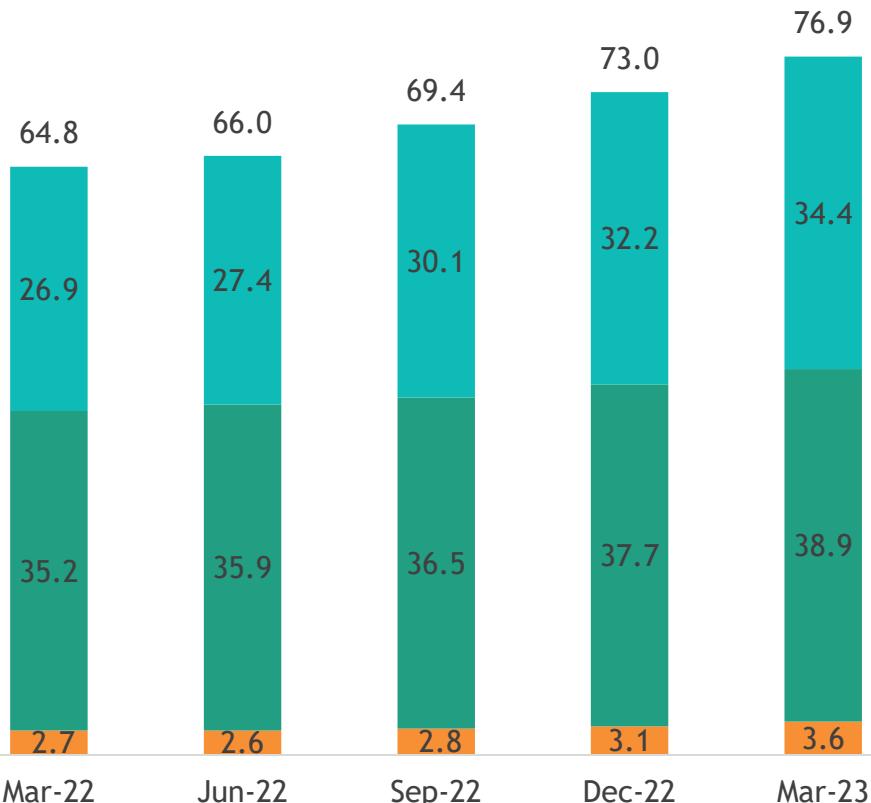
\*Includes IBPC and securitization



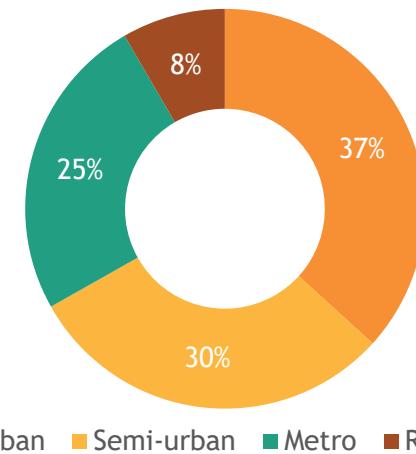
# EXPANDING LIABILITY CUSTOMER BASE

Customer Base Growth

■ Asset Only ■ Asset & Liability ■ Liability Only



Customer Base - Basis of Branch Classification



\*Semi-Urban branches largely cater to rural customers

- Liability customers grew by 18% Y-o-Y
- New customer acquisition continues with the uptrend during the quarter
- Net Liability only customer addition at 2.2 lakhs for the quarter
- Borrower base picking up pace with 1.7 lakhs net addition in Q4 vs 1.4 lakhs in Q3

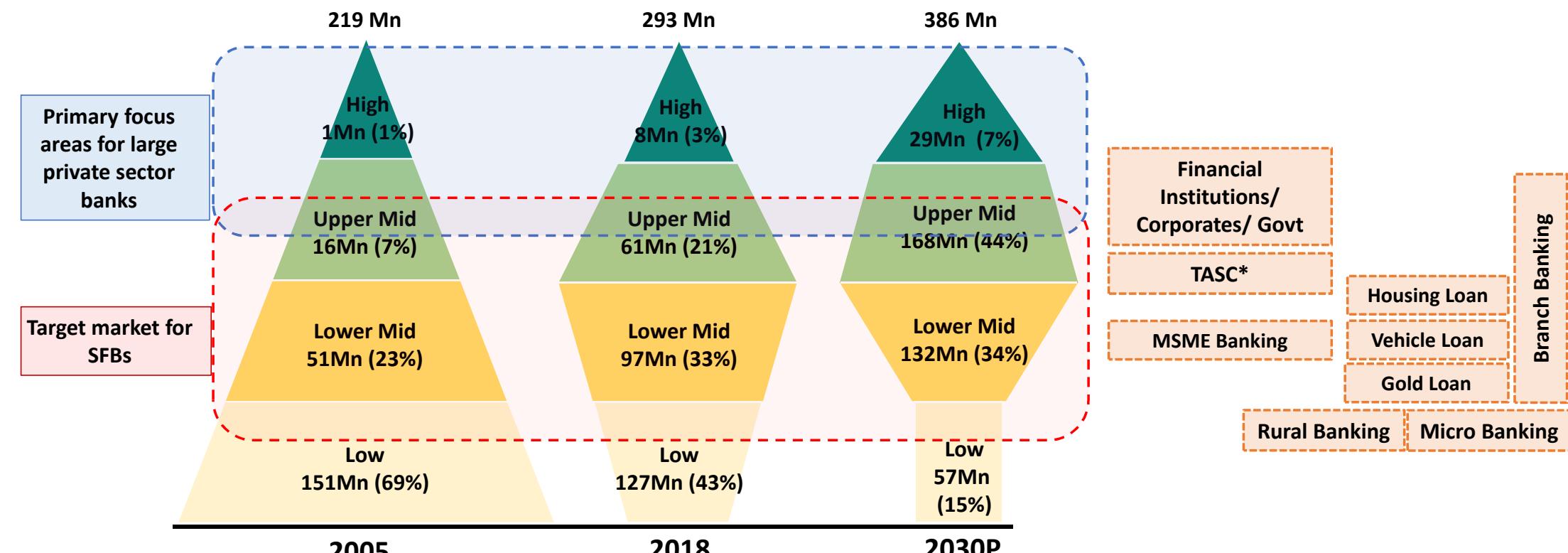


# WELL PLACED TO GAIN FROM EVOLVING COUNTRY DEMOGRAPHICS

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

Bank's Enterprise Products

Bank's Individual Products



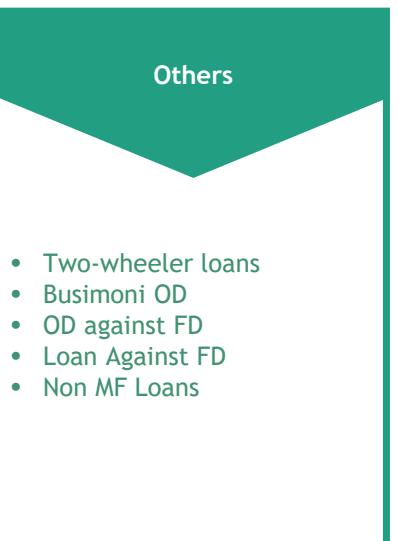
\*Trusts, Associations, Societies and Clubs

\*Source: PRICE Projections based on ICE 360° 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

Loan



Deposit



Channels

Branch Banking, Asset Centers

ATM / POS / QR code/  
Money Mitra/ Touch-points

Mobile & Internet Banking

Phone Banking, IVR,  
Chatbot Aria

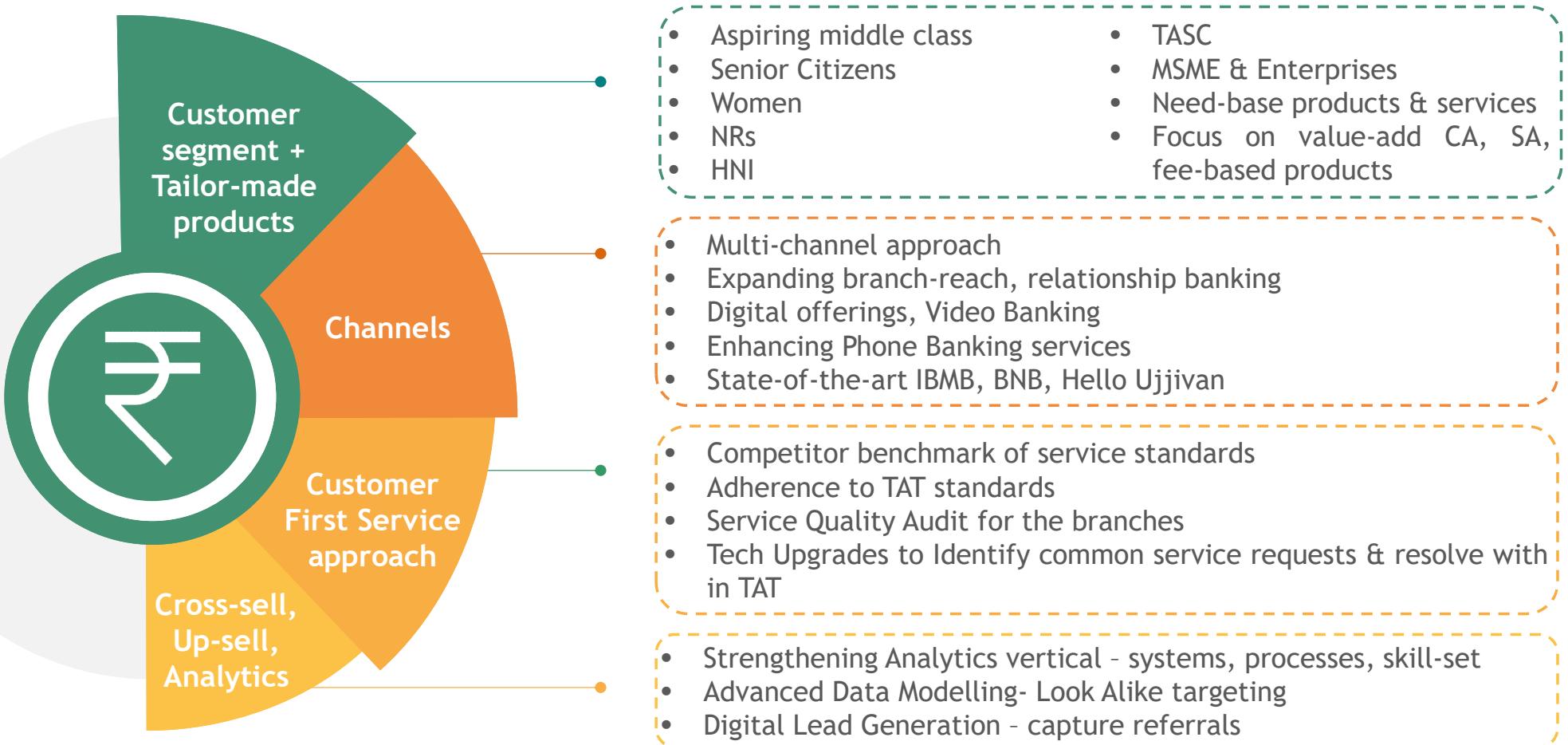
Internet & Corporate  
Banking

\* Loan against Rent Receivables

# Loan against property



# BUILDING STABLE AND GRANULAR LIABILITY BASE





# STRONG INDEPENDENT BOARD (1/2)

Name	Education	Experience
<b>Ittira Davis</b> <i>Managing Director and CEO</i>	PGDM, Indian Institute of Management, Ahmedabad	International banker with 40+ years of banking experience having worked extensively in the Middle East and Europe. Was previously associated with Europe Arab Bank, Citibank in India and the Arab Bank Group in the Middle East. Joined Ujjivan in Mar'15 to manage the transition to an SFB. He was MD & CEO of UFSL for Jul'18 -Mar'21
<b>Banavar Anantharamaiah Prabhakar</b> <i>Chairman and Independent Director</i>	Commerce graduate, University of Mysore, Chartered Accountant.	Retired as Chairman and Managing Director of Andhra Bank after serving various Banks for about 37 years. Prior to that he served as the Executive Director of Bank of India for a period over 3 years, He also worked abroad for about eight years in two stints at Zambia and U.K. He was the Chief Executive of Bank of Baroda UK Operations.
<b>Samit Kumar Ghosh</b> <i>Non-Executive Director</i>	MBA, Wharton School of Business, University of Pennsylvania.	Founder of UFSL and served as its MD & CEO. He retired as MD and CEO of Ujjivan SFB on November 30, 2019. He is a Career banker with over 30 years of experience in India & overseas.
<b>Rajni Mishra</b> <i>Independent Director</i>	M.Com (Gold Medallist), 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 risk management, branch administration, corporate credit, forex treasury etc. She was the chairperson and Independent Director of NCL Buildtek limited, Hyderabad
<b>Ravichandran Venkataraman</b> <i>Independent Director</i>	Qualified FCCA (UK), ACMA (UK), Program for CFOs with Wharton Business School	A global leader with a track record spanning 30+ years having worked in India, London and Bahrain. He brings a strong business background and having worked with top Business Leaders in over 100 countries. He is the Chairperson of eVidyaloka Trust, a not-for-profit social enterprise into remote education for rural children in India. Previously, he has worked with HP's Global Business Services, Hewlett Packard, ANZ Bank and Bank Muscat.



# STRONG INDEPENDENT BOARD (2/2)

Name	Education	Experience
<b>Rajesh Kumar Jogi</b> <i>Independent Director</i>	Bachelor of Arts (Economics), Fellow member ICAI, Advanced Management Program from Harvard Business School	Rich work experience of 27 years in Banking industry with a focus on risk management. Previously 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>Sudha Suresh</b> <i>Independent Director</i>	B.Com (Honors) C.A., Grad ICWA, CS	Finance professional with a rich experience of over two decades in various organizations & a decade as practicing chartered accountant. She is the founding partner of S. Rao & Associates, Chartered Accountants, Bangalore and founder of Mani Capital. She was the MD & CEO (2017-18) and Chief Financial Officer (2008-17) of UFSL
<b>Satyaki Rastogi</b> <i>Non-Executive Nominee Director</i>	Engineering graduate, NIT Kozhikode	Serves as General Manager and Regional Head at Bengaluru office of SIDBI
<b>PN Raghunath</b> <i>Additional Director-Nominated by RBI</i>	MBA (Banking & Finance), Diploma in International Banking & Finance, Diploma in Business Finance	Heads the foreign exchange department of the Reserve Bank of India, Bengaluru Office. He has experience in the areas of Public Accounts, Public Debt Management, Foreign exchange management and Data Centre of the Reserve Bank. Before joining the Reserve Bank of India, he worked as an officer in State Bank of Hyderabad for three and half years
<b>Anita Ramachandran</b> <i>Independent Director</i>	MBA from Jamnalal Bajaj Institute	HR expert with over 40 years of experience as a management consultant. Began her career with AF Ferguson & Co and has worked in a wide range of areas. Founded Cerebrus Consultants in 1995 to focus on HR advisory services, including Organisation transformation. Has been an Independent Director on various Boards for the last 20 years.



# 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, MSME and 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

## STRONG DISTRIBUTION & COLLECTION NETWORK

- Use right combination of physical and digital channels and partnerships to expand reach, banking outlets and infrastructure
- Build a dynamic and strong collection network
- 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



## Annexures



# AWARDS & ACCOLADES



## 18<sup>th</sup> IBA Technology Conference, Expo & Awards

Payment and small finance bank category:-

Best IT Risk Management

Special Prize - Best AI&ML Adoption Bank

Special Prize - Best Fintech Collaboration



## India Fraud Risk Management Summit & Awards 2023

Best Transaction Fraud Monitoring and Decisioning



## IBSi Global FinTech Innovation Awards 2022

Best Risk Management Implementation  
Category:-

Best Project Implementation

Most Impactful project



# INVESTING IN BRAND BUILDING

**THE TIMES OF INDIA**

Lucknow

AUG 13

Rushdie stabbed 10-15 times in neck in NY, flown to hosp

Terrorists kill teenage migrant worker in Kashmir

Govt calls for de-escalation in Taiwan

Give a missed call on 799 666 666 3

UJJIVAN SMALL FINANCE BANK

Special Offer 7.5% on Fixed Deposit

75 weeks (525 days) 75 months 0.75% p.a. additional for senior citizen

7.5% INTEREST P.A.

75 weeks (525 days) 0.75% p.a. additional 75 months for senior citizen

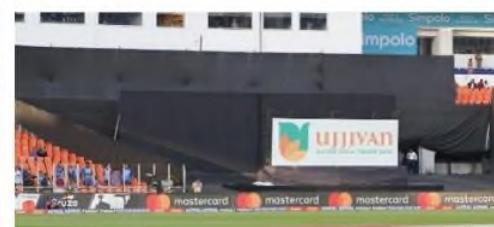
Celebrate 75 years of Independence with Ujjivan SFB's Special Offer on Fixed Deposit

7.5% INTEREST P.A.

75 weeks (525 days) 0.75% p.a. additional 75 months for senior citizen

Give a missed call on 799 666 666 3

Happy 75th Independence Day

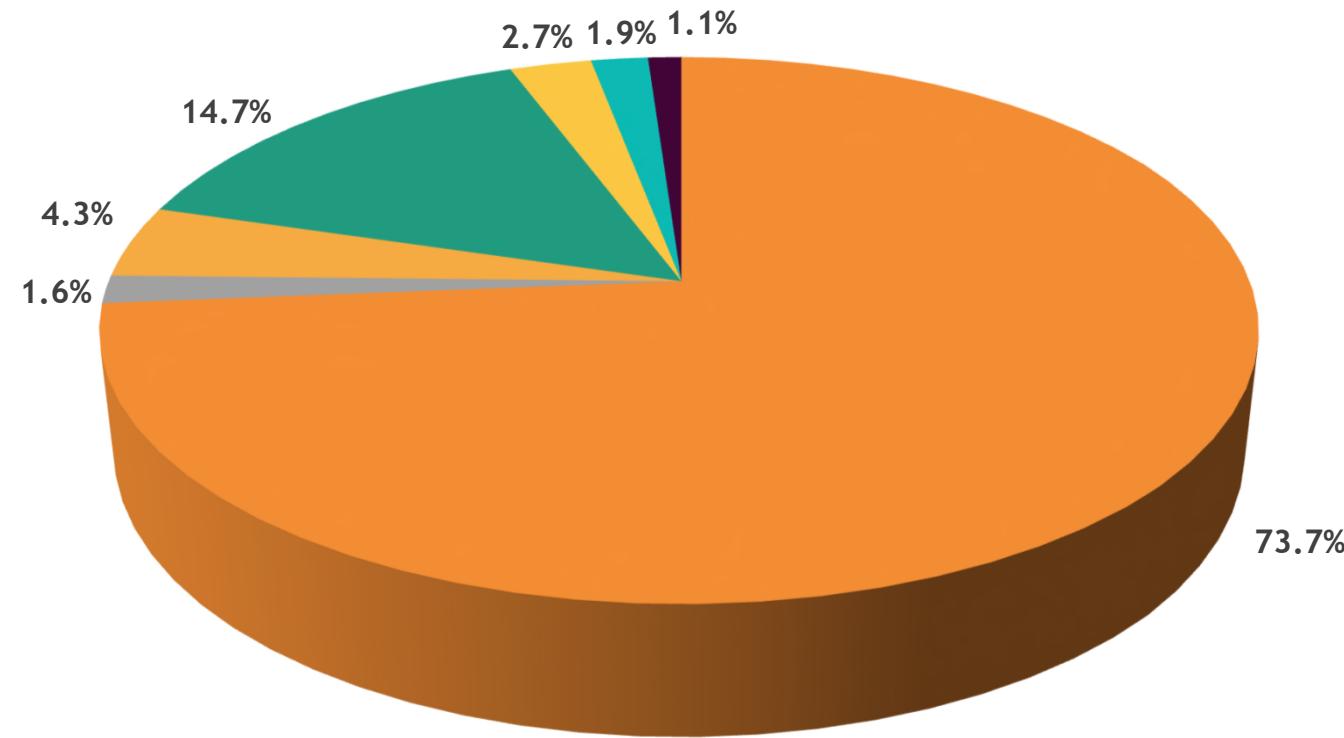




# SHAREHOLDING PATTERN - MAR'23

Raised ₹ 475 Cr via fresh equity issuance in Sep'22; complying with Minimum Public Shareholding requirement

- Promoter\*
- Resident Individuals/HUF
- MF
- Foreign investors
- Insurance Companies
- Alternative Investment Fund
- Others



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

# SOCIAL SERVICES - PROGRAMS

01

## Financial Literacy

- Diksha +
- Chellar Bank
- FLP - URC
- FLP - MSE
- FLP Beyond Ujjivan



02

## CSR

- Community Development
- Livelihood
- Disaster Relief



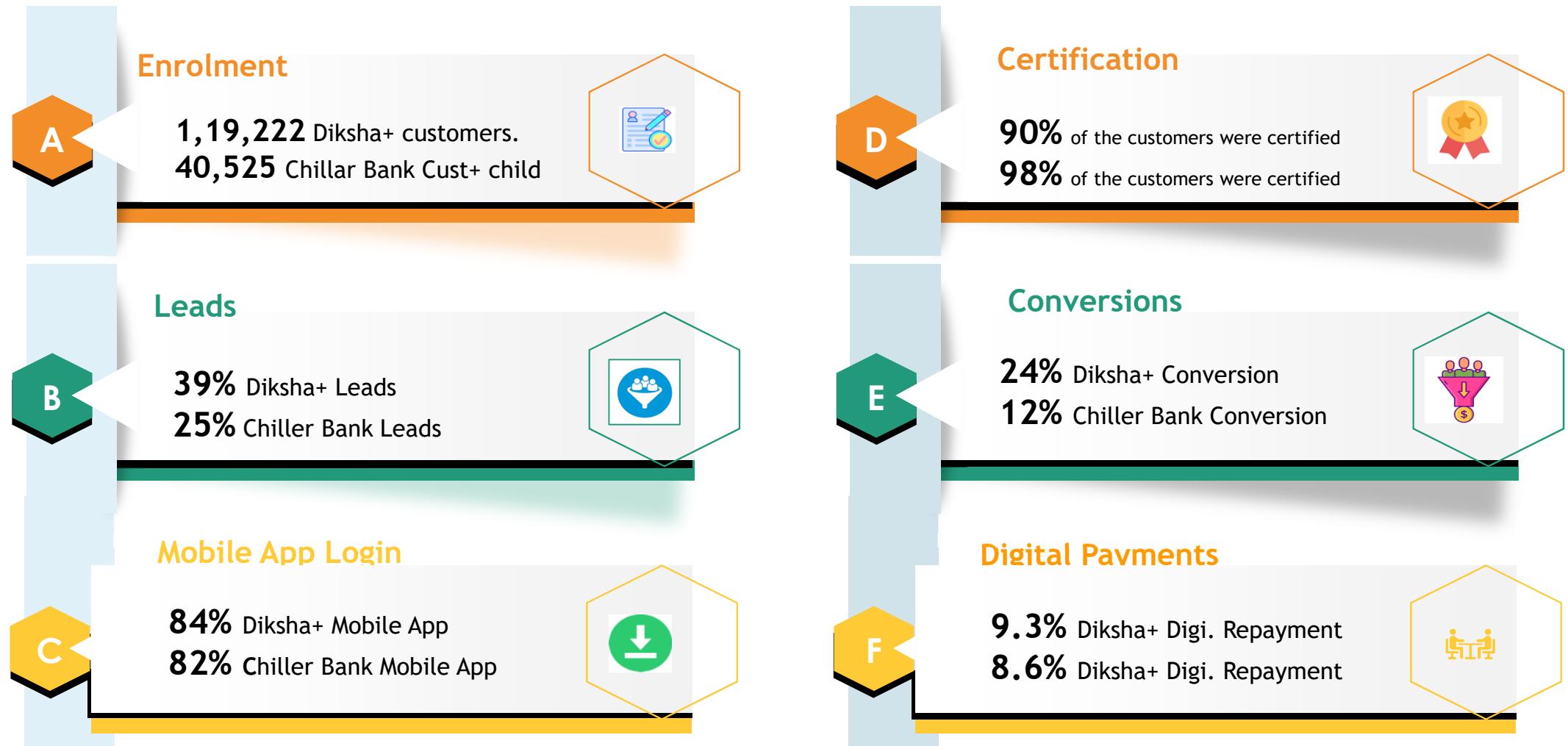
03

## ESG

Environmental, Social & Governance .



# FINANCIAL LITERACY - DIKSHA + & CHILLAR BANK (FY-22-23)



# FLP FOR - MSE & URC - FLP BEYOND UJJIVAN



## FLP for MSE

56 MSE Customers attended the pilot launch at Coimbatore & Aligarh



## FLP for URC

13,348 customers across 134 rural branches were covered under this program

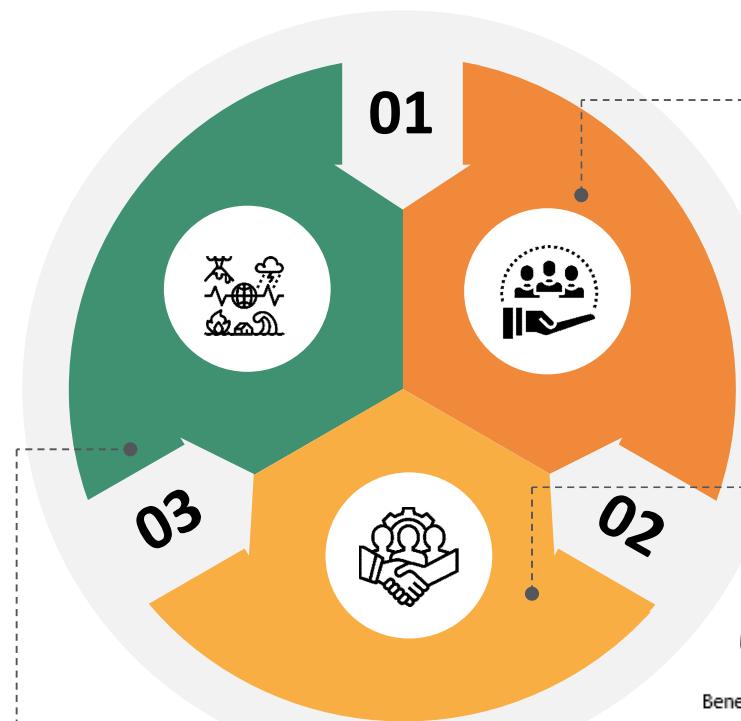
## FLP Beyond Ujjivan

87 Entrepreneurs from TNS Foundation, Anaha Clinic, Mantri Society & Marwari Hospitals





# CORPORATE SOCIAL RESPONSIBILITY & ESG



## Healthcare & Community Development

	States and UTs Covered	12
	Total community members benefitted	6,21,000+
	Healthcare facilities renovated	14
	Plastic Compactor installed	1
	Schools/ orphanage Renovated	2

## Livelihood Program

	Beneficiaries to be trained	350
	Total Trained Candidates	350
	Total Placed Candidates	183
	Women trained for entrepreneurship	50

## Disaster Relief

People benefitted under Disaster health camp  
700+

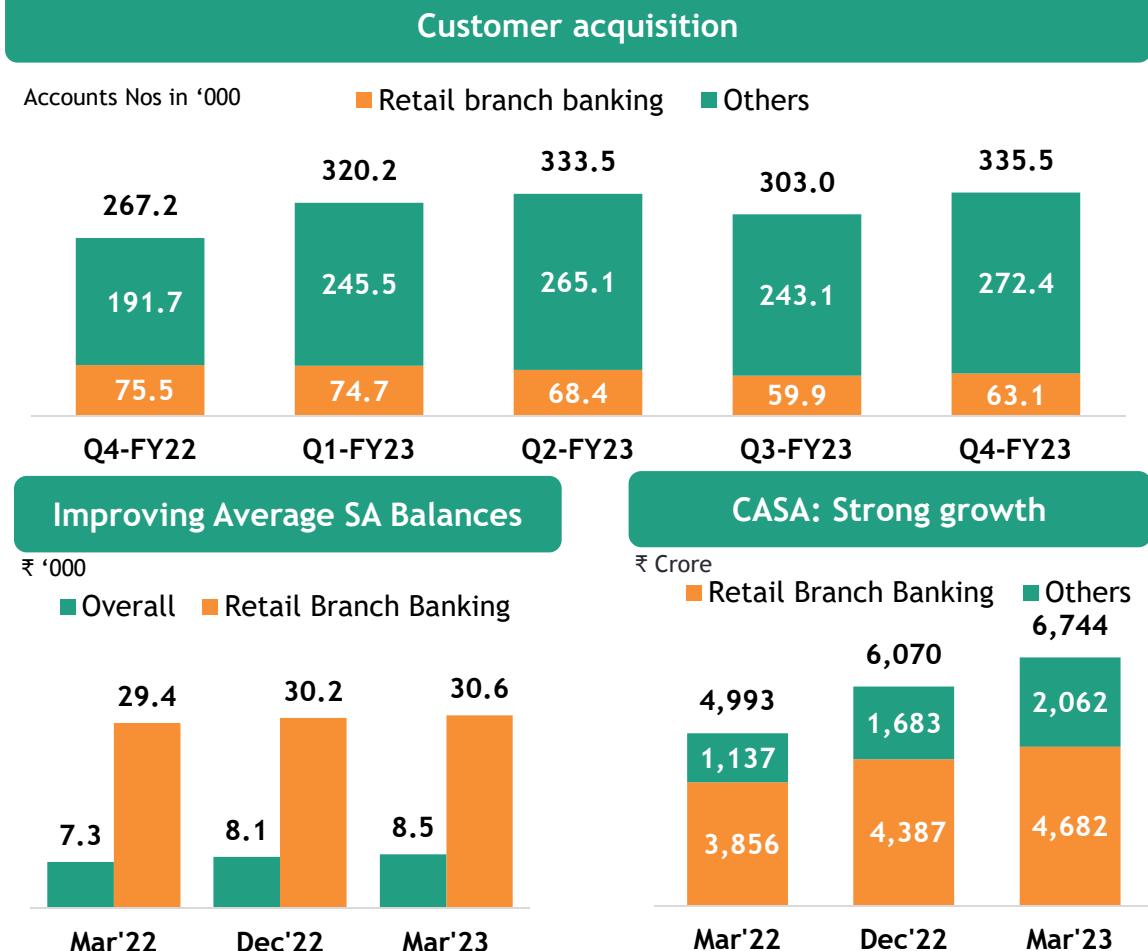
## ESG

- E&Y has been onboarded as strategy partner
- BRSR will be published along with Annual Report
- *Materiality Assessment* is in progress
- ESG Frame & strategy formulation post materiality assessment



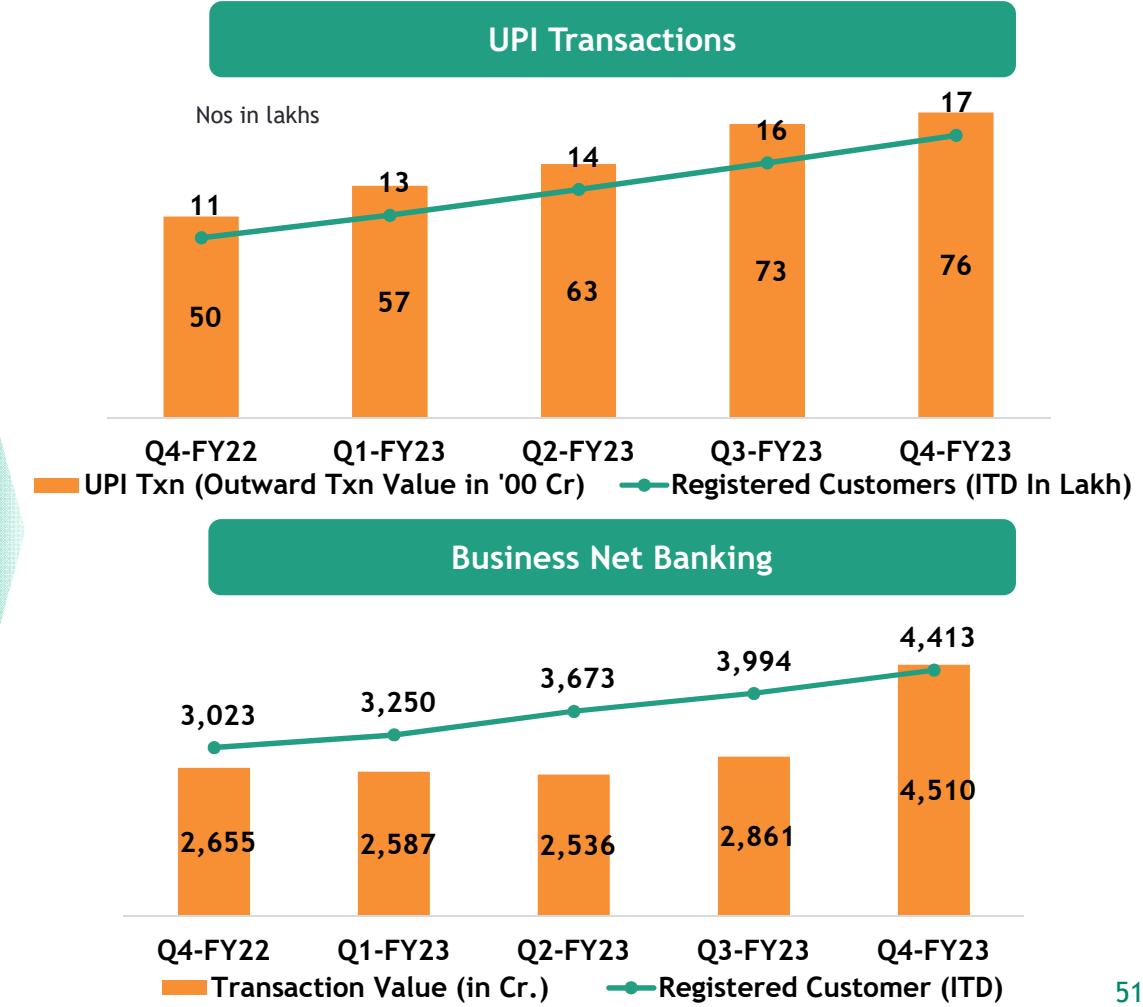
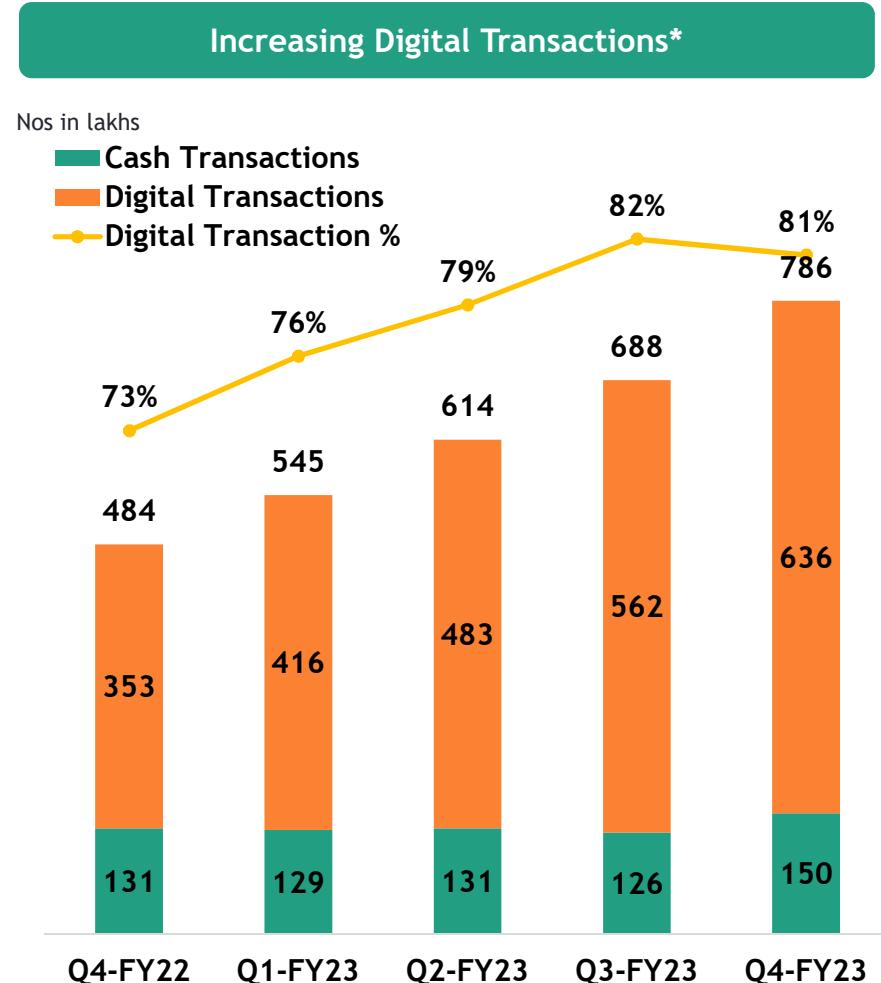
# RETAIL DEPOSIT FRANCHISE FOCUSED ON CUSTOMER ACQUISITION

- Total deposits grew 40% Y-o-Y to ₹ 25,538 Cr
- Retail TD grew 69% Y-o-Y
- CASA deposits grew 35% Y-o-Y; 26.4% of total deposit as of Mar'23
- Focus on value-add products to drive average balances
  - Overall average SA balance moved to ₹ 8.5k from ₹ 7.3k Y-o-Y





# INCREASING DIGITAL TRANSACTIONS (1/2)

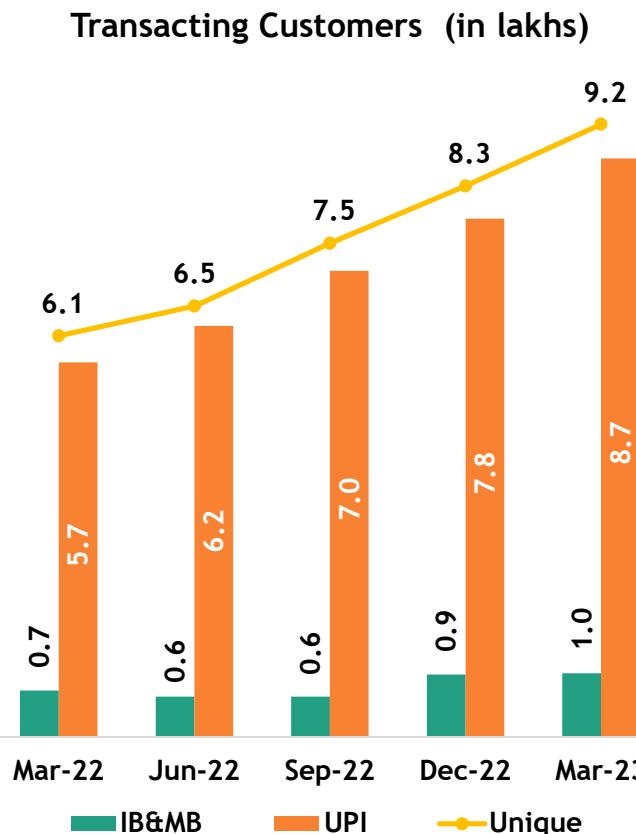
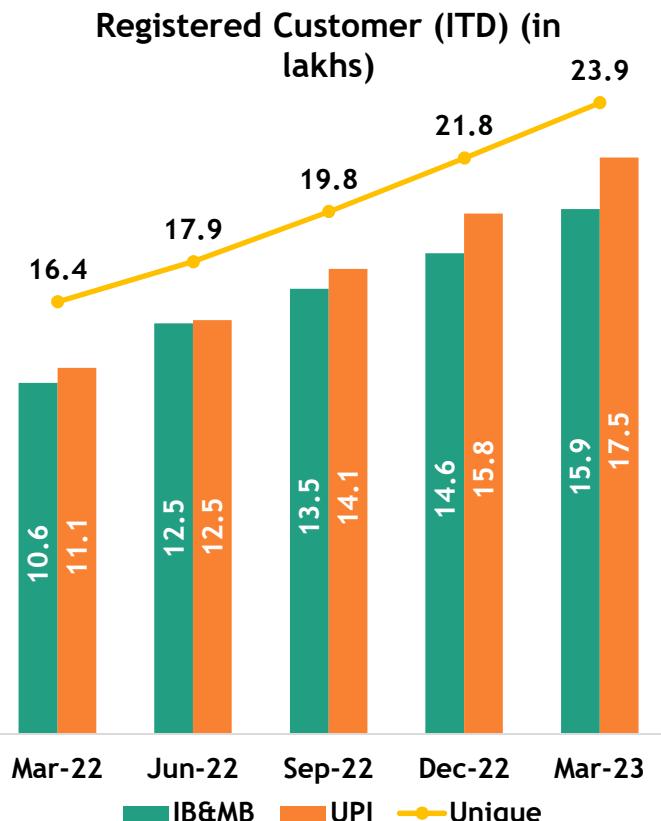


\*Basis CBS volumes



# INCREASING DIGITAL TRANSACTIONS (2/2)

Digital penetration among customers continues to show a healthy increase



Ranking reflecting leadership\*

**Cards Transaction @ ATM**

1<sup>st</sup> among SFBs  
24<sup>th</sup> among all Banks

**Cards Transaction @POS**

1<sup>st</sup> among SFBs  
34<sup>th</sup> among all Banks

**Cards Issued**

1<sup>st</sup> among SFBs  
20<sup>th</sup> among all Banks

**ATM Uptime<sup>#</sup>**

One of the Highest among all Banks

Source:

<https://www.rbi.org.in/Scripts/ATMView.aspx>

<https://www.npci.org.in/what-we-do/upi/upi-ecosystem-statistics>

\*For Jan-Mar23

<sup>#</sup> Based on service Partner & Industry Watch



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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)