

Q3FY24 INVESTOR PRESENTATION





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KEY HIGHLIGHTS - Q3FY24 (1/3)



Gross Loan Book

₹ 27,743 cr

Up 27% yoy

Dec'22: ₹21,895 cr



Total Deposits

₹ 29,669 cr

Up 28% yoy

Dec'22: ₹23,203 cr



Retail TD*+ CASA

₹ 20,389 cr

Up 34% yoy

Dec'22: ₹15,242 cr



GNPA/NNPA

2.1%/0.16%

Down 131 bps/Up 11 bps yoy

Dec'22: 3.4%/0.05%



CRAR

24.4%

Down 165 bps yoy

Dec'22: 26.0%



Employees

21,796

Up 30% yoy

Dec'22: 16,764









Added 29 branches during Q3FY24 taking total branch count to 729

* 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 - Q3FY24/ 9MFY24 (2/3)

| | Q3FY24 Vs Q3FY23 | 9MFY24 Vs 9MFY23 |
|---|-----------------------------|---------------------------------|
|  NII | ₹ 860 cr Up 23% Vs ₹ 697 cr | ₹ 2,476 cr Up 26% Vs ₹ 1,960 cr |
|  NIM | 8.8% Down 61 bps Vs 9.4% | 8.9% Down 67 bps Vs 9.6% |
|  PPOp | ₹ 457 cr Up 18% Vs ₹ 389 cr | ₹ 1,399 cr Up 30% Vs ₹ 1,074 cr |
|  PAT | ₹ 300 cr Up 2% Vs ₹ 293 cr | ₹ 952 cr Up 20% Vs ₹ 790 cr |
|  RoA | 3.1% Down 103 bps Vs 4.1% | 3.5% Down 41 bps Vs 3.9% |
|  RoE | 24.2% Down 547 bps Vs 29.7% | 27.3% Down 329 bps Vs 30.6% |



KEY HIGHLIGHTS (3/3)

Credit Rating

Ratings upgrade towards long term facilities by CARE to **AA⁻ (Stable)** from A⁺ (Positive)

Assets

Secured:- Secured book* inching up; 28.3% as on Dec'23 vs 27.5% as on Sep'23

Affordable Housing:- Total of 13 hubs active as on Dec'23 complementing the branches in servicing customers present in 350+ locations; faster credit decisioning and lower disbursal TAT

MSME:- Started disbursement with two new Fintechs in Q3FY24 for Supply Chain Finance

Liabilities

Deposits:- CASA up 8% QoQ; CASA ratio higher at 25.5% vs 24.1% as of Sep'23; driven by nation-wide brand campaign and launch of new value add products last quarter

Funding:- CD Ratio at 94% vs 91% in Sep'23 | ex-IBPC/ Securitisation CD Ratio at 88% vs 85% in Sep'23
Excess Liquidity moderated: Daily LCR reduced to 137% as on 31st Dec'23 from 158 % as on 30th Sep'23

CoF:- Cost of Funds moderating: Increased 8 bps in Q3FY24 to 7.5% vs 23 bps in Q2FY24 to 7.4%

Reverse Merger

NCLT date for hearing scheduled on 30th Jan'24

ESG

Successfully launched our maiden ESG report on 9th Jan'23; [Click here](#) for more information

* Note: Without adjusting for IBPC & Securitization book

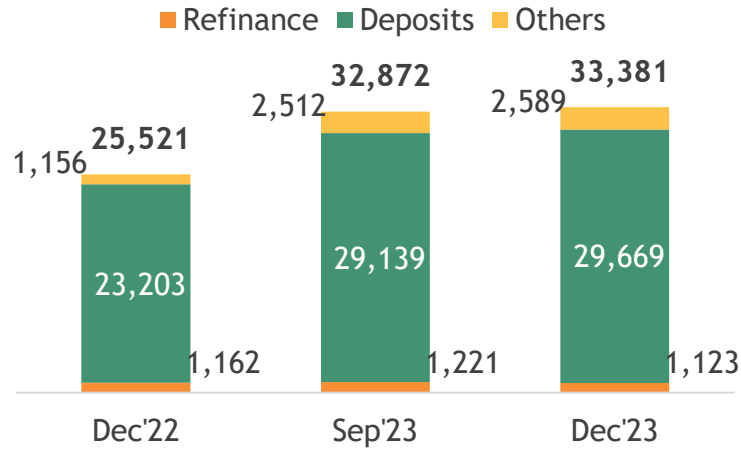


Liabilities: Driving Retail Deposit Base

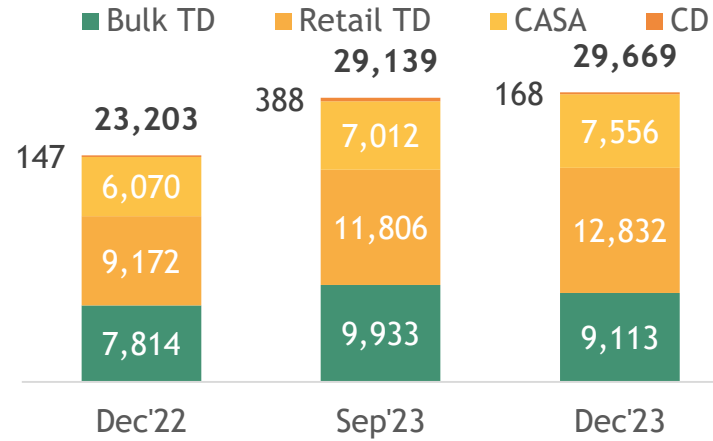


STRONG DEPOSIT GROWTH WITH RETAIL AT FORE-FRONT

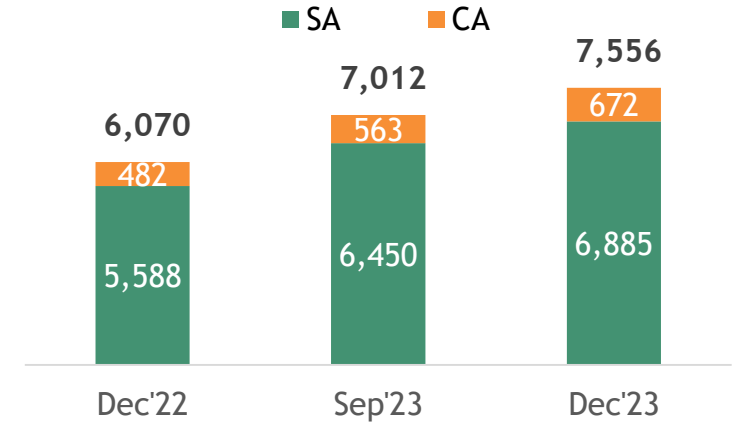
Total liabilities profile (₹ in crore)



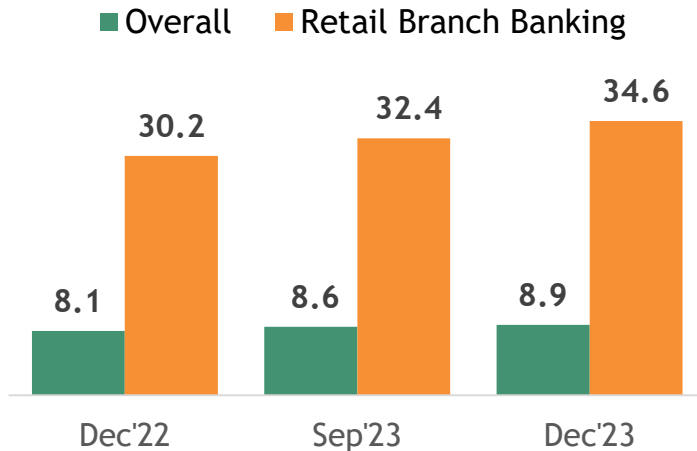
Deposits break-up (₹ in crore)



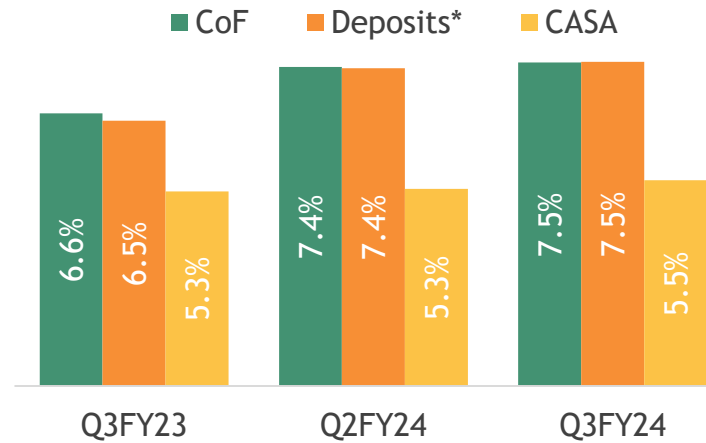
CASA break-up (₹ in crore)



Improving Average SA Balances(₹ in '000)



Cost of funds#



- ❖ Comfortable ALM position
- ❖ Provisional Daily LCR at 137% as on 31st Dec'23
- ❖ Credit To Deposit Ratio: 94% as of Dec'23 (88% adjusted for IBPC/ Securitisation book)
- ❖ Ratings - CRISIL A1+, (₹ 2,500 Cr certificate of deposits); CARE AA- (stable) (Long term bank facilities)

^ TD: Term Deposits, CASA: Current Account, Savings Account;
*Cost of Blended Deposits - TD + CA+ SA; # On Book + off Book



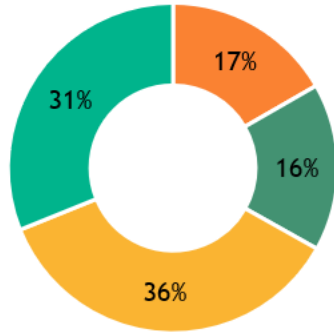
WELL-DIVERSIFIED DEPOSIT MIX

Region-wise deposit mix

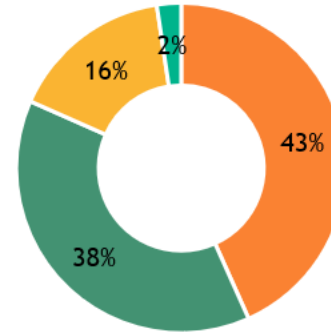
Branch classification wise deposit mix

Segment wise deposit mix

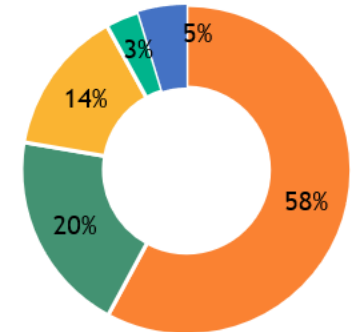
Dec'23



East West North South

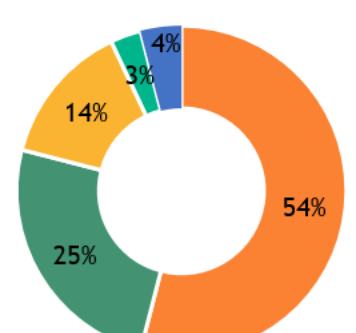
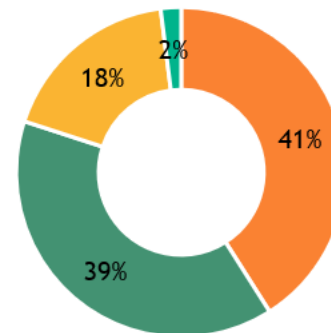
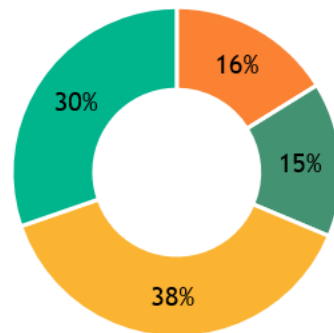


Metropolitan Urban Semi Urban Rural



Individuals Banks Corporate Govt. TASC^

Dec'22



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

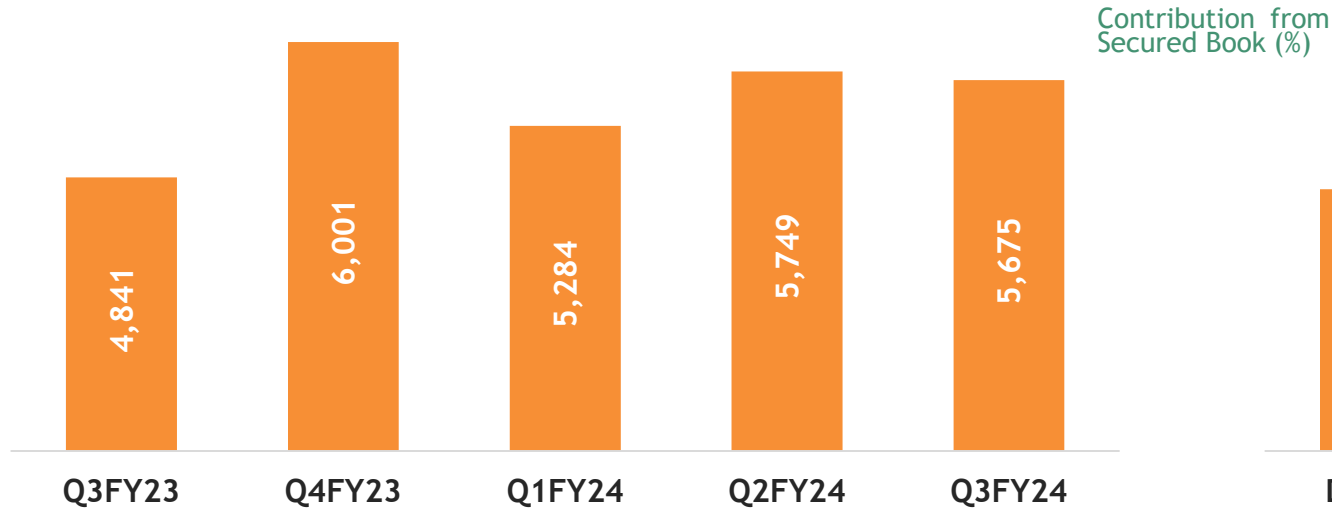


Assets: Well-diversified growth with new customer acquisition

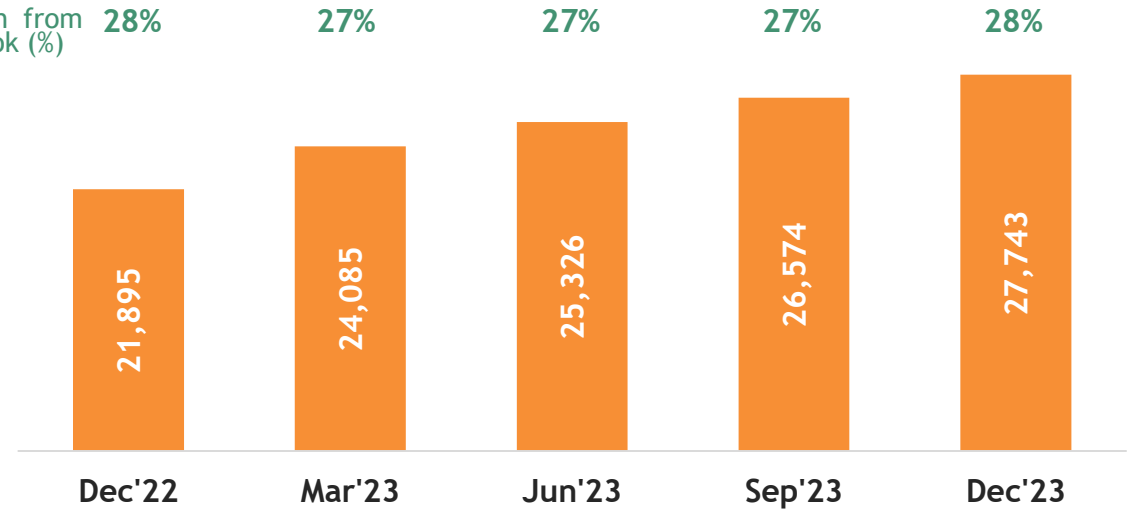


GROSS LOAN BOOK AND DISBURSEMENT TREND

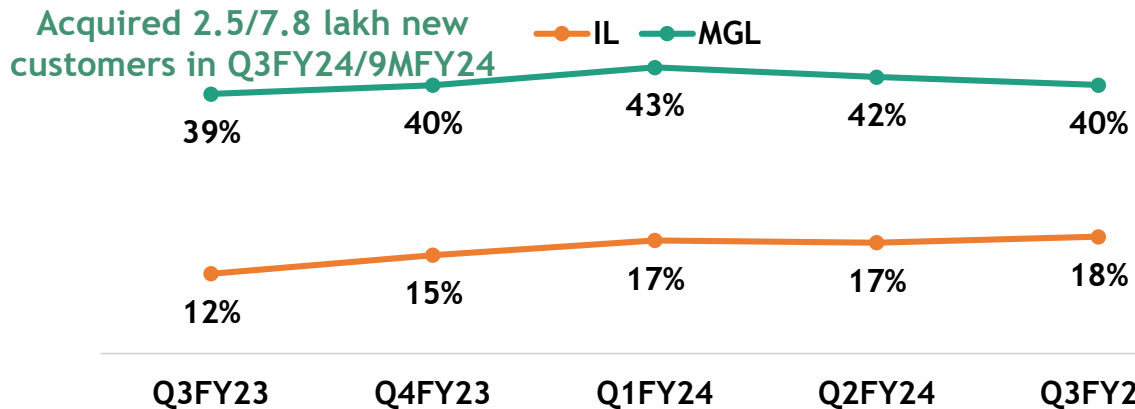
Strong disbursements (₹ in crore)



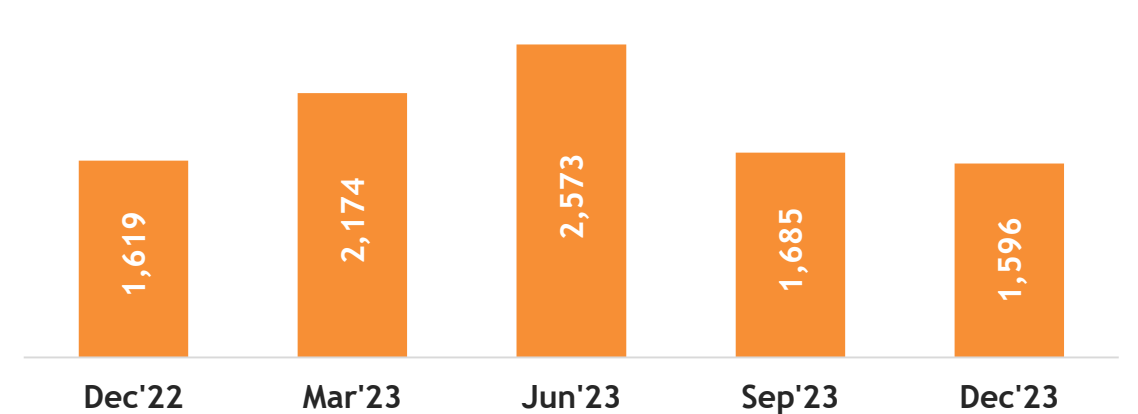
Consistent growth in Gross Loan Book (₹ in crore)



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



IBPC/ Securitisation (₹ in crore)

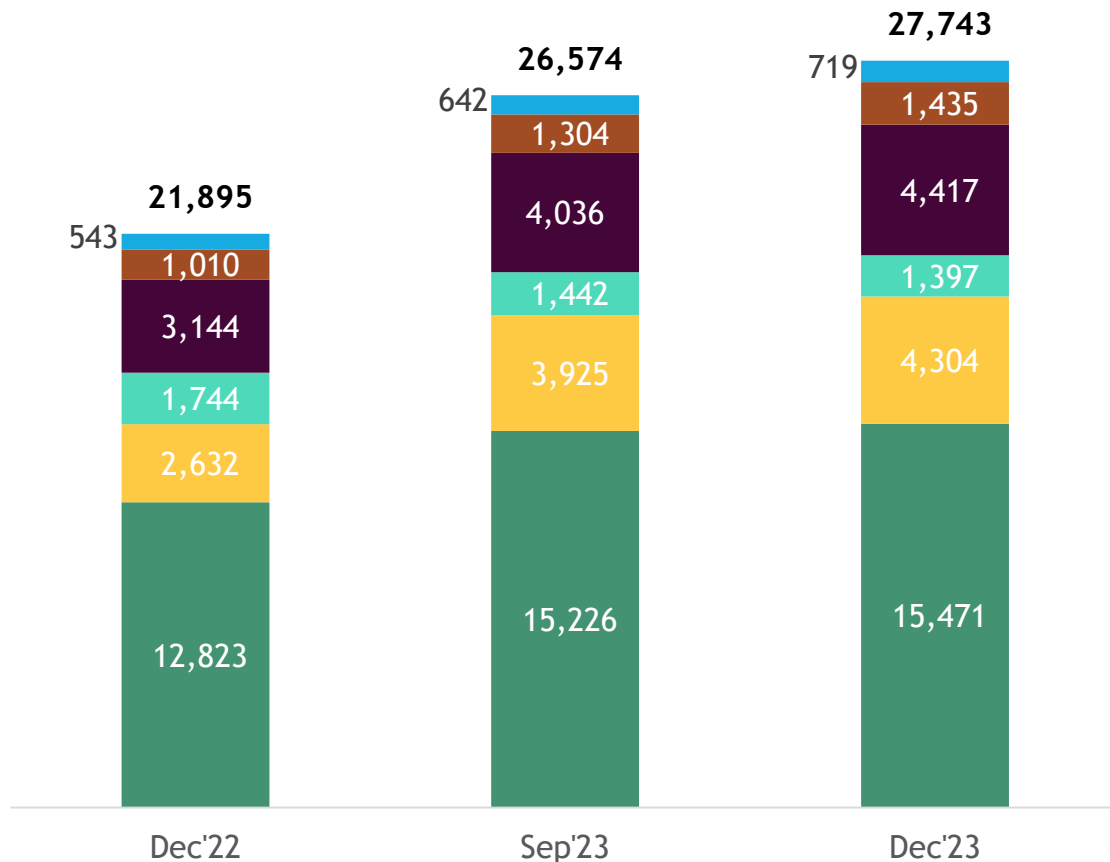




GROWING ACROSS SEGMENTS

Gross Loan Book - Segment wise (₹ in crore)

■ MGL ■ IL ■ MSME ■ AH* ■ FIG ■ Others



| Product | % Gross Loan Book | Growth YoY | Growth QoQ |
|---------------------|-------------------|------------|------------|
| Micro Group Loans | 56% | 21% | 2% |
| Individual Loans | 16% | 64% | 10% |
| MSME | 5% | (20)% | (3)% |
| Affordable Housing* | 16% | 40% | 9% |
| FIG Lending | 5% | 42% | 10% |
| Others | 3% | 32% | 12% |
| Total | 100% | 27% | 4% |

MGL- Micro Group Loans

IL- Individual Loans

MSME- Micro Small & Medium Enterprise

AH- Affordable Housing

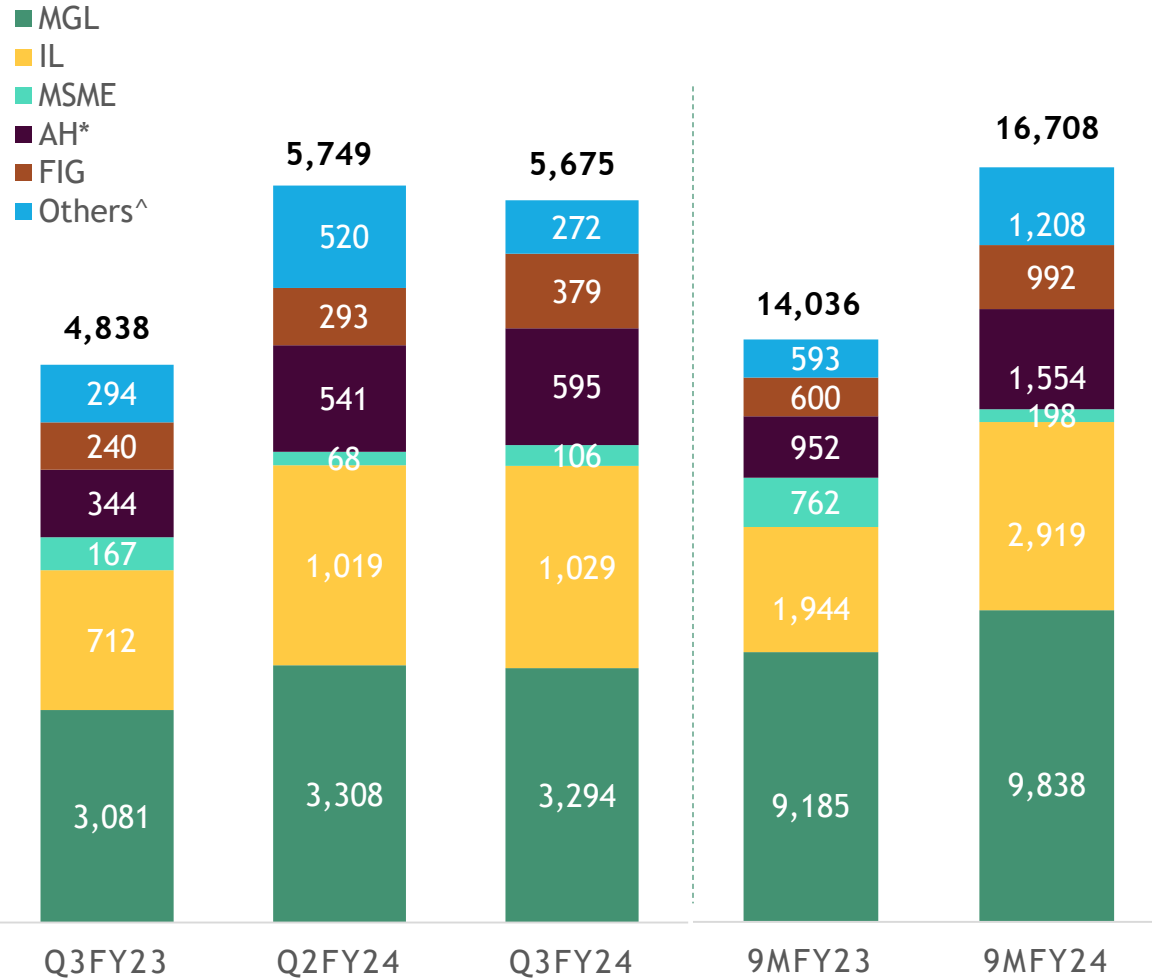
FIG- Financial Institution Groups

* Includes Micro-LAP

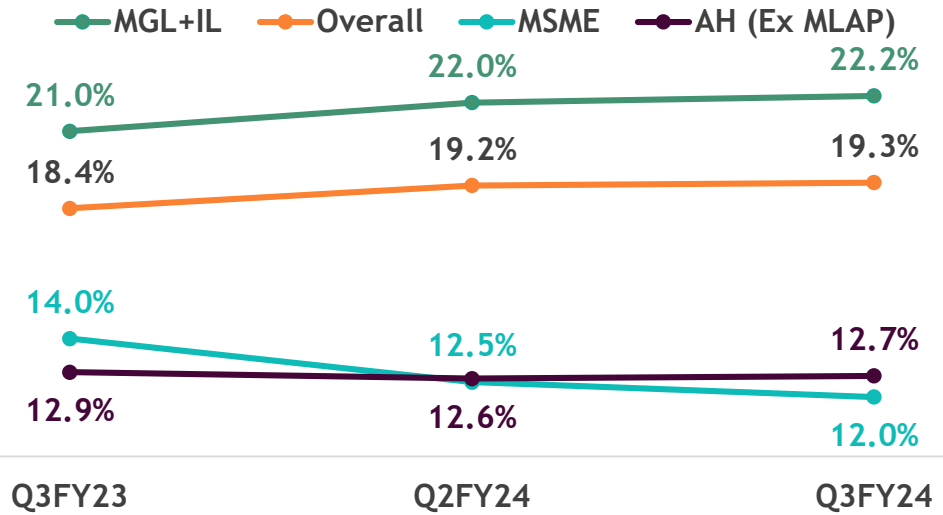


DISBURSEMENT, YIELD AND AVERAGE TICKET SIZE

Product wise Disbursement (₹ in crore)



Yield (%) - Segment wise



Average Ticket Size (₹)

| Product | Q3FY23 | Q2FY24 | Q3FY24 |
|-----------------------------------|------------|------------|------------|
| Micro Group Loans | 55,186 | 55,066 | 56,534 |
| Individual Loan | 1,22,185 | 1,31,113 | 1,32,183 |
| MSME (ex-fintech) | 40.0 lakhs | 43.6 lakhs | 43.4 lakhs |
| Affordable Housing (Ex-Micro-LAP) | 13.1 lakhs | 13.9 lakhs | 14.1 lakhs |

^Includes Vehicle loan, Staff Loan, OD-FD, KPC & others

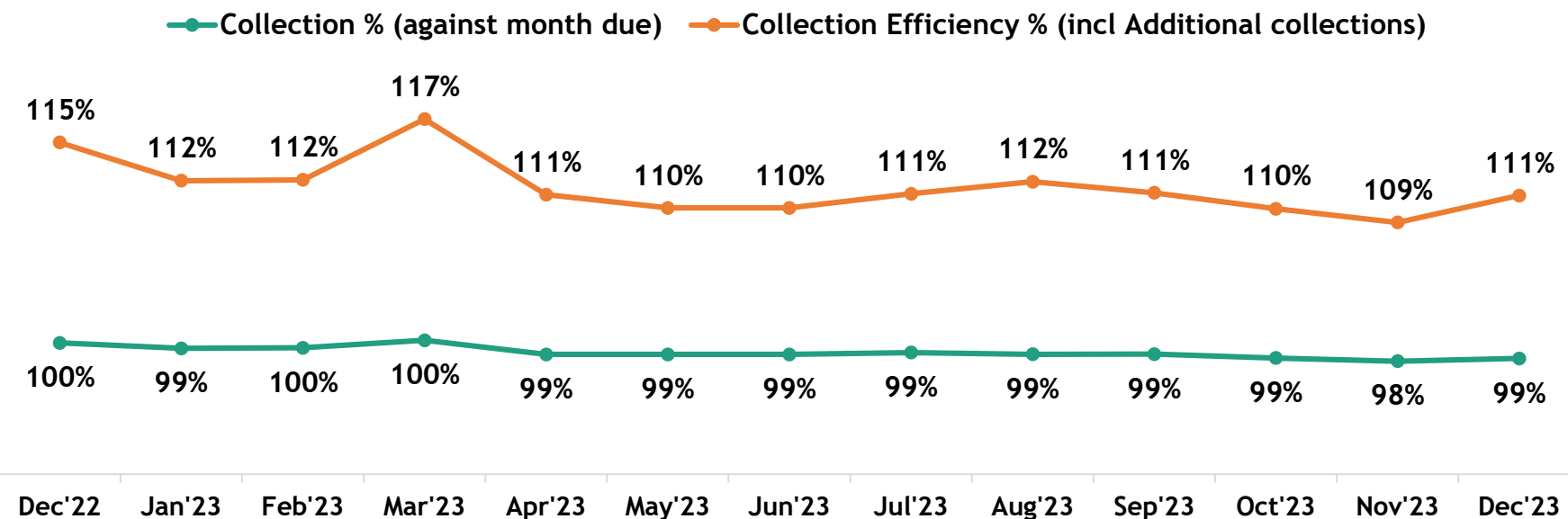
* Includes Micro-LAP



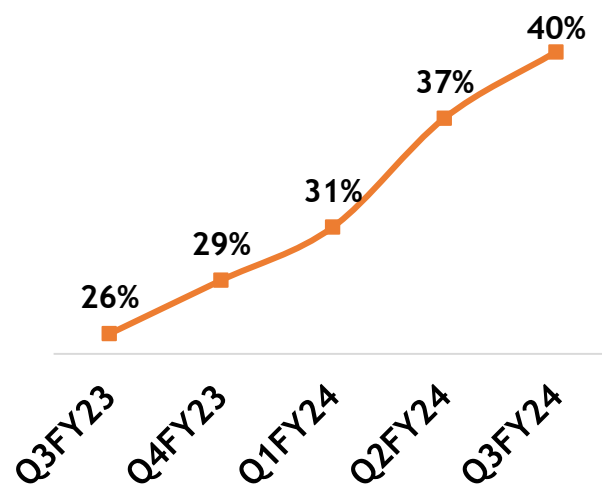
Sustained improvement in asset quality



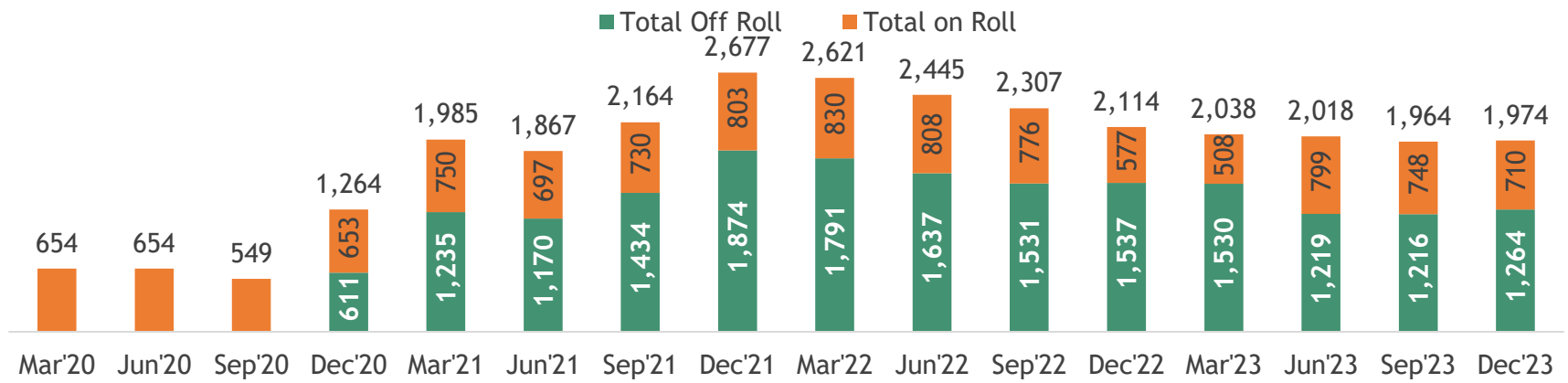
COLLECTIONS SUSTAINING; NDA COLLECTIONS AT ~100%



Cashless MB collections



Well calibrated collections team.... (Nos)



- 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

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



COLLECTION EFFICIENCY

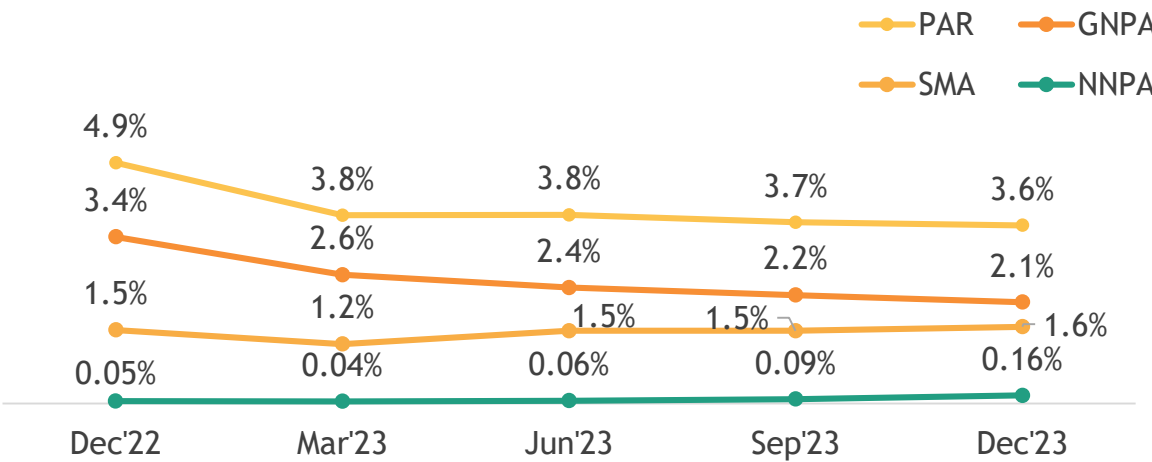
| ₹ Crore | Oct'23 | | | | Nov'23 | | | | Dec'23 | | | |
|--------------------|----------------|---------------|------------|-----------------------|----------------|---------------|------------|-----------------------|----------------|---------------|------------|-----------------------|
| Verticals | Due | Collection | % | Additional Collection | Due | Collection | % | Additional Collection | Due | Collection | % | Additional Collection |
| MGL+IL | 1,449.8 | 1,435.0* | 99% | 112.5 | 1,488.8 | 1,469.5* | 99% | 102.5 | 1,504.1 | 1,487.5* | 99% | 129.2 |
| Affordable Housing | 54.2 | 52.4 | 97% | 48.8 | 55.7 | 54.0 | 97% | 44.2 | 57.2 | 55.6 | 97% | 52.8 |
| MSME | 23.8 | 20.9 | 88% | 18.4 | 23.7 | 20.8 | 88% | 24.9 | 23.5 | 20.7 | 88% | 24.9 |
| FIG Lending | 81.2 | 81.2 | 100% | 0 | 87.3 | 87.3 | 100% | 0 | 111.5 | 111.5 | 100% | 0 |
| Others | 14.0 | 12.9 | 92% | 2.1 | 14.7 | 13.5 | 92% | 2.3 | 14.4 | 13.3 | 92% | 2.44 |
| Total | 1,623.0 | 1602.5 | 99% | 181.8 | 1,670.2 | 1645.1 | 98% | 174.0 | 1,710.9 | 1688.6 | 99% | 209.3 |

* Including OD collection

SUSTAINED COLLECTIONS DRIVING BETTER ASSET QUALITY



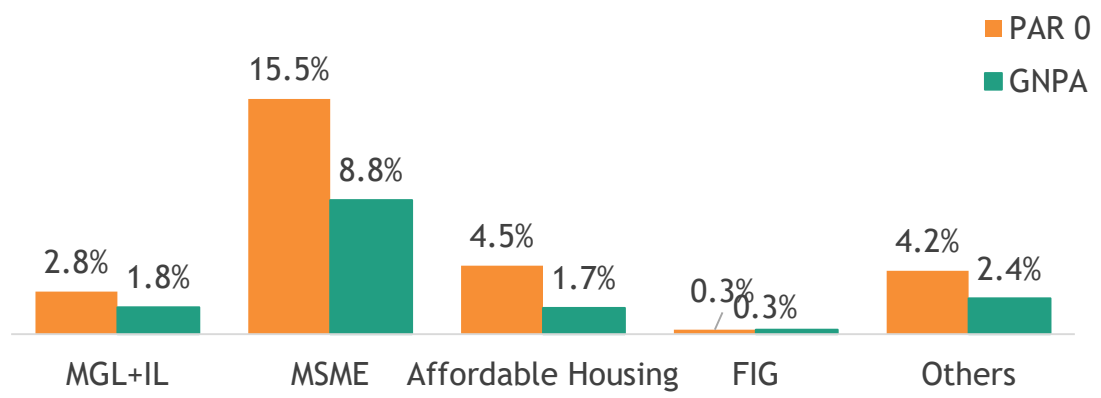
NPA & SMA have shrunk significantly



YTD NPA Movement Table[#]

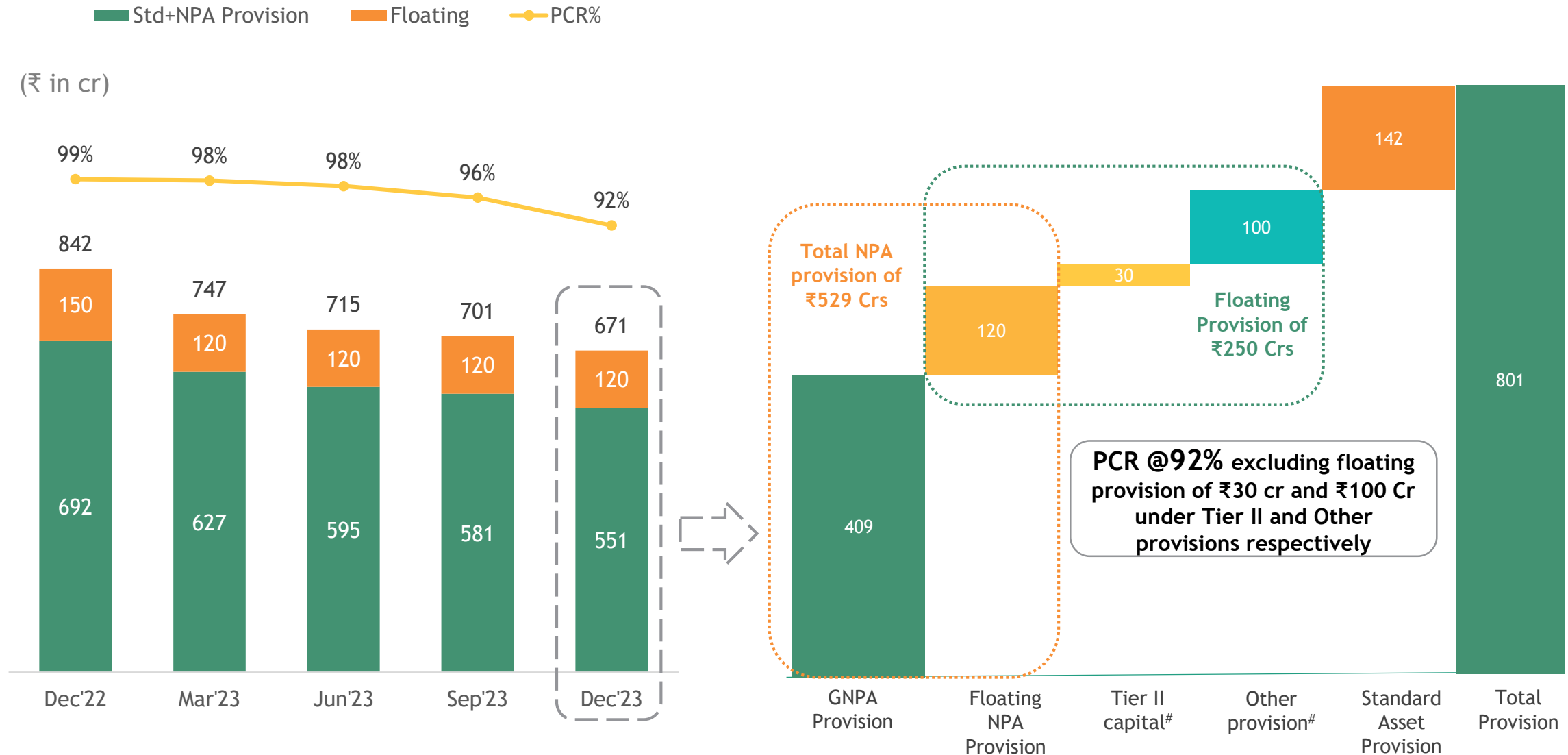


PAR 0 and GNPA (segment wise)





FLOATING PROVISION; CUSHIONING P&L



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 ₹ 30 Cr was moved to Tier II capital in Jun'22 while ₹ 60 Cr, ₹ 10 Cr and ₹ 30 Cr were moved to other provision in Sep'22, Dec'22 and Mar'23 respectively

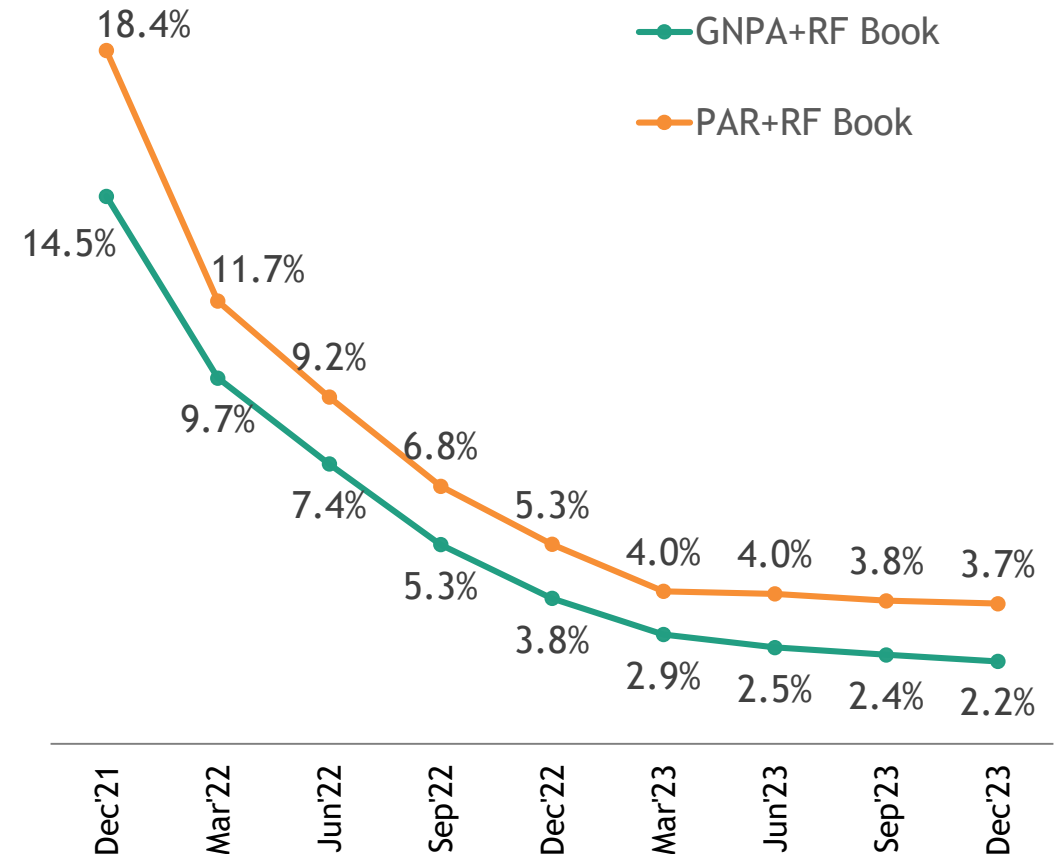


RESTRUCTURED BOOK AT 0.4% OF GROSS LOAN BOOK

Restructured Book

| ₹ crores | RF 1.0 | RF 2.0 | Total |
|-----------------------|-----------|-----------|------------|
| Micro Banking (GL+IL) | 43 | 15 | 57 |
| Housing | 6 | 14 | 20 |
| MSME | 4 | 35 | 38 |
| Loan Book | 53 | 63 | 116 |
| PAR | 48 | 46 | 95 |
| GNPA | 47 | 37 | 84 |
| Provisions | 48 | 40 | 87 |
| Dec'23 Coll. Eff. % | 123%* | | |

Significant reduction in stress book



* GL/IL Including OD collection

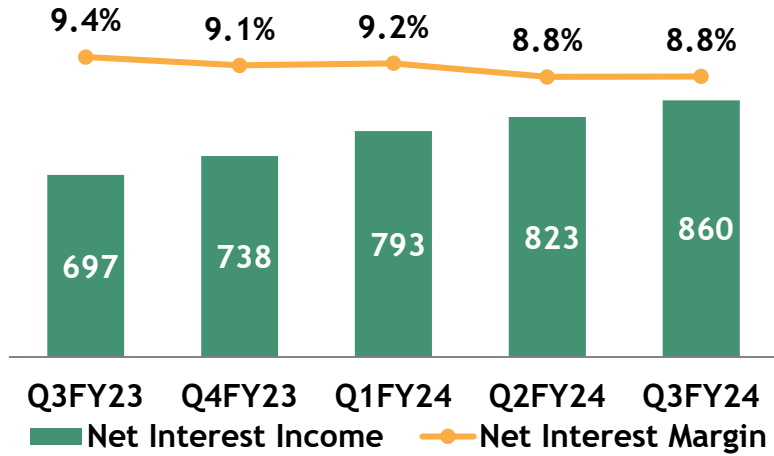


Financial Overview

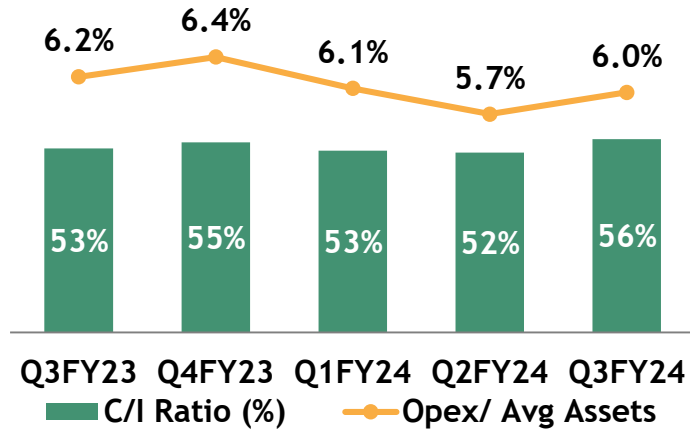


FINANCIAL OVERVIEW

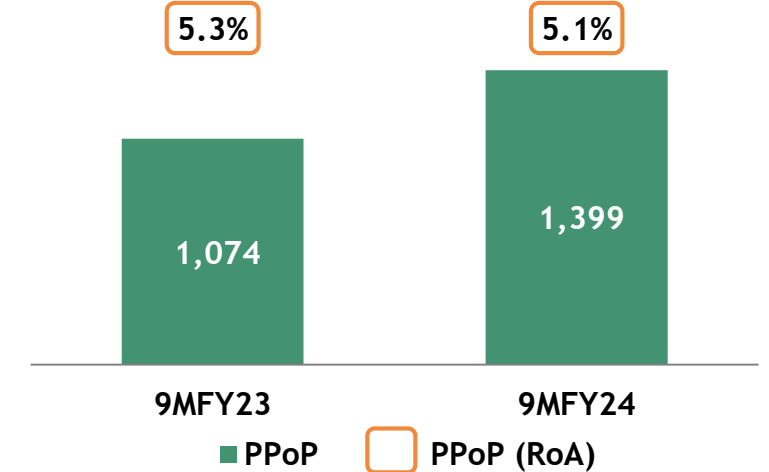
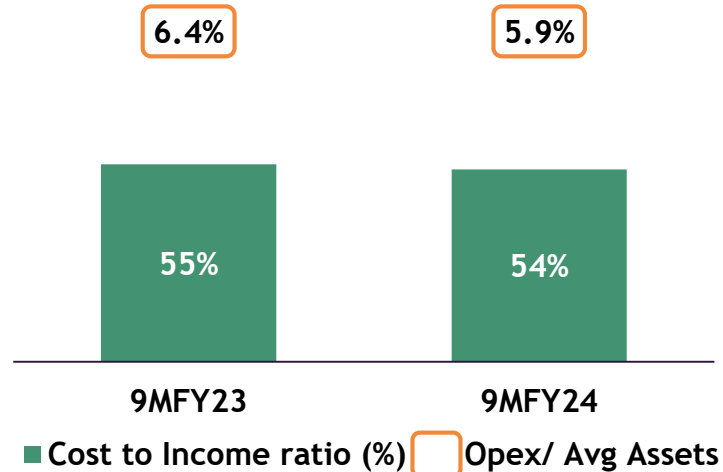
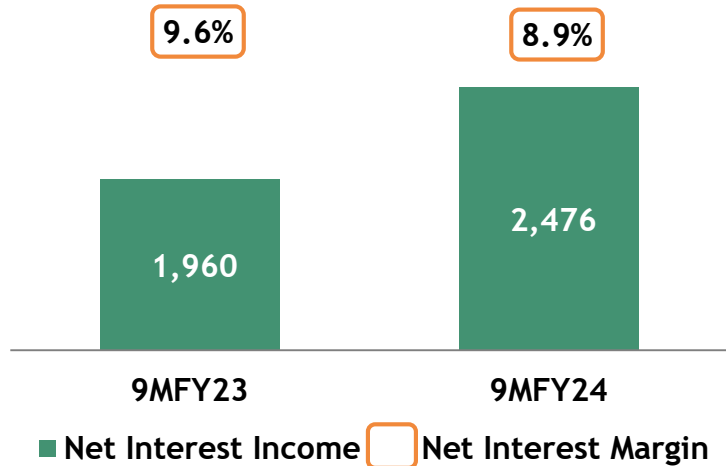
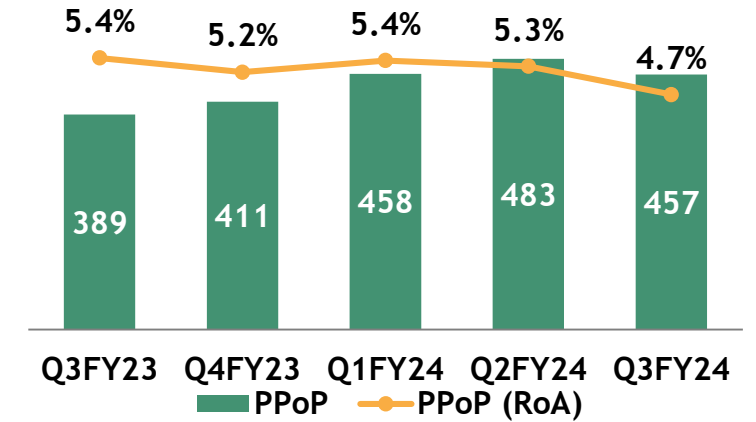
NII (₹ in crore) & NIM*



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



Pre-Provision Operating Profit & PPOp (RoA)

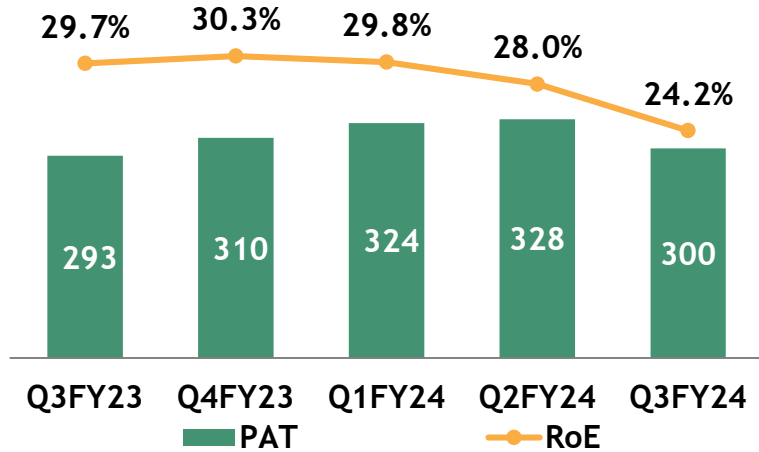


* NIM based on total book including IBPC & Securitization

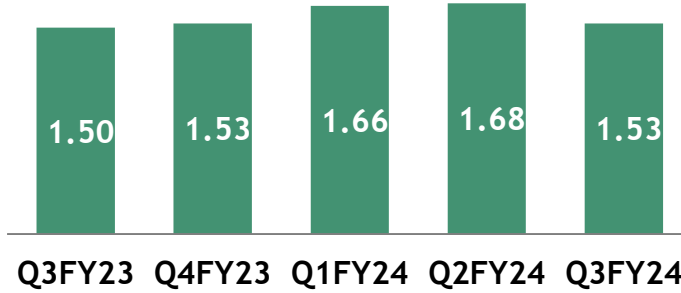


FINANCIAL OVERVIEW

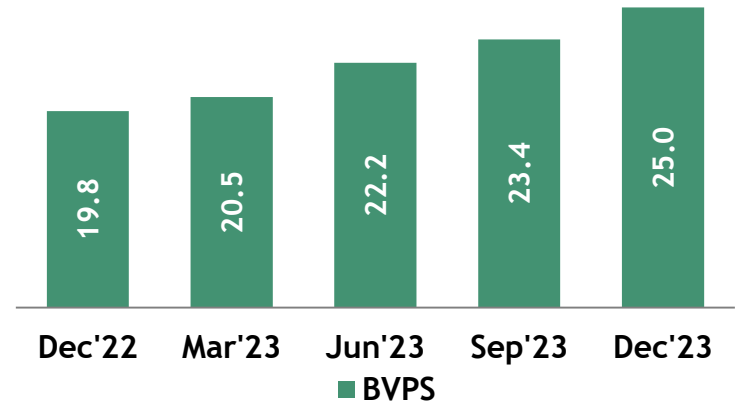
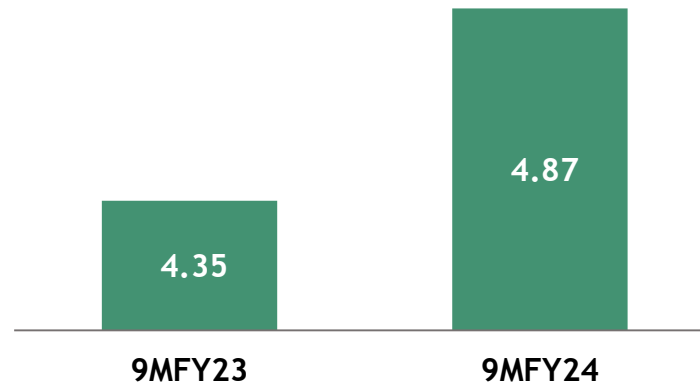
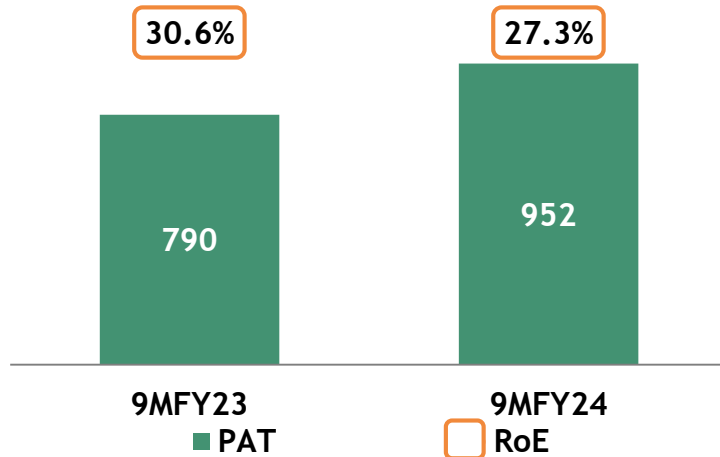
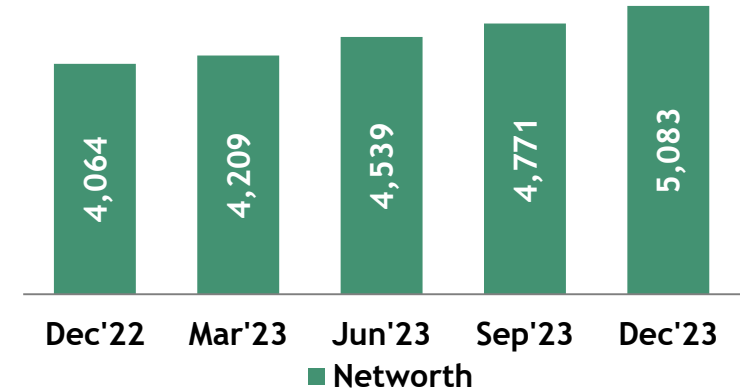
PAT (₹ in crore) & RoE



EPS* (₹)



Net worth (₹ in crore) & BVPS (₹)





INCOME STATEMENT

| Particulars (₹ in crore) | Q3FY24 | Q3FY23 | YoY Growth | Q2FY24 | QoQ Growth | 9MFY24 | 9MFY23 | YoY Growth |
|---------------------------------------|--------------|--------------|------------|--------------|-------------|--------------|--------------|------------|
| Interest Earned | 1,471 | 1,082 | 36% | 1,391 | 6% | 4,149 | 2,980 | 39% |
| Other Income | 185 | 139 | 33% | 189 | (2)% | 551 | 410 | 34% |
| Total Income | 1,655 | 1,221 | 36% | 1,580 | 5% | 4,699 | 3,390 | 39% |
| Interest Expended | 611 | 385 | 59% | 568 | 8% | 1,673 | 1,020 | 64% |
| Personnel Expenses | 324 | 229 | 41% | 283 | 14% | 882 | 679 | 30% |
| Operating Expenses | 264 | 217 | 21% | 245 | 7% | 746 | 617 | 21% |
| Total Cost | 1,198 | 832 | 44% | 1,096 | 9% | 3,301 | 2,316 | 43% |
| Pre Provision Operating Profit | 457 | 389 | 18% | 483 | (5)% | 1,399 | 1,074 | 30% |
| Credit cost | 63 | (0) | NM | 47 | 34% | 136 | 19 | 601% |
| Other provisions & contingencies | (0) | 0 | NM | (0) | NM | (0) | 0 | NM |
| Tax | 94 | 96 | (2)% | 109 | (13)% | 311 | 264 | 18% |
| Net profit for the period | 300 | 293 | 2% | 328 | (8)% | 952 | 790 | 20% |



TOTAL INCOME - BREAKUP

| Particulars (₹ in crore) | Q3FY24 | Q3FY23 | YoY Growth | Q2FY24 | QoQ Growth | 9MFY24 | 9MFY23 | YoY Growth |
|------------------------------|--------------|--------------|------------|--------------|-------------|--------------|--------------|------------|
| Interest on loan | 1,283 | 957 | 34% | 1,210 | 6% | 3,627 | 2,670 | 36% |
| Int. on investments | 184 | 118 | 56% | 177 | 4% | 510 | 287 | 78% |
| Securitization Income | 3 | 7 | (55)% | 4 | (28)% | 12 | 22 | (48)% |
| Total Interest Earned | 1,471 | 1,082 | 36% | 1,391 | 6% | 4,149 | 2,980 | 39% |
| Processing Fees | 75 | 64 | 18% | 73 | 2% | 215 | 181 | 19% |
| PSLC Income | 3 | 0 | NM | 0 | NM | 29 | 24 | 20% |
| Insurance Income | 31 | 10 | 199% | 37 | (17)% | 77 | 28 | 174% |
| Bad Debt Recovery | 31 | 34 | (7)% | 39 | (19)% | 105 | 90 | 17% |
| Treasury | 4 | 1 | 256% | 1 | 265% | 12 | 0 | 32051% |
| Misc. Income* | 41 | 30 | 36% | 39 | 6% | 113 | 88 | 28% |
| Total Other Income | 185 | 139 | 33% | 189 | (2)% | 551 | 410 | 34% |
| Total Income | 1,655 | 1,221 | 36% | 1,580 | 5% | 4,699 | 3,390 | 39% |

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



BALANCE SHEET

| Particulars (₹ in crore) | As at Dec 31, 2023 | As at Sep 30, 2023 | As at Dec 31, 2022 |
|---|-----------------------|-----------------------|-----------------------|
| CAPITAL AND LIABILITIES | | | |
| Net worth | 5,083 | 4,771 | 3,769 |
| Capital | 2,157 | 2,156 | 2,155 |
| Employees Stock Options Outstanding | 63 | 55 | 47 |
| Reserves and Surplus | 2,863 | 2,560 | 1,862 |
| Deposits | 29,669 | 29,139 | 23,203 |
| Borrowings | 3,712 | 3,733 | 2,318 |
| Other Liabilities and Provisions | 1,066 | 1,038 | 867 |
| TOTAL | 39,530 | 38,680 | 30,461 |
| ASSETS | | | |
| Cash and Balances with Reserve Bank of India | 1,476 | 1,847 | 1,842 |
| Balance with Banks and Money at Call and Short Notice | 392 | 408 | 903 |
| Investments | 10,800 | 10,930 | 7,152 |
| Advances | 25,620 | 24,325 | 19,525 |
| Fixed Assets | 395 | 357 | 270 |
| Other Assets | 849 | 814 | 769 |
| TOTAL | 39,530 | 38,680 | 30,461 |



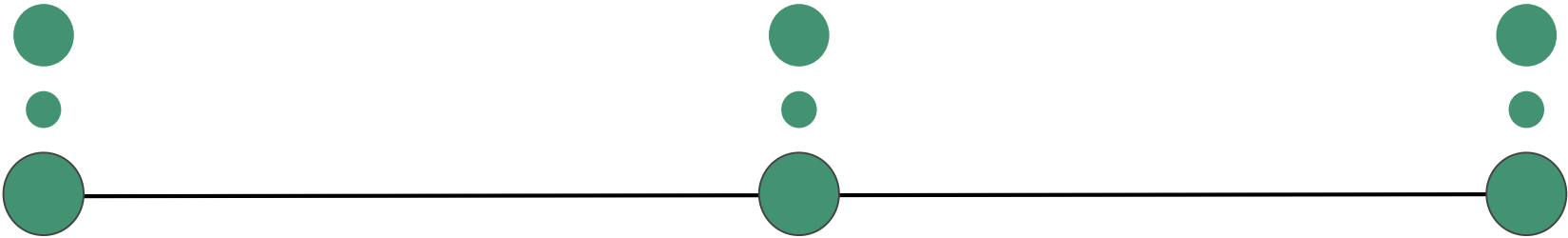
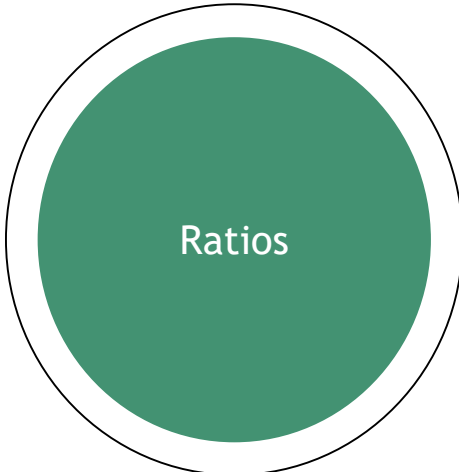
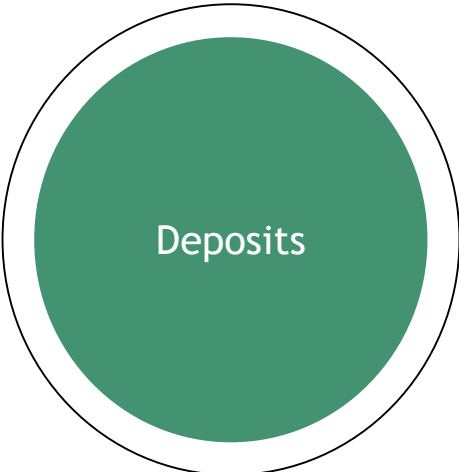
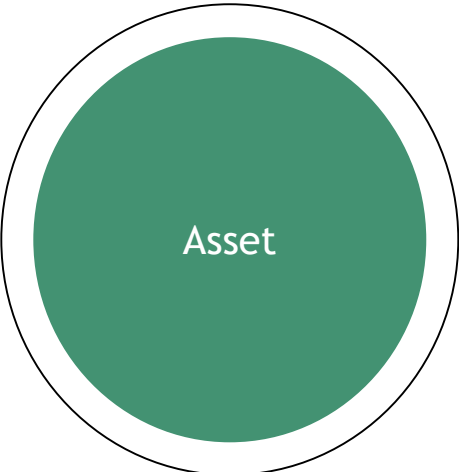
HEALTHY CAPITAL ADEQUACY

| (₹ in Crore) | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 |
|--|---------------|---------------|---------------|---------------|---------------|
| Credit Risk Weighted Assets | 15,369 | 16,361 | 17,012 | 18,839 | 20,924 |
| Tier I Capital | 3,511 | 3,712 | 4,018 | 4,239 | 4,597 |
| Tier II Capital* | 488 | 511 | 522 | 506 | 503 |
| Total Capital | 3,999 | 4,223 | 4,541 | 4,745 | 5,099 |
| CRAR | 26.02% | 25.81% | 26.69% | 25.19% | 24.37% |
| Tier I CRAR | 22.84% | 22.69% | 23.62% | 22.50% | 21.97% |
| Tier II CRAR | 3.18% | 3.12% | 3.07% | 2.69% | 2.40% |
| Floating Provision considered in Tier II out of 250 Cr | 30 | 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 ₹ 942 Cr as of 31st Dec'22 / ₹ 877 Cr as of Mar'23 / ₹ 845 Cr as of Jun'23 / ₹ 831 Cr as of Sep'23 / ₹ 801 Cr as of Dec'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 Bank's 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)



FY24

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

Deposit Growth: >30%

NIM: ~ 9.0%
RoE: >22%

FY25/
FY26

Retain our FY25/FY26 guidance on growth & profitability



Ujjivan - Platform for growth

Please refer to [Investor Meet Presentation](#) for more details uploaded on our website, www.ujjivansfb.in



SERVING CUSTOMERS THROUGH MULTIPLE CHANNELS

Multiple delivery channels



Personal & Business Internet banking

- Web-based Business Internet Banking application
- High volume bulk upload facility
- Customizable client centric approval matrix
- Single sign on for all accounts, Easy access to multiple relationships with one app
- Aadhar authentication based password reset option
- Opening of 3-in-1 A/C Demat through internet banking



ATMs

- 577 biometric enabled ATMs including 62 ACRs*
- Customer alerts for each incorrect PIN entry & Green PIN facility 24/7 for PIN change
- Block/unblock debit card & set transaction limits through ATMs
- Supported in 9 regional languages



Web/ Tablet Based Origination

- End to End Digital FD / SB account opening for resident Indians
- Tablet-based customer acquisition for loan products
- Door-step service; faster, easier, better TAT



Phone/ Video Banking

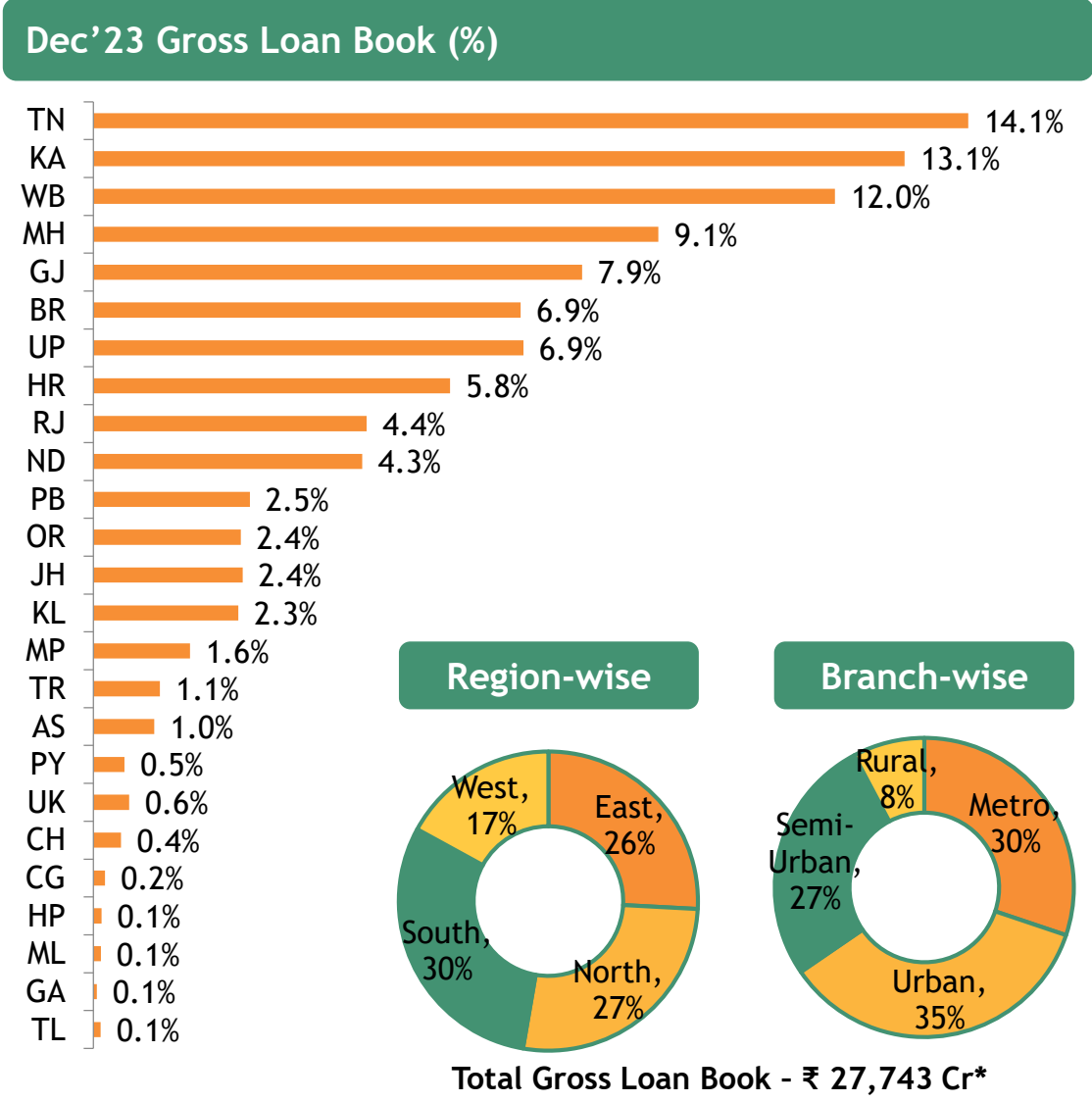
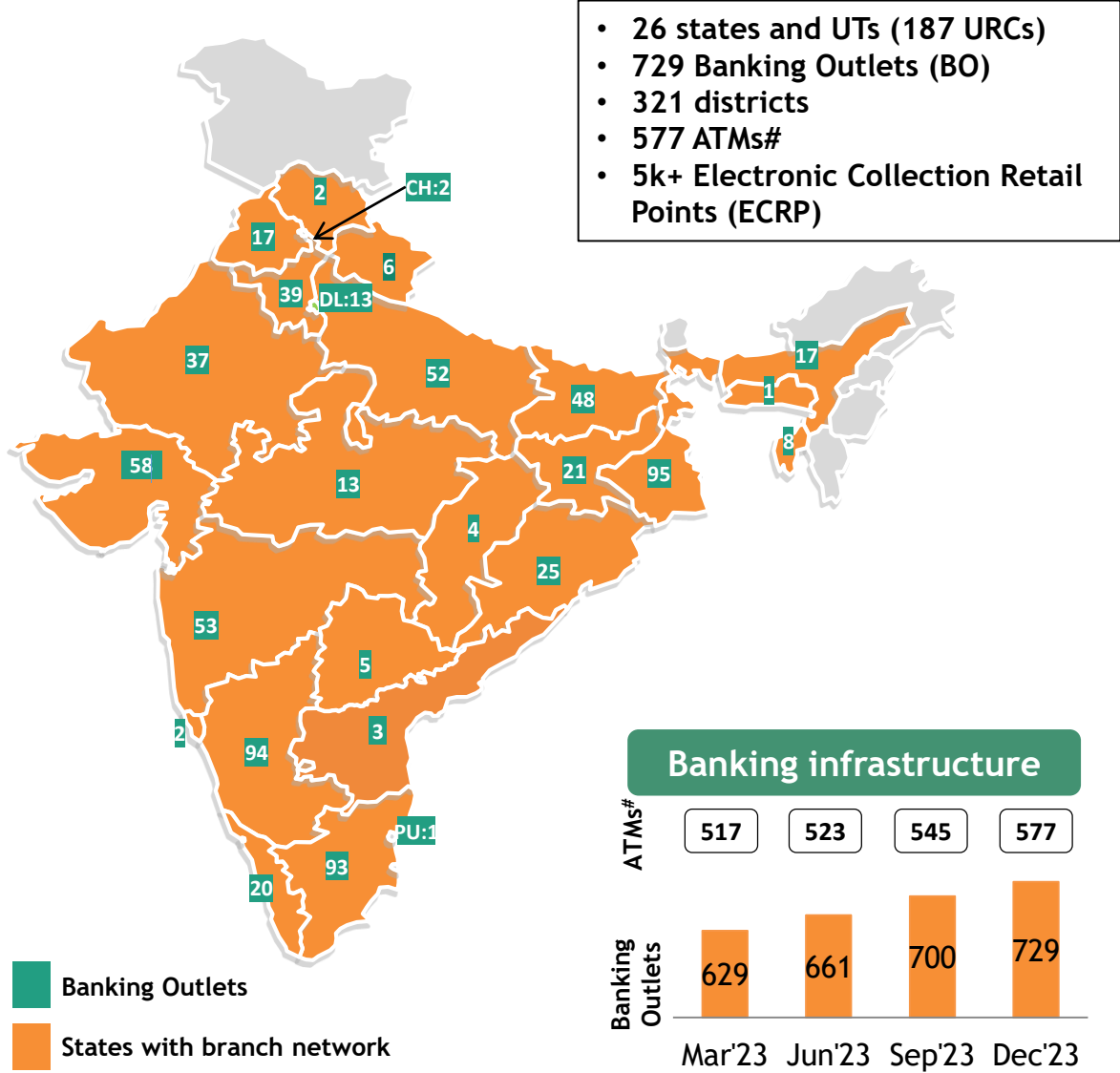
- 24x7 phone banking helpline in 14 Languages
- Digimitra - unique & dedicated customer support for business net banking customers
- VKYC and Video Banking services
- IVR Supported in 9 languages
- Dedicated helpline for NR customers



Mobile App Hello Ujjivan

- Available in 9 languages
- Implemented Device Binding for both android and iOS users for making app usage more safe and secure
- Aadhar authentication based password reset
- Hello Ujjivan live on Google Playstore for Android users in Nov'22
- 5.9 Lakh downloads of 'Hello Ujjivan' as on Dec'23 aiding in paperless disbursements, digital repayments and reducing TAT
- Acquired customers in 100+ locations having no branch presence

WELL DIVERSIFIED PAN INDIA PRESENCE; ADDED 29 NEW BRANCHES DURING THE QUARTER

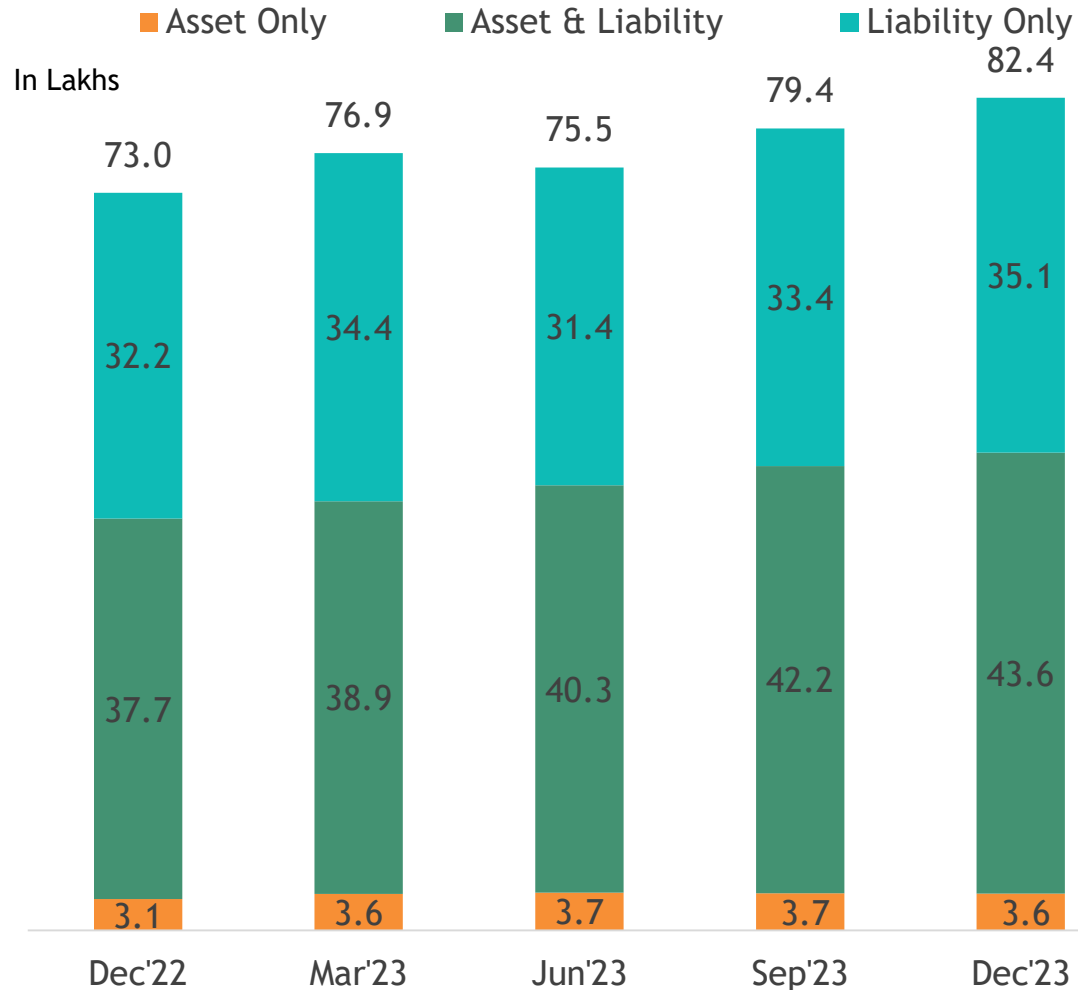


*Includes IBPC and securitization



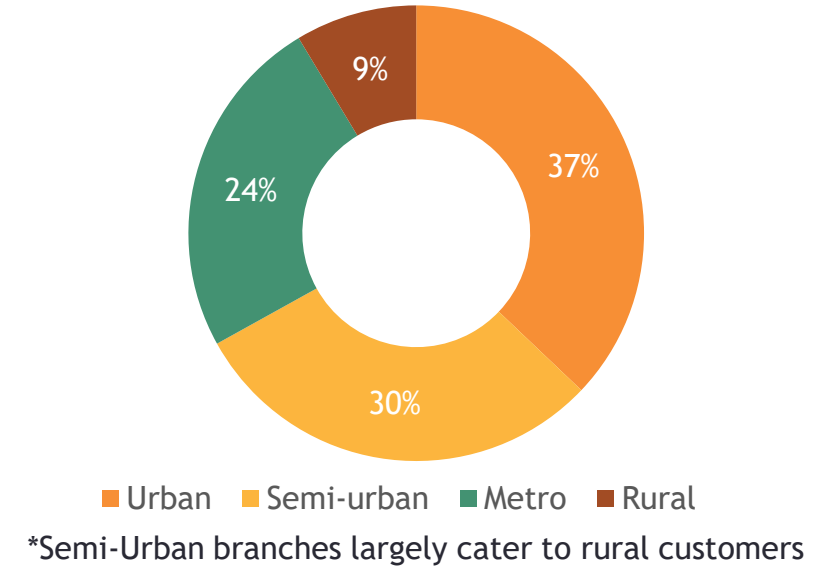
EXPANDING CUSTOMER BASE

Customer Base Growth



~5.4L dormant / inactive accounts closed in Q1FY24

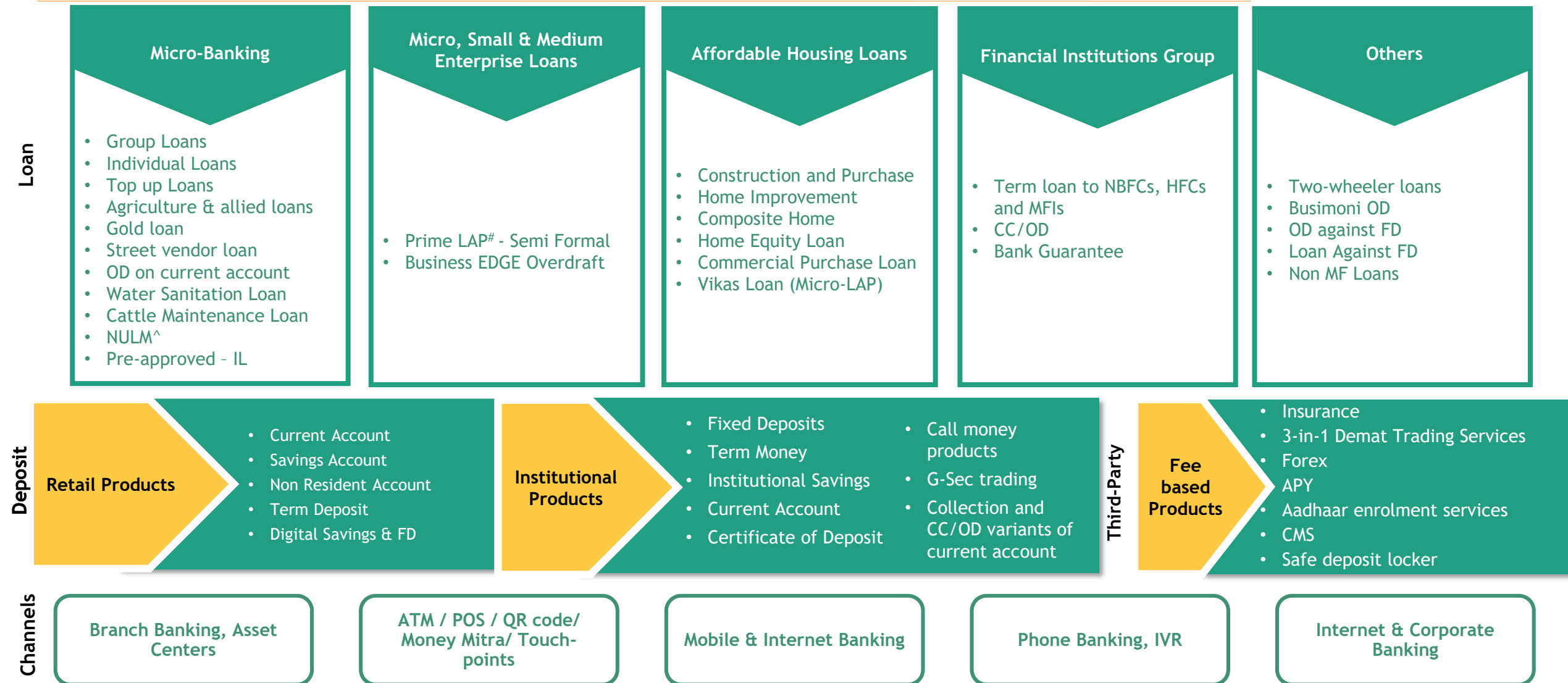
Customer Base - Basis of Branch Classification



- Liability customers grew by 13% YoY
- New customer acquisition continues to be strong
- Net Liability only customer addition at 1.7 lakhs for the quarter
- Borrower base picking up pace with 1.3 lakhs net addition in Q3 vs 1.9 lakhs in Q2



COMPREHENSIVE SUITE OF PRODUCTS & SERVICES



Loan against property
[^] National urban livelihood mission



STRONG INDEPENDENT BOARD (1 / 2)

| Name | Education | Experience |
|---|--|---|
| Banavar Anantharamaiah Prabhakar <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. |
| Ittira Davis <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 |
| Samit Kumar Ghosh <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. |
| Sudha Suresh <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 |



STRONG INDEPENDENT BOARD (2/2)

| Name | Education | Experience |
|---|--|--|
| Rajni Mishra <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 |
| Ravichandran Venkataraman <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. |
| Rajesh Kumar Jogi <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 |
| Anita Ramachandran <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; focus on user adoption with programs like DigiMitra*
- 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



Technology Senate Awards 2023
In the “Enterprise Security”



BFSI & Fintech- Conclave and Awards 2023
Digital Security



Quantic
4th Annual BFSI Excellence Awards 2023
Financial Literacy Program of the year (SFB)
2nd Annual Cyber Security Excellence Awards 2023
Best visionary in Security Governance (Banking)



Skoch Award
For Information Security



BFSI & Fintech- Conclave and Awards 2023
Most admired cyber security initiative of the year

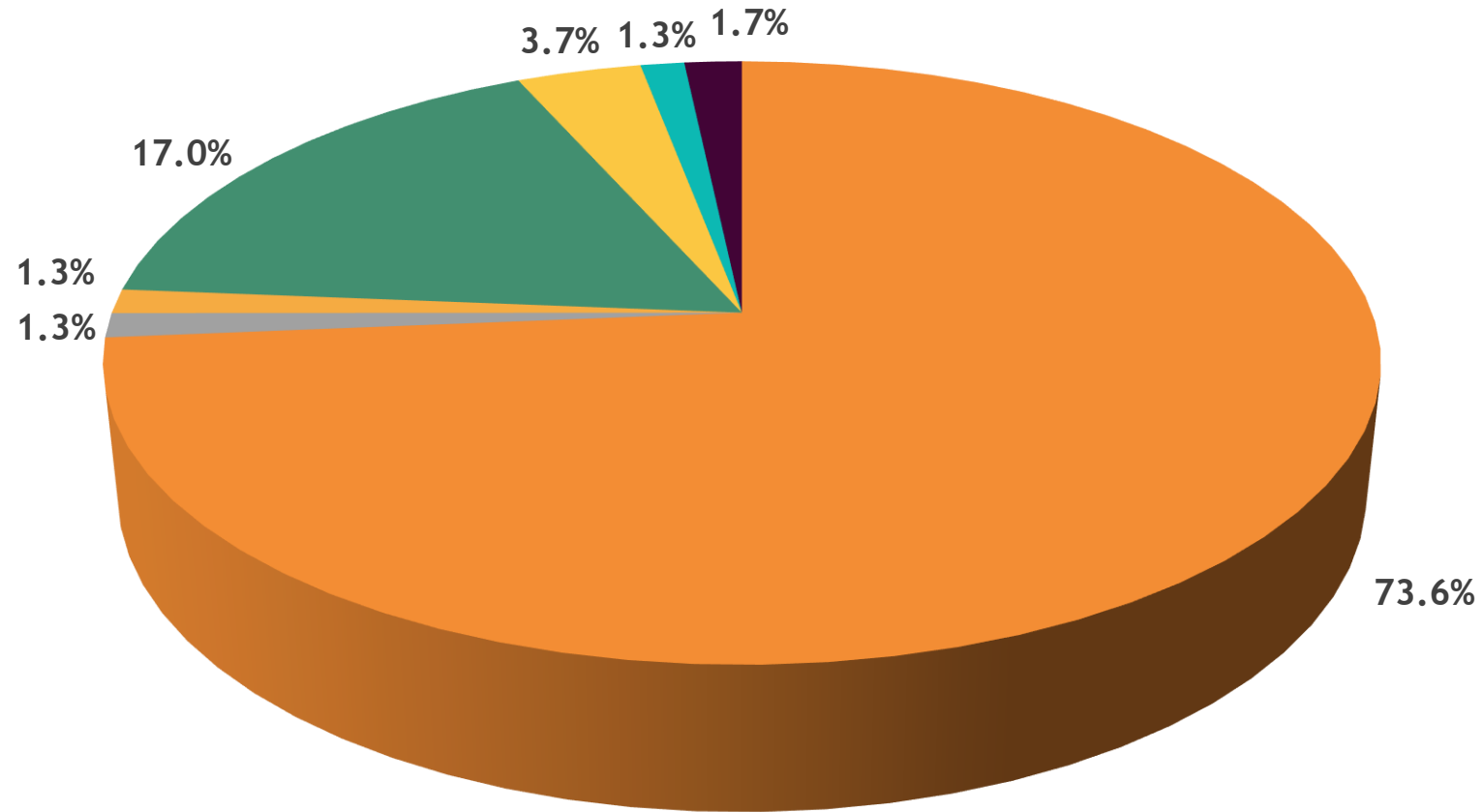


18th Annual Summit & Awards
Banking & Financial Sector Lending
Runner up in “Best Risk and Cyber Security Initiatives” under SFB class



SHAREHOLDING PATTERN - DEC'23

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



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

FINANCIAL LITERACY PROGRAM (FLP)



Diksha+ Pro

84,446 customers trained in Diksha+.

90% of the customers were certified

44% Shown interest for different banking products

31% Customers accessed different banking products

19% customers repaid digitally

Chillar Bank

33,007 Cust & Child trained in Chillar Bank

98% of Children attend post enrolment

22% Shown interest for different banking products

19% Customers accessed different banking products

13% customers repaid digitally

14,927 Customers and community people across **162** branches have attended Financial Literacy Camp

FLC for URC Branch



“Pragati” for IL Customers

2,583 customers across **8** branches from Assam has been participated in pilot “Pragati” Financial Literacy Program

CORPORATE SOCIAL RESPONSIBILITY (CSR)



Disaster relief provided at Chennai Tirunelveli, Thenkasi & Ambasamudram and the neighbouring locations affected by the incessant rains and devastating floods—**8,500 grocery kits distributed**

Disaster Relief Initiative

Cleanliness Drive



About 4,800+ employees volunteered in the Swachh Neighbourhood drive across 183 branches YTD.



No. of tree plantations : 2,896



335+ employees engaged with CSR partners like proVISION Asia, Calcutta Social Project, Pi Jam & Maithree society, Ruhi foundation, Sindhitai Sapkal orphanage etc.had direct interaction with the beneficiaries(YTD)

Employee Volunteering

ENVIRONMENT, SOCIAL & GOVERNANCE (ESG)



Sustainable Operations

01

- Waste management
- LED Bulbs in 99 % of offices (Target 75%)

Empowering communities

02

- Cleanliness drive coverage - cover – Target 100 ; Achieved -183
- Green cover – Target 235 – Achieved 282 (120%)
- Volunteering – 80% of the target
- 20% of CSR projects in Aspirational Districts / BHIMARU states

Human Capital

03

- Gender Diversity – 20% Target – 22%
- Employee Training Hours 29 hrs against the target of 30.5 hrs per employee
- ESG Training module

Customer Centricity

04

- Service Index levels – Target 5 points – Actuals – 3-point increase (from 83 – 86)
- Capacity Building for Aajeevan Reach – Target 50% - Actuals – 100% will be completed by Jan 2024

Aspects Cutting Across

05

- Sustainability Webpage
- TCFD & GRI Disclosure
- Internal DJSI Repeat Assessment
- Vendor code of conduct
- Vendor Assessment on ESG

Digital Transformation

06

E- KYC, Digital repayments, Digital transactions, Account opening @ Non-branch locations, Loan acknowledgements – 219 MT CO2 Emissions savings.

Effective Governance

07

- ISO Certification
- Contract Management system- 1.8 Lakhs contracts executed through digital platform.
- Litigation Management Software



THANK YOU

For Investor Queries:

Mr. Deepak Khetan

+91 7045792752

deepak.khetan@ujjivan.com

