



UJJIVAN

UJJIVAN SMALL FINANCE BANK

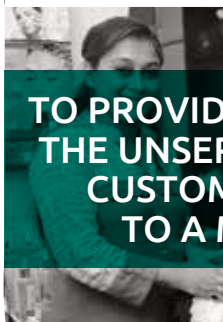
Build a Better Life



1800 208 2121



www.ujjivansfb.in



**TO PROVIDE FINANCIAL SERVICES TO
THE UNSERVED AND UNDERSERVED
CUSTOMERS AND TRANSFORM
TO A MASS MARKET BANK.**





UJJIVAN SMALL FINANCE BANK

Ujjivan Small Finance Bank (USFB) is a scheduled bank that offers a complete suite of banking services such as deposits, fund transfers, microfinance, housing, personal, and small & micro business loans. Staying true to its mission of providing financial services to the unserved and underserved, the bank continues to offer this range of banking products and services like a savings account, current account, fixed & recurring deposits, overdraft facility, insurance and all other services mentioned above. USFB also enjoys a small portfolio of loans to financial institutions. Services offered to its retail customers include mobile & internet banking, remittances using the UPI platform, IMPS, NEFT, RTGS and bill payment facility.

Our Promoter, Ujjivan Financial Services Ltd (UFSL) started its operation in 2005 as a non-banking financial company. In the ensuing years, UFSL saw steady growth in services and customer base while it continued to take significant steps towards serving the economically active poor. In 2015, the Reserve Bank of India licensed the Small Finance Banks - a new category of specialised banks - to serve the financially unserved and underserved population, especially the micro-enterprises, workers, and small and marginal farmers.



Subsequently, on 11 November 2016, UFSL received a banking licence from the RBI to carry out business as a Small Finance Bank in India. UFSL transferred its business undertaking to USFB, which started its operation in February 2017. This was a brand new chapter in Ujjivan's journey and was met with excitement and determination from everyone involved. In 2016, UFSL successfully completed an Initial Public Offering and raised ₹1,174Cr. The issue was oversubscribed 41 times. USFB received the scheduled bank status in August 2017.

A SPECTACULAR IPO

As part of the RBI's regulatory requirements, all small finance banks need to list themselves to meet the Tier-1 capital requirements within three years of having started as a bank. Accordingly, USFB went in for an **IPO of ₹750 crore**, which was **over-subscribed by 170 times**. It set a benchmark to become the **most subscribed Initial Public Offering in 2019** and is considered the **best IPO of the past four years in the Banking and Financial Service Sector**. Some of the **high-quality anchor investors** to the issue included names like the Government of Singapore, Aberdeen, Goldman Sachs, CX Partners, and IIFL. Large insurance companies like Bajaj Allianz, HDFC Life and Birla Sunlife and leading mutual funds like ICICI Prudential, Birla Sunlife, Sundaram, UTI, BNP, and Edelweiss too invested in the anchor book.

USFB now has 574 bank branches across India, with the registered office in Delhi, a corporate office in Bengaluru, and regional offices in Noida, Kolkata, Bengaluru, and Pune. The promoters and management of the bank stand committed not only to make the SFB a great place to work at, but also a great place for the growth of your savings and investments.

KEY FINANCIALS



KEY STATISTICS AS ON 31 DECEMBER 2019

No. of Customers	51,02,647
Total Advances	₹ 13,617 Cr.
Total Deposits	₹10,656 Cr.
Profit After Tax	₹277 Cr.
Net Worth	₹3,108 Cr.
Total Capital	₹1,928 Cr.
Total Banking Branches	574

KEY RATIOS

GNPA	0.9%
NNPA	0.4%
ROE	14.0%
CAR	28.3%
CD Ratio	128%

CREDIT RATING

Particulars	Value (₹Cr.)	Rating Agency
Long Term Borrowing	1,459	CARE A+ (Stable)
Certificate of Deposit	4,000	CRISIL A1+

ROE is for Q3FY20; Annualized

NETWORK, CUSTOMERS & WORKFORCE

	Customers	Loan Book (₹Cr.)	Deposits (₹Cr.)	Employees	Branches [#]
SOUTH	16,18,599	4,689	2,149	5,807	172
Goa	3,396	9	13	27	2
Karnataka	6,50,290	2,103	938	3,057	80
Kerala	1,07,676	236	413	377	15
Pondicherry	38,098	110	21	86	1
Tamil Nadu	8,19,139	2,230	763	2,260	74
NORTH	11,12,376	2,708	3,855	4,105	137
Chandigarh(UT)	11,232	25	561	51	1
Chhattisgarh	41,922	87	31	128	4
New Delhi	1,12,782	273	491	510	8
Haryana	2,90,658	657	627	932	36
Himachal Pradesh	8,838	17	248	25	1
Madhya Pradesh	93,556	224	46	345	11
Punjab	1,81,520	374	836	516	16
Rajasthan	1,83,662	534	187	681	26
Uttar Pradesh	1,62,327	460	288	815	30
Uttarakhand	25,879	58	541	102	4
EAST	16,63,814	3,959	1,630	4,926	180
Assam	2,20,076	446	296	627	18
Bihar	3,34,741	811	163	896	37
Jharkhand	1,41,275	290	103	421	14
Odisha	1,44,947	368	87	456	19
Meghalaya	6,853	21	6	31	1
Tripura	65,435	154	222	204	8
West Bengal	7,50,487	1,868	753	2,291	83
WEST	7,07,858	2,261	2,004	2,945	85
Gujarat	2,96,630	1,028	228	1,171	44
Maharashtra	4,11,228	1,233	1,776	1,774	41
TOTAL	51,02,647	13,616	10,656*	17,783	574

[#]Total branches include 144 Unbanked Rural Centers.

*In addition to customer deposits of ₹9,638 Cr. CDs of ₹1,018 Cr. are included in the Total Deposits.

In Total Loan Book numbers include Staff Loans at Ujjivan level, includes IBPC & Securitization & In Deposits book numbers includes Certificate of Deposit(CD) & Sundry Liabilities at Ujjivan Level

Data as on December 31, 2019



MicroBanking provides a wide range of banking services to fulfil the financial needs of a family. The team provides Group & Individual Loans, Savings & Deposit products and Insurance products to our customer base. Ujjivan Bank's Sampoorna Family Banking is a personalised financial solution for the entire family. It caters to the family's needs at every stage of life.



Branch Banking focuses on new to bank customers and provide them with relevant banking solutions by aggregating products from different business verticals, curated carefully by excellent product team, delivered through competent sales force keeping customer in center.



The team serves the banking needs of TASC, PSUs, Corporates and Government offices in the catchment areas of the branches through our versatile relationship managers.



The comprehensive team of relationship officers, credit officers, cluster managers and business managers offers Loans and Overdraft facility (upto ₹2 Cr.), Current Accounts, POS terminals, Corporate Internet Banking and other services to Micro and Small Enterprises.



AFFORDABLE HOUSING LOANS

The team provides Home Loans for self-construction, purchase of possession-ready properties, purchase of dwelling units, towards home improvement and expansion and plot with construction.

Customer Base: 17,933 Asset Book: ₹1,381 Cr.

RURAL BANKING



Certain rural areas have no access to banking facilities and the customers usually travel long distances for their banking needs. Hence, to address the needs of rural customers, Ujjivan Bank offers various banking products, thus enabling them to improve their quality of life. This vertical also offers loan products for financial needs of farmers engaged in agriculture and allied sector.

Customer Base: 1,76,501

Asset Book: ₹506 Cr. Deposit Book: ₹102 Cr.



FINANCIAL INSTITUTIONS GROUP

Financial Institutions Group (FIG) team sources liability businesses in the form of FDRs, CDs, Term Money and Current Accounts from various Banks, Mutual Funds, Insurance companies, all types of Cooperative Banks, Capital & Commodity market entities, Private Equity Firms and other Financial Intermediaries like NBFCs & MFIs. The team also manages interbank limits and refinance from institutions like NABARD, SIDBI & MUDRA. The team is spread across India and works in collaboration with the respective branches.

FIG team also lends to Financial Institutions like MFIs and NBFCs in specific sectors within a broad policy framework.

Asset Book: ₹546 Cr.

Deposit Book: ₹5,036 Cr. (FDRs & CDs)



STRONG INDEPENDENT BOARD

NITIN CHUGH

Managing Director and Chief Executive Officer

JAYANTA KUMAR BASU

Non-Executive Director

VANDANA VISWANATHAN

Independent Director

CHITRA KARTIK ALAI

Non-Executive Nominee Director

LUIS MIRANDA

Independent Director

BISWAMOHAN MAHAPATRA

Independent Director

PRABAL KUMAR SEN

Independent Director

NANDLAL LAXMINARAYAN SARDA

Independent Director

MONA KACHHWAHA

Non-Executive Director

MAHADEV LAKSHMINARAYANAN

Independent Director



EXPERIENCED MANAGEMENT TEAM

NITIN CHUGH

Managing Director and Chief Executive Officer

SANJAY KAO

Chief Business Officer

CAROL FURTADO

Head-Human Resources

UPMA GOEL

Chief Financial Officer

ALOK CHAWLA

Head-Audit

JAYA JANARDANAN

Chief Operating Officer

KALYANRAMAN M

Chief Credit Officer

JOLLY ZACHARIAH

Head-Channels

ARUNAVA BANERJEE

Chief Risk Officer

RAJAT KUMAR SINGH

Business Head-Micro Banking & Rural Banking



THE JOURNEY SO FAR

2004



- ★ Ujjivan Financial Services Private Limited (now Ujjivan Financial Services Limited) was incorporated. The memorandum and articles of association of the company was put in place and initial board was formed

2005



- ★ Ujjivan Financial Services Limited (UFSL) started operations as a Non-Banking Financial Company (NBFC) with the mission to provide a complete range of financial services to the economically active poor, who are inadequately served by financial institutions. Ujjivan registered as an NBFC with Reserve Bank of India (RBI) and set up operations in South India, with its pilot project in Bengaluru

2006



- ★ UFSL's first investors, Bellwether Microfinance Fund and Michael & Susan Dell Foundation came on board
- ★ Disbursed the first loan
- ★ Reached the milestone of 10,000 customers
- ★ Became the only Microfinance Institution (MFI) in India to introduce first round of ESOP

2007





- ★ Commenced operations in northern and eastern parts of India
- ★ Became founding member of Association of Karnataka Microfinance Institutions (AKMI)


2008





- ★ UFSL reaches milestone of 1 lakh customers in less than 980 days


2009  ★ Commenced operations in western part of India


2011  ★ Ujjivan broke-even and posted profits even in the wake of MFI crisis


2013  ★ Ujjivan was granted NBFC–MFI status by RBI

2014  ★ UFSL became the largest Microfinance Institution spread over 24 states and 273 districts across India

2016  ★ UFSL received an in-principle approval, followed by a licence from the Reserve Bank of India on 11 November 2016, to set up the Small Finance Bank (SFB) business
★ The SFB was named as Ujjivan Small Finance Bank (USFB)
★ Pre-IPO of ₹292 Cr. followed by IPO of ₹883 Cr., including Offer For Sale (OFS) of UFSL

2017  ★ Handheld devices were launched in the field, thus further harnessing the power of technology
★ UFSL transferred its business to Ujjivan Small Finance Bank (USFB), which commenced its banking operations on February 1, 2017

2018  ★ First Small Finance Bank to become Registrar for Aadhaar enrolment

2019  ★ Ujjivan SFB got listed on NSE and BSE. The IPO was oversubscribed 101 times. It set a benchmark in being the most successful IPO in 2019 and the best IPO in the last 4 years in the Banking and Financial Services sector
★ Expanded the network to 574 banking branches
★ Crossed ₹13,617 Cr. in assets portfolio
★ Customer base grew over 51 lakh

UJJIVAN FINANCIAL SERVICES LIMITED (UFSL)

Started operations as a Non-Banking Financial Company (NBFC) in 2005, with a mission of providing a complete range of financial services to the economically active poor who are inadequately served by financial institutions. It is registered as a Non-banking Financial Company (NBFC) Non-deposit taking Systemically Important Core Investment Company (NBFC-ND-SI-CIC) with RBI and is the holding company and promoter of 'Ujjivan Small Finance Bank Limited', licenced under Section 22 (1) of the Banking Regulation Act, 1949.

BOARD OF DIRECTORS OF UFSL

K.R. RAMAMOORTHY

Non-Executive Chairman & Independent Director

ITTIRA DAVIS

Managing Director & Chief Executive Officer

ABHIJIT SEN

Non-Executive & Independent Director

MONA KACHHWAHA

Non-Executive, Independent Director

JAYANTA KUMAR BASU

Non-Executive Director

ANAND NARAYAN

Non-Executive Director



PARINAAM FOUNDATION

MALLIKA GHOSH Executive Director

Prior to joining Parinaam, Mallika spent seven years in advertising. Since 2009, she has contributed to the upliftment of underprivileged families and has been instrumental in building Parinaam's programmes and creating the strategic vision under which it operates today.

Parinaam Foundation is a not-for-profit organisation that works with the urban low-income communities to bring them out of poverty through financial literacy and social inclusion, thereby touching lives of over a million unserved and underserved families across India. Parinaam's goal is to empower communities by identifying their requirements for improvement, to collaborate and support them in the areas of healthcare, education, finance, livelihood, and infrastructure support, to achieve their goals. Since inception, Parinaam and Ujjivan have worked together to provide holistic interventions aimed at breaking India's vicious cycle of generational poverty.



Diksha+ and Chillar Bank are classroom trainings spread across 20 states in 8 regional languages that have been designed to give low income families across India, the knowledge and tools they need to save money, reduce financial risk and make informed and intelligent financial decisions. Diksha+ is one of India's most renowned and well-executed financial literacy programs. The work was recognised and appreciated by the Reserve Bank of India (RBI). Post Ujjivan's transition to Small Finance Bank, Parinaam created several tools under the 'Paison Ki ABCD' initiative to help the MicroBanking team educate their customers, on understanding various banking products, on how formal financial institutions could benefit their families.

CHOTE KADAM – COMING TOGETHER FOR GOOD

Chote Kadam is a community development programme focussed on delivering projects that serve the direst of communities across India, by working in the areas of public infrastructure, environment and health, by facilitating drinking water supply, building public toilets, public transport stands, renovation of schools and health centres. Employees of both Ujjivan Small Finance Bank and Parinaam work together with community members to make a cleaner and better India.

Having successfully completed 69 projects and with over 60 projects in the pipeline, Chote Kadam endeavours to make lives better, every day.



COMPREHENSIVE SUITE OF BANKING PRODUCTS & SERVICES

LIABILITIES

Retail Products

- 👑 Regular Savings Account
- 👑 Privilege Savings Account
- 👑 Fixed Deposits (Regular FD/Senior Citizen FD, Tax Saver FD)
- 👑 Goal Based Savings
- 👑 Digital Savings & FD
- 👑 Recurring Deposit
- 👑 Regular Current Account
- 👑 Business Edge Current Account (BECA)
- 👑 Premium Current Account
- 👑 Non-Resident Savings Account
- 👑 Corporate Salary Account

Institutional Products

- 👑 Term Deposit
- 👑 Term Money
- 👑 Current Account
- 👑 Certificate of Deposit
- 👑 Institutional Savings Account
- 👑 TASC Current Account



Convenient Banking with 24x7 Mobile Banking service & Internet Banking facility



The Ujjivan Mobile Banking app is available in 9 languages (English, Hindi, Malayalam, Tamil, Bengali, Kannada, Marathi, Gujarati and Punjabi)

COMPREHENSIVE SUITE OF BANKING PRODUCTS & SERVICES

ASSETS

Micro-Banking

- 👑 Group Loans
- 👑 Individual Loans
- 👑 Agriculture and allied loans

Micro and Small Enterprise Loans

- 👑 Secured Enterprise and Business Loans
- 👑 Overdraft Facility

Affordable Housing Loans

- 👑 Construction and Purchase
- 👑 Home Improvement
- 👑 Composite Home
- 👑 Home Equity

Vehicle Loans

- 👑 Two wheeler loan
- 👑 Electric three wheeler loan

Personal Loans

- 👑 Loan for Salaried Individuals

Financial Institutions Group

- 👑 Term loan to NBFCs and MFIs

THIRD PARTY PRODUCTS

Fee based Products

- 👑 Insurance
- 👑 Aadhaar enrolment services
- 👑 CMS
- 👑 POS

AWARDS & RECOGNITION



Mr. Samit Ghosh was conferred upon the prestigious Inclusive Finance India Awards in the category of "Contribution to advancing financial inclusion by an individual"

2019



Association of Micro Finance Institutions award for the best Customer Relationship Initiative



Ranked 6th among India's Best Companies to Work For by Great Places to Work Institute



Finnoviti Award in the field of innovation amongst the BFSI Sector



DSCI Excellence Awards: Security Practices in SFBs

2018



3rd Best Place to Work for by Great Places to Work Institute

2016



Smart Campaign Award for Customer Protection

2013



Forbes Entrepreneur with Social Impact Award for Mr. Samit Ghosh



Microfinance Organisation of the Year Award

2011



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Disclaimer: A licence authorising the bank to carry on small finance business has been obtained from the Reserve Bank of India in terms of Section 22(1) of the Banking Regulation Act, 1949. It must be distinctly understood, however, that in issuing the licence, the Reserve Bank of India does not undertake any responsibility for the financial soundness of the bank or for the correctness of any of the statements made or opinion expressed in this connection.

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