

UJJIVAN SMALL FINANCE BANK

USFB/2018-19/24

Nov 14, 2018

Mr. Abhijit Pai
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir,

Sub: Compliance of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

ISIN and Scrip Codes:

ISIN	INE334L07076	INE334L07100	INE334L08017	INE334L08025
Scrip	949399	950386	955067	955259

This has reference to the aforesaid listed NCDs of 'Ujjivan Small Finance Bank Limited' listed in BSE Limited.

Please be informed that the Board in its meeting held on November 13, 2018 has approved the Financial Results for the half year ended September 30, 2018.

With reference to the below mentioned 4 listed Non-Convertible Debentures, please find attached the following:

- 1) Audited financial results for the half year ended September 30, 2018 together with the Audit Report of the Statutory Auditors.
- 2) Certificates issued by the respective Debenture Trustees under Regulation 52(5) for the half year ended September 30, 2018:

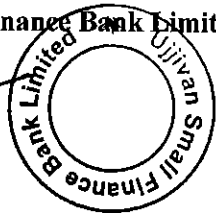
Sr. No.	Scrip Code	ISIN	Debenture Trustee
1.	949399	INE334L07076	IDBI Trusteeship Limited
2.	950386	INE334L07100	IDBI Trusteeship Limited
3.	955067	INE334L08017	Catalyst Trusteeship Limited*
4.	955259	INE334L08025	Catalyst Trusteeship Limited*

* Formerly known as GDA Trusteeship Limited

Please take the same in your record.

For Ujjivan Small Finance Bank Limited


Chanchal Kumar
Company Secretary



Ujjivan Small Finance Bank Ltd.

Registered Office: Plot No. 2364/8, Khampur Raya Village, Shadi Kampur, Main Patel Road, New Delhi-110008.

Tel: +91 11 30432121, Fax: +91 11 30432111.

Head Office: Grape Garden, No. 27, 3rd A Cross, 18th Main, Koramangala 6th Block, Bengaluru-560095.

Tel: +91 80 40712121, Fax: +91 80 4146 8700.

CIN: U65110DL2016PLC302481 W www.ujjivansfb.in E ujjivan.btr@ujjivan.com

To the Board of Directors of
Ujjivan Small Finance Bank Limited

1. We have audited the accompanying Statement of Audited Financial Results of Ujjivan Small Finance Bank Limited ('the Bank') as at and for the half year ended September 30, 2018 (the 'Statement'), being submitted by the Bank pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. CIR/IMD/DF1/9/2015 dated November 27, 2015 and Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016 ('the Circular').
2. The Statement has been prepared on the basis of the interim financial statements for half year ended September 30, 2018, which is the responsibility of the Bank's management and have been approved by the Board of Directors. Our responsibility is to express an opinion on the Statement based on our audit of such interim financial statements for half year ended September 30, 2018, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ('AS 25') prescribed under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended), provisions of Section 29 of the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time as applicable to the Bank and the aforementioned Circular and other recognized accounting principles generally accepted in India.
3. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the Statement is free of material misstatement.

An audit includes examining, on test check basis, evidence supporting the amounts and disclosures in the financial results. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation of the Statement that give a fair presentation view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Statement.



Opinion

4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
- is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with the Circular and in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters; and
 - gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company as at and for the half year ended September 30, 2018.

Other Matter

5. The financial results for the half year ended September 30, 2017 and year ended March 31, 2018, included in the Statement, were audited by the predecessor auditor who expressed an unmodified audit opinion with respect to those results, vide their audit reports dated October 31, 2017 and May 08, 2018 respectively.

For MSKA & Associates
Chartered Accountants
ICAI Firm Registration No. 105047W


Swapnil Kale
Membership No.: 117812



Bengaluru
November 13, 2018

UJJIVAN SMALL FINANCE BANK LIMITED

CIN: U65110DL2016PLC302481

Registered Office: Plot No. 2364/8, Khampur Raya Village, Main Patel Nagar Road, Shadi Khampur, New Delhi - 110 008

Corporate Office: Grape Garden, No. 27, 3rd A Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095

Website: www.ujjivansfb.in Phone: +91 80 4071 2121

Statement of Assets and Liabilities as on September 30, 2018*(Rs. in 000's)*

Particulars	As on September 30, 2018 (Audited)	As on March 31, 2018 (Audited)
CAPITAL AND LIABILITIES		
Capital	16,400,368	16,400,368
Reserves and Surplus	970,312	68,977
Deposits	41,881,218	37,724,767
Borrowings	41,868,694	38,528,450
Other Liabilities and Provisions	2,716,901	2,009,198
TOTAL	103,837,493	94,731,760
ASSETS		
Cash and Balances with Reserve Bank of India	1,960,230	1,976,346
Balances with Banks and Money at Call and Short Notice	3,412,215	2,972,006
Investments	13,303,146	12,324,789
Advances	80,366,231	73,354,633
Fixed Assets	2,520,923	1,983,448
Other Assets	2,274,748	2,120,538
TOTAL	103,837,493	94,731,760
Contingent Liabilities	329,831	195,092
Bill for collection	-	-

By order of the Board
For Ujjivan Small Finance Bank Limited



Samit Kumar Ghosh
DIN: 00185369
Managing Director & CEO

Place: Bengaluru
Date: November 13, 2018



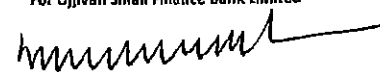
UJIVAN SMALL FINANCE BANK LIMITED CIN: U65110DL2016PLC302481 Registered Office: Plot No. 2364/8, Khampur Raya Village, Main Patel Nagar Road, Shadi Khampur, New Delhi - 110 008 Corporate Office: Grape Garden, No. 27, 3rd A Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095 Website: www.ujivansfb.in Phone: +91 80 4071 2121				
Audited Financial Results for the period from April 01, 2018 to September 30, 2018				(Rs. in 000's)
Particulars	For the 6 Months ended September 30, 2018 (Audited)	For the 6 Months ended September 30, 2017 (Audited)	Year to date (April 01, 2018 to September 30, 2018) (Audited)	Previous Year ended March 31, 2018 (Audited)
I. INCOME				
Interest Earned	8,333,289	6,826,948	8,333,289	14,666,541
Other Income	911,450	512,606	911,450	1,127,013
Total	9,244,739	7,339,554	9,244,739	15,793,554
II. EXPENDITURE				
Interest Expended	3,269,893	3,110,657	3,269,893	6,093,316
Operating Expenses	4,459,003	3,100,564	4,459,003	6,504,026
Provisions and Contingencies	614,508	2,009,820	614,508	3,127,586
Total	8,343,404	8,221,041	8,343,404	15,724,928
III. PROFIT/(LOSS)				
Net profit/(loss) for the period	901,335	(881,487)	901,335	68,626
Profit brought forward	51,733	263	51,733	263
Total	953,068	(881,224)	953,068	68,889
IV. APPROPRIATIONS				
Transfer to				
a) Statutory Reserves	-	-	-	17,156
b) Other Reserves	-	-	-	-
c) Proposed Dividend (includes tax on dividend)	-	-	-	-
d) Investment Fluctuation Reserve	-	-	-	-
e) Balance Carried over to Balance Sheet	953,068	(881,224)	953,068	51,733
Total	953,068	(881,224)	953,068	68,889
V. EARNINGS PER EQUITY SHARE (Face value of Rs.10 per share)				
Basic (Rs) - Not annualised	0.626	(0.612)	0.626	0.048
Diluted (Rs) - Not annualised	0.626	(0.612)	0.626	0.048

Note:

- The above financial results have been reviewed by Audit Committee and approved by the Board at its meeting held on November 13, 2018. The financial results for the period ended September 30, 2018 have been audited by the statutory auditors of the Bank. An unmodified report has been issued by them thereon.
- The audited financial results of the bank have been in all material aspects in accordance with the recognition and measurement principles laid down in Accounting Standard -25 Interim Financial reporting, specified under section 133 under of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts Rules), 2014 and Companies (Accounting Standards) Amendment Rules, 2015, relevant prudential norms, (including related circulars, directions, etc) issued by the Reserve Bank of India in respect of Income recognition, Asset Classification, Provisioning and other related matters, and other recognised accounting practices and policies; and the disclosures required in terms of Regulation 52 of the Listing Agreement.
- Other income includes income from commission, exchange and brokerage, profit on sale of investments, PSLC fee income and other miscellaneous income.
- Figures for the previous period have been regrouped and reclassified wherever necessary to conform to the current period's presentation.

Place: Bengaluru
Date: November 13, 2018

By order of the Board
For Ujivan Small Finance Bank Limited



Samit Kumar Ghosh
DIN: 00185369
Managing Director & CEO



IDBI Trusteeship Services Ltd

CIN : U65991MH2001GOI131154



14th November, 2018.

To,

Ujjivan Small Finance Bank Ltd,
Grape Garden, No. 27, 3rd A Cross, 18th Main,
Koramangala 6th Block,
Bengaluru 560 095.

Dear Sir/Madam,

Ref: Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015 – Submission of Half Yearly Results by the Company

We are acting in capacity of Debenture Trustee for Non-Convertible Debentures issued by Ujjivan Small Finance Bank Limited ("the Company").

With reference to the above, we are in receipt of your email dated 14th November, 2018, for submission of half yearly Financial Results to the Stock Exchange.

Pursuant to Regulation 52(5) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015, "We hereby certify that we have taken note of the contents of the reports submitted to us by the company under Regulation 52 (4) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015 for the half year ended September 30, 2018".

Thanking You,

Yours Faithfully
For IDBI Trusteeship Services Limited,



Authorised Signatory.

UJJIVAN SMALL FINANCE BANK

Date 14th November 2018

To,
Assistant Manager, Listing Operations
Bombay Stock Exchange Limited
P J Tower, Dalal Street,
Mumbai - 400 001

Sub: Compliance with SEBI Reulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 11423, Scrip Code:950386

Notice No. 20170202-15 dated 02nd February 2017, with respect to listing of Debt Instrument 12.75% Redeemable, Secured Non-convertible Debentures Quantity: 600 of Rs. 10,00,000/- each fully paid-up

Dear Sir/Ma'am,

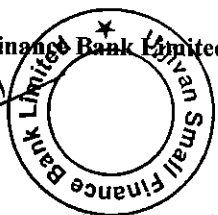
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the year ended 30th Sept 2018

Particulars	Remarks
Credit Rating	'CARE A+; Stable
Asset Cover Available	Book Debts to the extent covering 110% of NCD Outstanding
Payment of Interest/Principal upto the last due dates	Interest payment due on 28th May 2018 has been duly paid. There was no Principal amount due for payment
Future Interest & Redemption Details	Next Interest payment is due on 28 th Nov 2018 and Principal redemption due on 28 th May 2019
Debt Equity ratio	4.82
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,737.07 crores
Net Profit after Tax	Rs. 90.13 crores
Earnings Per Share	
Basic	Rs. 0.626
Diluted	Rs. 0.626

Thanking you.

For Ujjivan Small Finance Bank Limited


Chanchal Kumar
Company Secretary



Ujjivan Small Finance Bank Ltd.

Registered Office: Plot No. 2364/8, Khampur Raya Village, Shadi Kampur, Main Patel Road, New Delhi-110008.

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CIN: U65110DL2016PLC302481 **W** www.ujjivansfb.in **E** ujjivan.blr@ujjivan.com

UJJIVAN SMALL FINANCE BANK

Date: 14th November 2018

To,
Assistant Manager, Listing Operations
Bombay Stock Exchange Limited
P J Tower, Dalal Street,
Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 11423, Scrip Code:949399

Notice No. 20170202-15 dated 02nd February 2017, with respect to Update regarding debt securities of Ujjivan Small Finance Bank Limited (Scrip Code: 949399) with respect to 10.75% Redeemable, Secured Non-convertible Debentures Quantity: 40 of Rs. 1,00,00,000/- each fully paid-up

Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the year ended 30th Sept 2018

Particulars	Remarks
Credit Rating	'CARE A+; Stable
Asset Cover Available	N.A
Payment of Interest/Principal upto the last due dates	The payment of interest due on 30 th July 2018 was duly paid. There was no Principal amount due for payment
Future Interest & Redemption Details	The Next Interest installment due is on 30 th July 2019 and Principal redemption due on 30 th July 2019
Debt Equity ratio	4.82
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,737.07 crores
Net Profit after Tax	Rs. 90.13 crores
Earnings Per Share	
Basic	Rs. 0.626
Diluted	Rs. 0.626

Thanking you.

For Ujjivan Small Finance Bank Limited


Chanchal Kumar
Company Secretary



Ujjivan Small Finance Bank Ltd.

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CIN: U65110DL2016PLC302481 **W** www.ujjivansfb.in **E** ujjivan.blr@ujjivan.com

No.CTL/DEB/18-19/Noting Certificate/1819

November 14, 2018

To Whomsoever It May Concern,

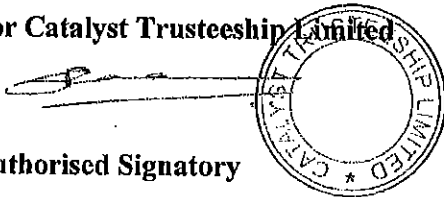
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Ujjivan Small Finance Bank Limited** (“**the Company**”) for the Half year ended September 30, 2018.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company



UJJIVAN SMALL FINANCE BANK

Date 14th Nov 2018

To,

Assistant Manager, Listing Operations
Bombay Stock Exchange Limited
P J Tower, Dalal Street,
Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 11423, Scrip Code: 955259

Notice No. 20170202-15 dated 02nd February 2017, with respect to listing of Debt Instrument 9.65% Redeemable, Unsecured Non-convertible Debentures Quantity: 2250 of Rs.10,00,000/- each fully paid-up

Dear Sir/Ma'am,

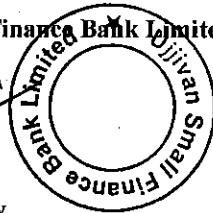
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the year ended 30th Sept 2018.

Particulars	Remarks
Credit Rating	[ICRA] A+ (Stable)
Asset Cover Available	NA
Past Payment of Interest/Principal upto the last due dates	The third instalment of interest payment is due on 16 th May 2018 and duly paid. No Principal amount is due.
Future Interest & Redemption Details	The fourth instalment of interest payment is due on 16 th Nov 2018. The redemption date is November 16, 2018
Debt Equity ratio	4.82
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,737.07 crores
Net Profit after Tax	Rs. 90.13 crores
Earnings Per Share	
Basic	Rs. 0.626
Diluted	Rs. 0.626

Thanking you.

For Ujjivan Small Finance Bank Limited


Chanchal Kumar
Company Secretary



Ujjivan Small Finance Bank Ltd.

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CIN: U65110DL2016PLC302481 **W** www.ujjivansfb.in **E** ujjivan.blr@ujjivan.com

UJJIVAN SMALL FINANCE BANK

Date 14th Nov 2018

To,
Assistant Manager, Listing Operations
Bombay Stock Exchange Limited
P J Tower, Dalal Street,
Mumbai - 400 001

Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)

Ref: Company Code on BSE- 11423, Scrip Code: 955067

Notice No. 20170202-15 dated 02nd February 2017, with respect to listing of Debt Instrument 9.74% Redeemable, Unsecured Non-convertible Debentures Quantity: 1750 of Rs.10,00,000/- each fully paid-up

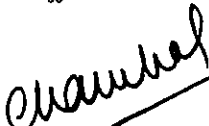
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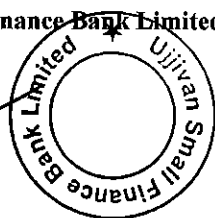
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the year ended 30th Sept 2018.

Particulars	Remarks
Credit Rating	[ICRA] A+ (Stable)
Asset Cover Available	NA
Past Payment of Interest/Principal upto the last due dates	NA
Future Interest & Redemption Details	The first instalment of payment of interest due on 7th Oct 2017 and duly paid. The Debentures are due for redemption along with interest for 7th Oct 2018, so there is no default in Interest & principal repayment on 30th Sept 2018
Debt Equity ratio	4.82
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,737.07 crores
Net Profit after Tax	Rs. 90.13 crores
Earnings Per Share	
Basic	Rs. 0.626
Diluted	Rs. 0.626

Thanking you.

For Ujjivan Small Finance Bank Limited


Chanchal Kumar
Company Secretary



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