

Investors/Shareholders Queries – FAQ
UJJIVAN SMALL FINANCE BANK LIMITED (Bank)

1. When was Bank incorporated?

The Bank was incorporated as Ujjivan Small Finance Bank Limited on July 4, 2016 at New Delhi as a public limited Bank under the Companies Act, 2013, and was granted the certificate of incorporation by the Registrar of Companies, National Capital Territory of Delhi and Haryana (“RoC”). Our Promoter, Ujjivan Financial Services Limited (“UFSL”) was granted the in-principle approval to establish a small finance bank (“SFB”), by the RBI, pursuant to its letter dated October 7, 2015. Subsequently, UFSL received the final approval for our Bank to carry on the SFB business in India, pursuant to a letter dated November 11, 2016 issued by the RBI. Our Bank commenced its business with effect from February 1, 2017 and was included in the second schedule to the RBI Act pursuant to a notification dated July 3, 2017 issued by the RBI.

2. What is the address of the registered office of Bank?

Ujjivan Small Finance Bank Limited,
Grape Garden, No. 27, 3rd "A" Cross,
18th Main 6th Block, Koramangala
Bengaluru-560095, Karnataka

3. Listing of equity shares of the Bank through Initial Public Offering (IPO)

The Bank made an IPO in 2019, which was oversubscribed 170 times, and was widely considered to be the best IPO in the last four years across the banking and financial services sector.

4. What is the paid-up share capital of the Bank?

The paid-up share capital of the Bank is INR 19,283,142,050 divided into Equity Shares of Rs. 1,728,314,205 equity shares of Rs. 10 each and Rs. 2,00,000,000 preference shares of Rs. 10 each.

5. When does Bank’s financial year end?

Bank’s financial year ends on March 31.

6. Names of the Stock Exchanges on which the shares of the Bank are listed

National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE")

7. What are the ISIN code and Scrip codes of Bank?

ISIN	INE551W01018
NSE Symbol	UJJIVANSFB
BSE Code	542904

8. Who are the Registrars and Share Transfer Agents of the Bank?

*KFin Technologies Private Limited (Formerly known as Karvy Fintech Private Limited)
Address: Selenium Building, Tower-B, Plot No- 31 & 32, Financial District, Nanakramguda,
Serilingampally, Hyderabad, Rangareddy, Telangana, India, 500032
E-mail: einward.ris@kfintech.com
Website: www.kfintech.com
Toll Free No.: 18003094001*

9. Whom should I contact relating to avail various services (transfer or transmission of shares, change of address or bank details, etc.) in respect of shares held by me in the Bank?

Please send formal requests duly signed by the registered shareholders to the following:

In case of shares held in Physical form: Registrar and Share Transfer Agent ('RTA')

In case of shares held in Dematerialized form: Any change in respect of shares held in electronic form is effected through your depository participant with whom you are maintaining your demat account.



10. Whether the Bank has designated any e-mail ID of the grievance redressal division/ compliance officer exclusively for the purpose of registering complaints by the investors?

Yes, the designated E-mail ID for investor grievances is investorrelations@ujjivan.com.

11. Where can I obtain information on the financial results of Bank?

The quarterly and annual financial results of Bank can be accessed at <https://www.ujjivansfb.in/financial-results>. The results can also be downloaded from stock exchanges' websites.

12. Is PAN a sole identification number for all participants transacting in the securities market?

The securities and exchange board of India (SEBI) vide circular ref no. MRD/DoP/CIR-05/2007 dated April 27, 2007, made PAN the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. In continuation of the aforesaid circular, it is hereby clarified that for securities market transactions and off market/private transactions involving transfer of shares of listed companies in physical form, it shall be mandatory for the transferee(s) to furnish copy of PAN card to the Bank /Registrar and Share Transfer Agent for registration of such transfer of shares.

13. Can a nomination once made be changed?

Nomination once made can be revoked by a shareholder by giving a fresh nomination. If the nomination is made by joint holders and one of the joint holders dies, the remaining joint holder/s can make a fresh nomination by revoking the existing nomination.

14. I have shares in the demat form. Can I send the nomination form to the Bank for making a nomination with respect to my shareholding?

No. For making a nomination with respect to demat shares, you will have to approach your DP. In the account opening form provided by the Depository Participants, there is a provision for providing the name of the nominee. Please consult your Depository Participant for further details.

15. How can a member holding single name and physical form make a nomination in respect of his shareholding in the Bank?

Members holding shares in single name and physical form are advised to make nomination in respect of their

shareholding in the Bank. The Nomination Form SH 13 prescribed by the Government can be obtained from the Registrar and Transfer Agent or the Secretarial Department of the Bank through email.

In case of dematerialised shares, your nomination has to be recorded with your Depository Participant.

16. What are the steps that I should take to obtain duplicate share certificates, when I have lost/misplaced my share certificates?

You can inform our Secretarial Department and /or Registrar and share transfer agent immediately about the loss of share certificates. Please quote your folio number and, if available, details of share certificates. We shall immediately mark a caution on your folio to prevent any further transfer of shares covered by the lost share certificates.

Upon receipt of intimation about loss of certificates, we will revert with the required formalities to be complied with for obtaining duplicate certificates. The address can be found here: <https://www.ujjivansfb.in/investor-contacts>

17. What are the Bank's insider trading policies and norms?

The Bank pursuant to SEBI (Prohibition of Insider Trading) Regulations, 2015, has formulated and implemented the Code to elucidate and inform all the Designated Persons of the Bank that they have a responsibility and duty to preserve the confidentiality of all unpublished price sensitive information obtained in the ordinary course of business and in association with the Bank. No Designated Person shall use his or her position to gain personal benefit or to provide benefit to any third party. The Code is available on https://www.ujjivansfb.in/assets/web_pdfs/720/original/Insider_Trading_Code_-_2020-21-Website.pdf.