

# INCLUSIVE BANKING FOR THE NEW DIGITAL INDIA



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🌐 [www.ujjivansfb.in](http://www.ujjivansfb.in)



## UJJIVAN

UJJIVAN SMALL FINANCE BANK

Build a Better Life



There are banks for the wealthy citizens of the country. Banks that help their money grow. Banks that are willing to finance their dreams and aspirations. Banks that are truly modern with new age solutions at their customers' fingertips. But what about the millions of fellow Indians, who have limited access to formal banking? This question led us on our journey as we commenced the banking operations of Ujjivan Small Finance Bank, on February 1, 2017. As a scheduled commercial bank, our aim is to promote financial and digital inclusion, reaching out to those who need it the most.

We offer a comprehensive range of banking products & services, including savings and current accounts, fixed and recurring deposits, insurance and various types of loans, from microfinance to housing, agriculture and allied activities, vehicle financing and support to MSMEs. We also collaborate with other institutions to provide them with necessary financial support. As part of our digital solutions, we offer services such as mobile and Internet banking, WhatsApp banking, Chatbot banking, vernacular, visual, voice based app (Hello Ujjivan), video KYC, UPI-based remittances, IMPS, NEFT, RTGS, and seamless bill payment facilities.

\* T&C apply

Our journey began in 2005 with Ujjivan Financial Services Ltd., focussed on uplifting the economically active individuals. In 2016, we received Reserve Bank of India's approval to become a Small Finance Bank, dedicated to empowering the financially unserved and under-served population.

Over the years, our strengthened digital interfaces across regions and languages have empowered our customers to seek timely and easy access to finance; enabling us to deepen our customer connect across diverse locations.

Customer safety is of paramount importance to us. In the interconnected world, organisations prioritise a secure digital environment by minimising potential vulnerability. We maintain an attack surface score of 800-900, one of the best in BFSI sector, by adopting automated tools for attack surface scanning and management. This ensures that our customers can trust and safely bank with us online, anytime, anywhere.

During May 2024, Ujjivan Financial Services Ltd. has been amalgamated into Ujjivan Small Finance Bank. This amalgamation is a reflection of our resilience, adaptability, and a commitment to continued growth, as we set the stage for greater opportunity.

As a 'Responsible Bank' we remain invested in creating a sustainable social impact through community development and financial literacy initiatives, through our outreach programmes and partners.

With the dedication of 24,293 Ujjivanites and the trust of over 93.2 lakh customers, investors, and stakeholders, we remain committed to our mission of financial and digital inclusion for all, paving the way for a sustainable future.



## KEY INDICATORS

KEY STATISTICS	AS ON MARCH 31, 2023	AS ON MARCH 31, 2024	AS ON DECEMBER 31, 2024
No. of Customer (lakh)	76.9	86.0	93.2
No. of employees	17,870	22,566	24,293
Gross Loan Book (₹Cr.)*	24,085	29,780	30,466
Total Deposits (₹Cr.)	25,538	31,462	34,494
Profit After Tax (₹Cr.)	1,100 (FY23)	1,281 (FY24)	693 (9MFY25)
Net Worth (₹Cr.)	4,209	5,613	5,996
Total Capital (₹Cr.)	2,155	1,931	1,935
Total Banking Branches	629	752	753

\* Including IBPC/ Securitisation

KEY RATIOS	QUARTER ENDED		
	AS ON JUNE 30, 2024	AS ON SEPTEMBER 30, 2024	AS ON DECEMBER 31, 2024
GNPA*	2.33%	2.48%	2.68%
NNPA*	0.39%	0.56%	0.56%
ROA <sup>^</sup>	2.9%	2.2%	1.0%
ROE <sup>^</sup>	20.9%	15.7%	7.2%
CAR <sup>#</sup>	24.85%	23.38%	24.0%
CD RATIO*	92%	89%	88%

\*Including IBPC/ Securitisation #Including ₹30 Crs of floating provision

<sup>^</sup>The above mentioned ROA and ROE figures are annualised for the quarter

CREDIT RATINGS (AS OF DECEMBER 31, 2024)	VALUE	AGENCY RATING
Long term borrowing	₹ 500 Cr.	CARE AA- (Stable)
Short term borrowing (Certificate of Deposit)	₹ 2,500 Cr.	CRISIL A1+
Fixed Deposit	₹10,000 Cr.	CARE AA- (Stable)

## AWARDS & RECOGNITION

### 2024



**Best Small Finance Bank Award by Business Today KPMG Survey**

- For FY23-24
- Twice in a row



**9th Edition CISO Conclave & Awards'24**

- Best Zero Trust Security Team



**Elets India Brand Awards**

- Best Experimental Marketing Award 2024



**ETBFSI Eceller Award**

- Best Marketing Initiative of the Year - Bank (Ganesh Mahotsav)



### ETBFSI Eceller Award

- Best Operation Excellence Initiative of the Year (RPA)



### BW Retail Reboot Awards 2024

- Best Use of Festive Marketing



### BankTech X Factor Awards 2024

- Cybersecurity Excellence Awards



### Pitch BFSI Marketing Awards

- Most Effective Holidays, Seasonal & Festival Marketing



### Champion for Ethical Data Fiduciary






- Awarded by DPO Club

## BUSINESS VERTICALS




\* T&C apply

## KEY MILESTONE ACHIEVEMENTS (Q3FY24-25)

-  ₹30,466 Cr. Gross Loan Book\*
-  93.2 Lakh Customer base
-  24,293 Employee strength
-  ₹34,494 Cr. Total Deposits
-  ₹109 Cr. Profit After Tax (Q3FY24-25)

\*Including IBPC/ Securitisation

## OUR JOURNEY SO FAR

-  **2004**  
Ujjivan Financial Services Private Ltd. (UFSL) incorporated. The MoA and AoA of the company was put in place and the initial board was formed.
-  **2005**  
Ujjivan Financial Services Limited (UFSL) started operations as a Non-Banking Financial Company (NBFC) in Bengaluru.
-  **2011**  
UFSL posted profits even in the wake of MFI crisis.
-  **2013**  
UFSL 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 receives SFB licence from the Reserve Bank of India, Pre-IPO of 292 Cr. followed by IPO of ₹883 Cr., including Offer for Sale (OFS) of UFSL.



**2017**

Ujjivan Small Finance Bank (Ujjivan SFB) commenced its banking operations on February 01, 2017. Handheld devices launched in the field, thus further harnessing the power of technology.

UFSL transferred its business undertaking to Ujjivan SFB on January 31, 2017.



**2019**

Ujjivan Small Finance Bank IPO oversubscribed by 170 times  
Most successful IPO in 2019.

Best BFSI IPO in the last 4 years.



**2020**

Expanded the network to 575 banking branches.  
Customer base grew over 54 lakh.



**2022**

Ujjivan SFB records the highest growth in deposits and loan portfolio.



**2023**

Launched India's 1st Voice-Visual-Vernacular banking app - Hello Ujjivan\*



**2024**

Ujjivan Financial Services Ltd. has been amalgamated into Ujjivan Small Finance Bank.

## ENVIRONMENTAL, SUSTAINABILITY AND GOVERNANCE (ESG)

Ujjivan Small Finance Bank is deeply committed to social responsibility. We have released our inaugural reports on Sustainability, Task force for Climate related Financial Disclosures (TCFD), and the Business Responsibility & Sustainability Report (BRSR). Actively exploring opportunities in green finance, we prioritise resource efficiency and the digitalisation of services, striving to create a positive and sustainable future for generations to come.



# CORPORATE SOCIAL RESPONSIBILITY

With an inherent social intent, our CSR efforts focus on community development projects which include providing clean water, building public toilets, creating transport facilities, renovating hospitals, government schools, vocational training for the differently-abled, healthcare support, and disaster relief. Our corporate culture aligns CSR values with our business goals, making social work an integral part of our identity.

## Our CSR Partners



# FINANCIAL LITERACY & INCLUSION



## Diksha+ Pro Financial Literacy Program (Micro Banking)

Through Diksha +Pro, we equip women from low-income families with knowledge and tools to make informed financial decisions.



## Chillar Bank Financial Literacy Program (Children of Micro Banking Customers)

This program aims to impart financial literacy to children aged 11-17 of our Micro-banking customers, enlightening them about the benefits of saving early and making long-term investments.



## Pragati for Individual Loan Borrowers

We have launched an exclusive financial literacy program for Nano entrepreneurial customers based out of Assam.



## UEDP- Ujjivan Entrepreneur Development Program (Financial literacy to MSME Customers)

In partnership with Haqdarshaq, we cover a wide range of topics including financing options, information on central registrations, and educating the MSME customers about various government welfare and financing schemes.



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Disclaimer: A license 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.

Ujjivan Small Finance Bank Ltd. is authorised by IRDA under License No CA0169 to act as a Corporate Agent under tie-up arrangements with Life, General & Health Insurers. For more details on risk factors, terms and conditions please visit our website and read the sales brochure carefully before concluding a sale.

**Head Office & Registered Office: Ujjivan Small Finance Bank Ltd.,  
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