

Profit and Loss Account

for the year ended March 31, 2024

(₹ in 000's)

Particulars	Schedule	For the year ended March 31, 2024	For the year ended March 31, 2023
I. INCOME			
Interest Earned	13	56,771,541	41,649,947
Other Income	14	7,867,519	5,891,909
Total		64,639,060	47,541,856
II. EXPENDITURE			
Interest Expended	15	22,677,039	14,670,926
Operating Expenses	16	22,790,991	18,020,597
Provisions and Contingencies		6,356,123	3,851,116
Total		51,824,153	36,542,639
III. PROFIT			
Net profit for the year		12,814,907	10,999,217
Profit brought forward		5,068,695	(723,518)
Total		17,883,602	10,275,699
IV. APPROPRIATIONS			
Transfer to			
a) Statutory Reserves		3,203,727	2,749,804
b) Investment Reserve Account		-	3,404
c) Capital Reserve		-	-
d) Preference Dividend		-	220,000
e) Equity dividend*		683,410	1,465,944
f) Investment Fluctuation Reserve		43,737	467,852
g) Transfer to Special Reserve U/S 36 (1)(viii) Income Tax Act, 1961		170,000	300,000
h) Balance Carried over to Balance Sheet		13,782,728	5,068,695
Total		17,883,602	10,275,699
V. Earnings per Equity Share (Face value of ₹ 10 per share)			
Basic (₹) (Refer Schedule 18 (25))		6.65	5.82
Diluted (₹) (Refer Schedule 18 (25))		6.54	5.81
Significant Accounting Policies	17		
Notes forming part of the financial statements	18		

* The equity dividend includes ₹ 4,26,000 ('000) paid by erstwhile Ujjivan Financial Services Limited, pursuant to the scheme of Amalgamation, detailed in Note 18(41).

The schedules referred to above form an integral part of the Profit and Loss Account.

The Profit and Loss Account has been prepared in conformity with Form B of the Third Schedule to the Banking Regulation Act, 1949.

As per our report of even date

For B K Ramadhyani & Co LLP
Chartered Accountants
FRN: 002878S/ S200021

For Mukund M Chitale & Co.
Chartered Accountants
FRN:106655W

For and on behalf of Board of Directors of
Ujjivan Small Finance Bank Limited

Vasuki H S
Partner
MN: 212013

Nilesh RS Joshi
Partner
MN: 114749

Ittira Davis
DIN: 06442816
Managing Director & CEO

B A Prabhakar
DIN: 02101808
Independent Director

Sudha Suresh
DIN: 06480567
Independent Director

Bengaluru
May 18, 2024

M.D.Ramesh Murthy
Chief Financial Officer

Sanjeev Barnwal
Company Secretary