

## Schedules forming part of the Balance Sheet

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -1 CAPITAL</b>		
<b>Authorised Capital*</b>		
2,625,000,000 Equity Shares of ₹ 10 each (P.Y. 2,300,000,000 Equity Shares of ₹ 10 each)	26,250,000	23,000,000
Current Year Nil. (P.Y. 200,000,000 11% Preference Shares, Perpetual Non-Cumulative Non-Convertible of ₹ 10 each)	-	2,000,000
<b>Issued, Subscribed and Called up Capital</b>		
1,958,763,276 (Previous Year: 1,954,706,625) Equity Shares of ₹ 10 each	19,587,633	19,547,066
Less: Cancellation of 1,440,036,800 Equity shares of ₹ 10 each held by the Holding Company due to amalgamation (refer note 18(41))	14,400,368	-
	<b>5,187,265</b>	<b>19,547,066</b>
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible of ₹ 10 each)	2,000,000	2,000,000
Less: Cancellation of 200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each held by the holding company due to amalgamation (refer note 18(41))	2,000,000	-
	-	2,000,000
<b>Share Capital pending Allotment</b>		
1,412,702,033 equity shares of ₹ 10 each to be issued to share holders of UFSL (Ujjivan Financial Services Limited) on amalgamation (refer note 18(41))	14,127,020	-
	14,127,020	-
	<b>19,314,285</b>	<b>21,547,066</b>
<b>Paid up Capital</b>		
1,958,763,276 (Previous Year: 1,954,706,625) Equity Shares of ₹ 10 each	19,587,633	19,547,066
Less: Cancellation of 1,440,036,800 Equity shares of ₹ 10 each held by the holding company due to amalgamation (refer note 18(41))	14,400,368	-
	<b>5,187,265</b>	<b>19,547,066</b>
200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each	2,000,000	2,000,000
Less: Cancellation of 200,000,000 11% Preference Shares (Perpetual Non-Cumulative Non-Convertible) of ₹ 10 each held by the holding company due to amalgamation (refer note 18(41))	2,000,000	-
	-	<b>2,000,000</b>
<b>Share Capital pending Allotment</b>		
1,412,702,033 equity shares of ₹ 10 each to be issued to share holders of UFSL (Ujjivan Financial Services Limited,) on amalgamation (refer note 18(41))	14,127,020	-
	14,127,020	-
<b>TOTAL</b>	<b>19,314,285</b>	<b>21,547,066</b>

\*Pursuant to the Scheme of amalgamation of UFSL with Ujjivan SFB, the authorised capital has increased from ₹ 25,000,000 to ₹ 26,250,000 and now comprises of 2,625,000,000 equity shares of ₹ 10 each.

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -2 RESERVES AND SURPLUS</b>		
<b>I. Statutory Reserves</b>		
Opening balance	4,160,630	1,410,826
<b>Additions</b> - Pursuant to scheme of amalgamation (refer note 18(41))	1,432,831	-
Additions during the year	3,203,727	2,749,804

Schedules forming part of the Balance Sheet (Contd.)

Particulars	(₹ in 000's)	
	As on March 31, 2024	As on March 31, 2023
<b>Closing balance</b>	<b>8,797,188</b>	<b>4,160,630</b>
<b>II. Capital Reserve</b>		
Opening balance	207,127	207,127
Additions during the year	-	-
<b>Closing balance</b>	<b>207,127</b>	<b>207,127</b>
<b>III. Share Premium</b>		
Opening balance	9,618,960	7,221,673
Additions during the year	177,119	2,491,186
Deductions - Pursuant to scheme of amalgamation (refer note 18(41)) Net	1,827,120	-
Deductions - Share issue expenses. (refer note 18(41))	250,000	93,899
<b>Closing balance</b>	<b>7,718,959</b>	<b>9,618,960</b>
<b>IV. Special Reserve u/s 36(i)(viii) of Income Tax Act, 1961</b>		
Opening balance	300,000	-
Additions during the year	170,000	300,000
<b>Closing balance</b>	<b>470,000</b>	<b>300,000</b>
<b>V. Revenue and Other Reserves</b>		
<b>i. Investment Reserve Account</b>		
Opening balance	3,404	-
Additions during the year	-	3,404
Deductions during the year	-	-
<b>Closing balance</b>	<b>3,404</b>	<b>3,404</b>
<b>ii. Investment Fluctuation Reserve</b>		
Opening balance	672,983	205,131
Additions during the year	43,737	467,852
<b>Closing balance</b>	<b>716,720</b>	<b>672,983</b>
<b>TOTAL</b>	<b>720,124</b>	<b>676,387</b>
<b>VI. Balance of Profit and Loss Account</b>	13,782,728	5,068,695
Additions - Pursuant to scheme of amalgamation (refer note 18(41))	4,401,272	-
	<b>18,184,000</b>	<b>5,068,695</b>
<b>TOTAL (I + II + III+IV+V+VI)</b>	<b>36,097,398</b>	<b>20,031,799</b>

Particulars	(₹ in 000's)	
	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -3 DEPOSITS</b>		
<b>A. I. Demand Deposits</b>		
(i) From Banks	731,028	51,641
(ii) From Others	7,609,621	5,806,459
<b>II. Savings Bank Deposits</b>	75,662,415	61,590,653
<b>III. Term Deposits</b>		
(i) From Banks	62,633,090	58,884,944
(ii) From Others	167,985,444	129,043,125
<b>TOTAL (I + II + III)</b>	<b>314,621,598</b>	<b>255,376,822</b>
<b>B. Deposits of branches</b>		
I. In India	314,621,598	255,376,822
II. Outside India	-	-
<b>TOTAL (I + II)</b>	<b>314,621,598</b>	<b>255,376,822</b>

Schedules forming part of the Balance Sheet (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -4 BORROWINGS</b>		
<b>I. Borrowings in India</b>		
(a) Reserve Bank of India	6,500,000	2,500,000
(b) Other Banks	1,500,000	1,500,000
(c) Other Institutions and Agencies	13,708,153	22,414,640
<b>TOTAL</b>	<b>21,708,153</b>	<b>26,414,640</b>
<b>II. Borrowings Outside India</b>	-	-
<b>TOTAL (I + II)</b>	<b>21,708,153</b>	<b>26,414,640</b>
<b>Secured borrowings included in I and II above</b>	<b>17,208,153</b>	<b>6,747,640</b>

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -5 OTHER LIABILITIES AND PROVISIONS</b>		
(i) Bills payable	2,771,593	1,558,517
(ii) Inter-Office Adjustments (net)	-	-
(iii) Interest Accrued	2,361,114	1,922,855
(iv) Standard asset-General Provisions (Refer Schedule 18(4.2))	1,401,381	1,137,256
(v) Others (including provisions)	5,223,402	4,667,615
<b>TOTAL</b>	<b>11,757,490</b>	<b>9,286,243</b>

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -6 CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
<b>I. Cash in Hand (including Cash at ATM)</b>	1,947,989	1,769,873
<b>II. Balances with Reserve Bank of India</b>		
(a) In Current Account	11,445,159	10,812,837
(b) In Other Accounts (Including Reverse Repo)	11,790,000	10,470,000
<b>TOTAL (I + II)</b>	<b>25,183,148</b>	<b>23,052,710</b>

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>		
<b>I. In India</b>		
(i) Balances with Banks		
(a) in Current Accounts	56,474	84,237
(b) in Other Deposit Accounts*	128,294	1,698,981
(ii) Money at Call and Short Notice		
(a) with Banks	-	-
(b) with Other Institutions	-	-
<b>TOTAL (i + ii)</b>	<b>184,768</b>	<b>1,783,218</b>
<b>II. Outside India</b>		
(i) In Current Accounts	-	-
(ii) In Other Deposits Accounts	-	-
(iii) Money at Call and Short Notice	-	-
<b>TOTAL (i + ii + iii)</b>	-	-
<b>TOTAL (i+II)</b>	<b>184,768</b>	<b>1,783,218</b>

\*Fixed Deposits of Current Year: ₹ 128,294/- (Previous Year: ₹ 198,981/-) (in 000's) held under lien.

Schedules forming part of the Balance Sheet (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -8 INVESTMENTS</b>		
<b>I. Investments in India in (Refer schedule 18(2))</b>		
(i) Government Securities	86,426,836	84,975,779
(ii) Other approved Securities	-	-
(iii) Shares	1,002	1,002
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others	11,232,344	126,294
<b>TOTAL</b>	<b>97,660,182</b>	<b>85,103,075</b>
<b>II. Investments Outside India</b>		
(i) Government Securities (Including local authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures abroad	-	-
(iii) Other Investments	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>TOTAL (I+II)</b>	<b>97,660,182</b>	<b>85,103,075</b>
<b>III. Gross Value of Investments</b>	<b>97,660,182</b>	<b>85,103,075</b>
Less: Provision for depreciation	-	-
Net value of investments	<b>97,660,182</b>	<b>85,103,075</b>

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -9 ADVANCES</b>		
<b>A</b>		
(i) Bills Purchased and Discounted		
(ii) Cash Credits, Overdrafts and Loans repayable on demand	12,635,273	6,360,099
(iii) Term Loans	256,193,918	206,536,512
<b>TOTAL</b>	<b>268,829,191</b>	<b>212,896,611</b>
<b>B</b>		
(i) Secured by Tangible Assets*	62,235,748	66,602,766
(ii) Covered by Bank/Government Guarantees	624,211	1,439,299
(iii) Unsecured(Refer Schedule 18(4.3))	205,969,232	144,854,546
<b>TOTAL</b>	<b>268,829,191</b>	<b>212,896,611</b>
<b>C I. Advances in India</b>		
(i) Priority Sectors	209,942,007	158,308,516
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	58,887,184	54,588,095
<b>TOTAL</b>	<b>268,829,191</b>	<b>212,896,611</b>
<b>II. Advances Outside India</b>		
(i) Due From Banks	-	-
(ii) Due From Others	-	-
a) Bills purchased and discounted	-	-
b) Syndicated loans	-	-
c) Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>TOTAL (I+II)</b>	<b>268,829,191</b>	<b>212,896,611</b>

\* Includes Advances against book debts ₹ 1,73,23,351/-(Previous Year ₹ 1,11,08,686/-) (in 000's)

Schedules forming part of the Balance Sheet (Contd.)

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -10 FIXED ASSETS</b>		
<b>I. Premises</b>	-	-
At cost as at the beginning of the year	-	-
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	-	-
<b>II. Other Fixed Assets (Including Furniture and Fixtures) ( Refer Schedule 18 (26.4 &amp;26.5))</b>		
At cost as at the beginning of the year	6,877,992	5,883,492
Additions during the year	2,315,077	1,135,749
Deductions during the year	(418,324)	(141,249)
Depreciation to date	(4,826,204)	(4,224,916)
<b>TOTAL</b>	<b>3,948,541</b>	<b>2,653,076</b>
<b>III. Capital Work In Progress (Including Capital Advances)</b>	318,102	175,723
<b>TOTAL (I+II+III)</b>	<b>4,266,643</b>	<b>2,828,799</b>

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE -11 OTHER ASSETS</b>		
I. Inter Office Adjustment (net)	-	-
II. Interest Accrued	4,064,554	3,244,007
III. Tax paid in Advance / Tax Deducted at Source (Net of provision for tax) .	-	102,320
IV. Stationery and Stamps	-	-
V. Nonbanking assets acquired in satisfaction of claims	-	-
VI. Others (including Deferred Tax Assets)	4,033,676	4,158,035
<b>TOTAL</b>	<b>8,098,230</b>	<b>7,504,362</b>

(₹ in 000's)

Particulars	As on March 31, 2024	As on March 31, 2023
<b>SCHEDULE - 12 CONTINGENT LIABILITIES (Refer Schedule 18(26.6))</b>		
I. Claims against the Bank not acknowledged as debts	66,684	25,825
II. Liability for partly paid Investments	-	-
III. Liability on account of Outstanding Forward Exchange Contracts	-	-
IV. Guarantees given on behalf of Constituents		
(a) In India	304,367	202,500
(b) Outside India	-	-
V. Acceptances, Endorsements and Other Obligations	-	-
VI. Other items for which the Bank is contingently liable - Capital commitments not provided/Others	1,078,023	721,709
<b>TOTAL</b>	<b>1,449,074</b>	<b>950,034</b>

(₹ in 000's)

Particulars	For the year ended March 31, 2024	For the year ended March 31, 2023
<b>SCHEDULE -13 INTEREST EARNED</b>		
I. Interest /Discount on Advance/bills	49,730,129	37,077,655
II. Income on Investments	6,786,154	4,108,287
III. Interest on Balances With Reserve Bank of India and Other inter-bank funds	105,565	180,589
IV. Others	149,693	283,416
<b>TOTAL</b>	<b>56,771,541</b>	<b>41,649,947</b>

Schedules forming part of the Balance Sheet (Contd.)

(₹ in 000's)

Particulars	For the year ended March 31, 2024	For the year ended March 31, 2023
<b>SCHEDULE- 14 OTHER INCOME</b>		
I. Commission, Exchange and Brokerage	5,076,858	3,609,695
II. Profit on Sale of Investments (net)	240,294	17,840
III. Profit/ (Loss) on Revaluation of Investments (net)	-	-
IV. Profit/ (Loss) on sale of Land, Building and Other Assets (net)	(14,722)	(6,701)
V. Profit/ (Loss) on Exchange Transactions (net)	-	-
VI. Income earned by way of Dividends etc. from subsidiaries/companies and/ or joint ventures abroad/in India	-	-
VII. Miscellaneous Income	2,565,089	2,271,075
<b>Total</b>	<b>7,867,519</b>	<b>5,891,909</b>

(₹ in 000's)

Particulars	For the year ended March 31, 2024	For the year ended March 31, 2023
<b>SCHEDULE- 15 INTEREST EXPENDED</b>		
I. Interest on Deposits	20,307,057	13,152,047
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	885,691	511,667
III. Others	1,484,291	1,007,212
<b>TOTAL</b>	<b>22,677,039</b>	<b>14,670,926</b>

(₹ in 000's)

Particulars	For the year ended March 31, 2024	For the year ended March 31, 2023
<b>SCHEDULE -16 OPERATING EXPENSES</b>		
I. Payments to and Provision for Employees	11,831,824	9,202,541
II. Rent, Taxes and Lighting (including operating lease rentals)	1,783,063	1,369,439
III. Printing and Stationery	328,408	323,784
IV. Advertisement and Publicity	585,103	384,500
V. Depreciation on Banks Property	982,896	902,785
VI. Director's Fees, Allowances and Expenses*	37,989	29,534
VII. Auditors' Fees and Expenses (Refer Schedule 18 (32))	19,589	14,085
VIII. Law Charges	91,185	83,137
IX. Postages, Telegrams, Telephones etc.	539,460	417,304
X. Repairs and Maintenance	493,372	392,458
XI. Insurance	296,125	197,227
XII. Other Expenditure	5,801,977	4,703,803
<b>TOTAL</b>	<b>22,790,991</b>	<b>18,020,597</b>

\* Sitting fees includes ₹ 8,378 paid to eUFSL Directors during the year