

USFB/CS/SE/2023-24/34

Date: July 05, 2023

To,

**National Stock Exchange of India Limited**

Listing Department

Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra(E)

Mumbai – 400 051

Symbol: UJJIVANSFB

**BSE Limited**

Listing Compliance

P.J. Tower,

Dalal Street, Fort, Mumbai – 400 001

Scrip Code: 542904

Dear Sir/Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

**Key Business Highlights for the Quarter ended June 30, 2023:**

**Deposits being driven by retail mix**

- Total deposits grew 44%/4% YoY/QoQ to ₹ 26,655 crore from ₹ 18,449 crore/ ₹ 25,538 crore in Jun'22/Mar'23
- Excess liquidity brought down, moving towards comfortable level
- CASA growth moderate, continued movement from CASA to term deposits; up 27% YoY, down 3% QoQ

Particulars (₹ in Crores)	Jun 30, 2023	Jun 30, 2022	Y-o-Y	Mar 31, 2023	Q-o-Q
Total Deposits	26,655	18,449	44%	25,538	4%
CASA	6,550	5,155	27%	6,744	(3)%
CASA Ratio	24.6%	27.9%		26.4%	

**Disbursement and Advances: Robust growth continues**

- Advances are up 31%/5% YoY/QoQ to ₹ 25,346 crore from ₹ 19,409 crore/ ₹ 24,085 crore in Jun'22/Mar'23
- Disbursement momentum continues to show strength with 22% YoY growth; ₹ 5,280 crore for Q1FY24 – driven by robust growth in Microbanking, Housing and FIG
- Affordable Housing<sup>#</sup> continues strong quarterly disbursement with ₹ 418 crore up 45% YoY; Gross loan book close to ₹ 3,700 crore book

Particulars (₹ in Crores)	Jun 30, 2023	Jun 30, 2022	Y-o-Y	Mar 31, 2023	Q-o-Q
Gross Loan Book*	25,346	19,409	31%	24,085	5%
Disbursements	5,280	4,327	22%	6,001	(12)%

Note - \*Jun'23/ Mar'23/Jun'22 includes ₹ 2,573 crore/ ₹ 2,174 crore/ ₹ 1,794 crore of IBPC/ Securitization; Figures in ( ) indicate negative number; # including MLAP

**Collections continue to be strong leading to further improvement in GNPA**

- Strong collections across all buckets including restructured and NPA book. NDA collections in MicroBanking at 99.5%+ in line with pre-covid days
- Credit quality continues to improve with PAR/GNPA at 3.8%/2.4% vs 3.8%/2.6% as on Mar 31, 2023

Particulars (₹ in Crores)	Jun 30, 2023	Mar 31, 2023	Jun 30, 2022
PAR	3.8%	3.8%	7.9%
GNPA	2.4%	2.6%	5.9%

Particulars	Jun'23	May'23	Apr'23
Collection Efficiency (including foreclosure/ advance etc.)	110%	110%	111%
Collection Efficiency	99%	99%	99%

The information with reference to Q1-FY24 is provisional and subject to an audit by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

This intimation shall be available on the Bank's website at [www.ujjivansfb.in](http://www.ujjivansfb.in)

Thanking You,  
Yours faithfully,

**For UJJIVAN SMALL FINANCE BANK LIMITED**

**Sanjeev Barnwal**  
**Company Secretary & Head of Regulatory Framework**