



USFB/CS/SE/2025-26/149

Apr 02, 2026

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 and Financial Year ended March 31, 2026:**Deposits:**

Particulars	Mar 31, 2026	Mar 31, 2025	Y-o-Y	Dec 31, 2025	Q-o-Q
Total Deposits (₹ in crore)	45,661	37,630	21.3%	42,223	8.1%
CASA (₹ in crore)	13,055	9,612	35.8%	11,535	13.2%
CASA Ratio (%)	28.6%	25.5%		27.3%	
Credit-Deposit Ratio (%)	89.0%	85.4%		87.8%	

Gross Loan Book:

Particulars (₹ in crore)	Mar 31, 2026	Mar 31, 2025	Y-o-Y	Dec 31, 2025	Q-o-Q
Gross Loan Book*	40,655	32,122	26.6%	37,057	9.7%
Group Loan (GL)	14,696	13,090	12.3%	13,685	7.4%
Individual Loan (IL)	6,013	5,182	16.0%	5,687	5.7%
Housing (incl. Micro Mortgage)	10,477	7,308	43.4%	9,560	9.6%
MSME	3,230	2,046	57.9%	2,865	12.8%
FIG	3,000	2,785	7.7%	2,661	12.7%
Vehicle Loan	944	468	101.6%	823	14.6%
Gold Loan	769	196	292.2%	557	38.1%
Agri Banking	731	323	126.6%	607	20.3%
Others [^]	795	724	9.9%	611	30.1%

Total Secured Book (₹ in crore)	20,081	13,988	43.6%	17,825	12.7%
Secured Book (%)	49.4%	43.5%		48.1%	

Note: Individual Loan, MSME and Others[^] include both secured and unsecured products. [^]Includes, Staff Loan, OD-FD & others | *Includes IBPC/ Securitization

Disbursements:

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www.ujjivansfb.bank.in



Particulars (₹ in crore)	Q4 FY 26	Q4 FY 25	Y-o-Y	Q3 FY 26	Q-o-Q
Overall Disbursement	9,763	7,428	31.4%	8,293	17.7%
Group Loan (GL)	3,872	2,787	38.9%	3,464	11.8%
Individual Loan (IL)	1,376	1,185	16.1%	1,224	12.4%
Housing (incl. Micro Mortgage)	1,304	1,130	15.4%	1,144	14.0%
MSME	567	533	6.5%	457	24.2%
FIG	1,565	1,064	47.1%	895	74.9%
Vehicle Loan	235	140	68.2%	274	-14.1%
Gold Loan	418	115	263.4%	308	35.7%
Agri Banking	150	137	9.3%	125	19.8%
Others^	276	336	-17.9%	403	-31.5%

Note: ^Includes, Staff Loan, OD-FD & others

Asset Quality:

Particulars	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025
PAR (%)	3.54%	3.98%	4.54%
GNPA* (%)	2.27%	2.39%	2.18%

***Write-off and ARC (in Non-Written off pool):**

	FY26	FY25
Write-off	₹ 545 Cr	₹ 362 Cr
ARC (in Non-Written off pool)	Nil	₹ 503 Cr
Total	₹ 545 Cr	₹ 865 Cr

Micro Banking (GL & IL) Bucket X Collections:

Particulars	Mar'26	Feb'26	Jan'26
Micro Banking (GL & IL) Bucket X Collection Efficiency	99.81%	99.76%	99.71%
Additional Disclosure for Micro Banking (GL & IL) Bucket X Collections:			
Bihar	99.82%	99.79%	99.74%
Maharashtra	99.74%	99.68%	99.67%

The information with reference to Q4FY26 is provisional and subject to an audit / limited review 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.bank.in

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

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