

Investor Presentation

Q1 FY 2019-20

August 2019

Disclaimer

- This presentation has been prepared by Ujjivan Financial Services Limited (the “**Company**”) for general information purposes only, without regard to any specific objectives, suitability, financial situations and needs of any particular person and does not constitute any recommendation or form part of any offer or invitation, directly or indirectly, in any manner, or inducement to sell or issue, or any solicitation of any offer to purchase or subscribe for, any securities of the Company, nor shall it or any part of it or the fact of its distribution form the basis of, or be relied on in connection with, any contract or commitment therefor. This presentation does not solicit any action based on the material contained herein. Nothing in this presentation is intended by the Company to be construed as legal, accounting or tax advice.
- This presentation has been prepared by the Company based upon information available in the public domain. This presentation has not been approved and will not or may not be reviewed or approved by any statutory or regulatory authority in India or by any Stock Exchange in India. This presentation may include statements which may constitute forward-looking statements. The actual results could differ materially from those projected in any such forward-looking statements because of various factors. The Company assumes no responsibility to publicly amend, modify or revise any forward-looking statements, on the basis of any subsequent developments, information or events, or otherwise.
- This presentation contains certain forward-looking statements relating to the business, financial performance, strategy and results of the Company and/ or the industry in which it operates. Forward-looking statements are statements concerning future circumstances and results, and any other statements that are not historical facts, sometimes identified by the words including, without limitation “believes”, “expects”, “predicts”, “intends”, “projects”, “plans”, “estimates”, “aims”, “foresees”, “anticipates”, “targets”, and similar expressions. The forward-looking statements, including those cited from third party sources, contained in this presentation are based on numerous assumptions and are uncertain and subject to risks. A multitude of factors including, but not limited to, changes in demand, competition and technology, can cause actual events, performance or results to differ significantly from any anticipated development. Neither the Company nor its affiliates or advisors or representatives nor any of its or their parent or subsidiary undertakings or any such person's officers or employees guarantees that the assumptions underlying such forward-looking statements are free from errors nor does either accept any responsibility for the future accuracy of the forward-looking statements contained in this presentation or the actual occurrence of the forecasted developments. Forward-looking statements speak only as of the date of this presentation and are not guarantees of future performance. As a result, the Company expressly disclaims any obligation or undertaking to release any update or revisions to any forward-looking statements in this presentation as a result of any change in expectations or any change in events, conditions, assumptions or circumstances on which these forward looking statements are based. Given these uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements.
- The information contained in these materials has not been independently verified. None of the Company, its directors, promoter or affiliates, nor any of its or their respective employees, advisers or representatives or any other person accepts any responsibility or liability whatsoever, whether arising in tort, contract or otherwise, for any errors, omissions or inaccuracies in such information or opinions or for any loss, cost or damage suffered or incurred howsoever arising, directly or indirectly, from any use of this presentation or its contents or otherwise in connection with this presentation, and makes no representation or warranty, express or implied, for the contents of this presentation including its accuracy, fairness, completeness or verification or for any other statement made or purported to be made by any of them, or on behalf of them, and nothing in this presentation or at this presentation shall be relied upon as a promise or representation in this respect, whether as to the past or the future. Past performance is not a guide for future performance. The information contained in this presentation is current, and if not stated otherwise, made as of the date of this presentation. The Company undertakes no obligation to update or revise any information in this presentation as a result of new information, future events or otherwise. Any person/ party intending to provide finance/ invest in the shares/ businesses of the Company shall do so after seeking their own professional advice and after carrying out their own due diligence procedure to ensure that they are making an informed decision.

Disclaimer

- ✦ This presentation is not a prospectus, a statement in lieu of a prospectus, an offering circular, an advertisement or an offer document under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, or any other applicable law in India.
- ✦ This presentation is strictly confidential and may not be copied or disseminated, in whole or in part, and in any manner or for any purpose. No person is authorized to give any information or to make any representation not contained in or inconsistent with this presentation and if given or made, such information or representation must not be relied upon as having been authorized by any person. Failure to comply with this restriction may constitute a violation of the applicable securities laws. Neither this document nor any part or copy of it may be distributed, directly or indirectly, in the United States. The distribution of this document in certain jurisdictions may be restricted by law and persons in to whose possession this presentation comes should inform themselves about and observe any such restrictions. By reviewing this presentation, you agree to be bound by the foregoing limitations. You further represent and agree that you are located outside the United States and you are permitted under the laws of your jurisdiction to receive this presentation.
- ✦ This presentation is not an offer to sell or a solicitation of any offer to buy the securities of the Company in the United States or in any other jurisdiction where such offer or sale would be unlawful. Securities may not be offered, sold, resold, pledged, delivered, distributed or transferred, directly or indirectly, in to or within the United States absent registration under the United States Securities Act of 1933, as amended (the “**Securities Act**”), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in compliance with any applicable securities laws of any state or other jurisdiction of the United States. The Company’s securities have not been and will not be registered under the Securities Act.

Contents

Performance Highlights - USFB



Business Performance Overview - USFB



Liabilities Profile – USFB



Financial Performance Overview - USFB



Financial Performance Overview – Consolidated UFSL



USFB-Strong business performance



PROFITABILITY

Net Profits for Q1-FY20 at ₹ 94 Cr up by 105% vs Q1-FY19; NII at ₹352 Cr up by 44% vs Q1-FY19; RoA / RoE at 2.7%/ 20.2% for Q1-FY20



Improvement in cost-to-income ratio: Strong business growth and cost control measures leading to cost-to-income ratio at 64% in Q1-FY20



Strong growth in asset businesses: Gross Advances as on 30 Jun'19 was at ₹ 11,783 Cr – up 51% vs Q1-FY19



Deposit base building: Total deposit as of 30 Jun'19 stood at ₹ 7,956 Cr covering 68% of Gross Advances; retail deposits at 43% of total deposits



Focus on customer acquisition: 47.2 lakh customers as on 30 Jun'19, up from 39.4 lakhs as on 30 Jun'18



GREAT PLACE TO WORK

Great Place To Work: USFB jumped to 6th rank as India's best companies to work with as declared by Great Place To Work Institute

*Gross Advances includes securitization & IBPC

Note: All USFB numbers in this presentation are on iGAAP basis unless specified. iGAAP financials are based on management reports and have not been subject to review/audit by Auditors. The purpose of iGAAP financials is merely to provide an update on business performance.

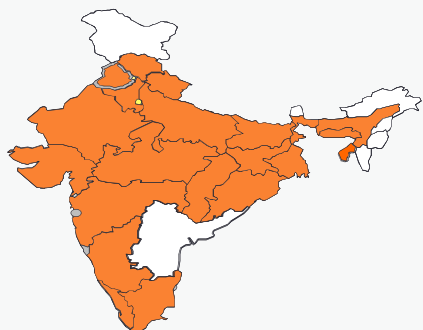
Performance Highlights

Ujjivan Small Finance Bank

Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Q1FY20 Key Highlights - USFB

24 States/ UTs, 221 Districts



474 branches, 50 Asset Centers, 387 ATMs[^]



Expanding Customer base

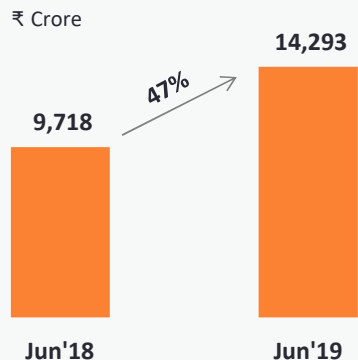


47.2 lakh customers
41.9 lakh borrowers

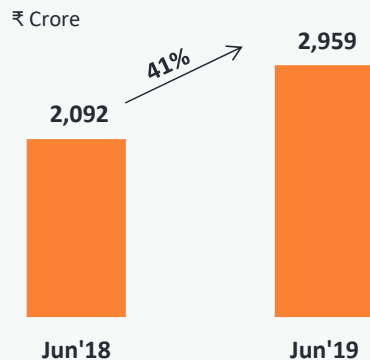
15,626 Employees



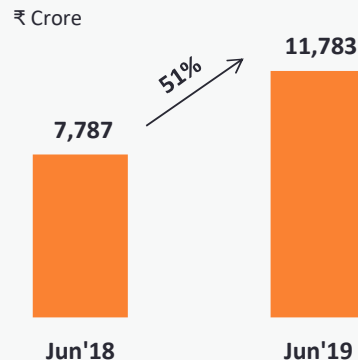
Total B/S Assets



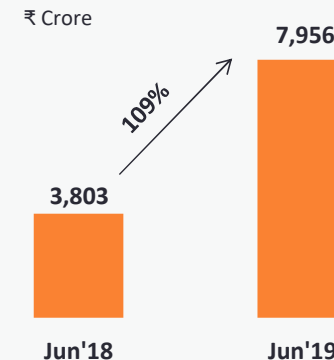
Disbursements



Gross Advances[#]



Total Deposits



Retail Deposits*

43.1%
Vs.
19.7%
30-Jun-18

Note: # Gross advances includes Securitization & IBPC

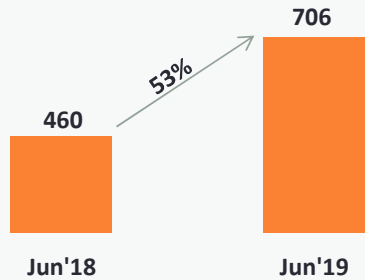
* Retail Deposit as a % of Total Deposit

[^]Includes 9 Automated Cash recycler

Q1FY20 Key Highlights - USFB

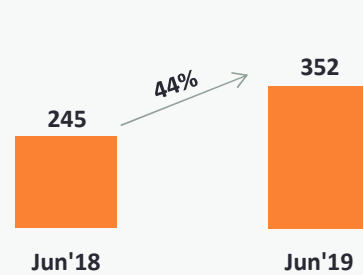
Total Income

₹ Crore



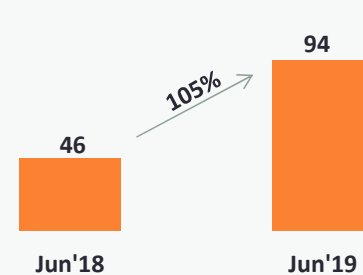
Net Interest Income

₹ Crore



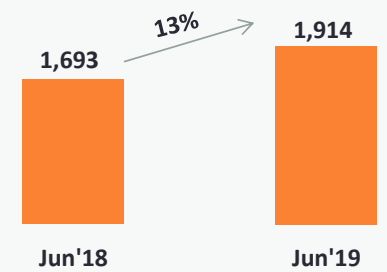
PAT

₹ Crore



Net-worth

₹ Crore



Net Interest Margin

10.5%

Vs.

10.8%

Q1FY19

GNPA

0.8%

Vs.

2.7%

Jun'18

NNPA

0.3%

Vs.

0.3%

Jun'18

ROA

2.7%

Vs.

1.9%

Q1FY19

ROE

20.2%

Vs.

11.1%

Q1FY19

USFB: Performance Highlights (1/2)

Key highlights:

- ❖ Robust NII growth led by gross advances, up 43.8% vs Q1-FY19
- ❖ Bank NIM at 10.5% in Q1-FY20 vs 10.8% in Q1-FY19
- ❖ PAT at ₹ 94.4 Cr in Q1-FY20 vs ₹ 46.1 Cr in Q1-FY19
- ❖ ROA stands at 2.7% in Q1-FY20 vs 1.9% in Q1-FY19
- ❖ Capital Adequacy stands at 19.0% of which Tier-I capital is 18.4%
- ❖ Disbursement: ₹ 2,959 Cr in Q1-FY20 up 41.4% vs Q1-FY19
- ❖ Strong growth in Loan Book: Gross Advances stands at ₹ 11,783 Cr up 51.3% vs Q1-FY19
 - MicroBanking[^] growth accelerated to 36.8% vs Q1-FY19
 - Non-MicroBanking* book grew to nearly 3x vs Q1-FY19
- ❖ Deposit franchise expanded to ₹ 7,956 Cr covering 67.5% of total gross advances
 - Retail deposit at ₹ 3,429 Cr comprising 43.1% of total deposits up from 37.1% in Q4-FY19

[^] MicroBanking includes Group/ Individual loans and Rural Banking

* Non Micro Banking includes MSE, Affordable Housing, Personal Loans, Lending to NBFC & MFI's

USFB: Performance Highlights (2/2)

Retail Banking

- ❖ Retail deposits stands at ₹ 3,429 Cr as on 30 June 2019 up from ₹ 2,739 Cr in FY 19; CASA at ₹ 827 Cr
- ❖ Launch of Business Edge Current Account with value added benefits

MicroBanking & Rural Banking

- ❖ Disbursement of ₹ 2,438 Cr in Q1-FY20 up 29% from Q1-FY19; led by process efficiencies & growth in individual lending
- ❖ Family Banking – Initiative to take banking service to the entire family of customers, launched pan India
- ❖ New products showing good traction: Group Loan Top-up, Open Market Home Improvement Loan, Agri Group Loan and Kisan Suvidha Loan

MSE

- ❖ Disbursement in Q1-FY20 at ₹ 141 Cr up 85% from Q1-FY19
- ❖ MSE Business Edge product with funding amount up to ₹ 2 Cr was launched in Jun'19, and is targeted at formal MSE customers

Affordable Housing

- ❖ Disbursement of ₹ 205 Cr in Q1-FY20 vs. ₹ 106 Cr in Q1-FY19, highest quarterly disbursal ever delivered
- ❖ Crossed ₹ 1,000 Cr of affordable housing portfolio in June-19

Q1-FY20 Business and Operational Highlights - USFB

Gross Advances[^]

- ₹11,783 Crore as of Jun'19
- 51.3% y-o-y growth

#Net Advances

- ₹11,328 Crore as of Jun'19
- 45.5% y-o-y growth

Loan Composition

- Non-MicroBanking* book constitutes 18.0% against 9.3% in Jun'18

Asset Quality

- GNPA at 0.8%, NNPA at 0.3%
- Adequate PCR at 69%

Secured Loan Book

- 16.3% to total loan book
- 251.6% y-o-y growth

Disbursements

- ₹2,959 Crore for Q1-FY20
- 41.4% y-o-y growth

Branch Network

- 474 banking outlets including 120 in URCS
- 50 asset centres

Deposits

- Deposits constitute 67.5% of Gross Advances[^]
- Reduced reliance on CD

Retail Deposits

- Retail deposits at 43.1% against 37.1% in Mar'19

[^] Gross Advances includes Securitisation, IBPC & Provision; MicroBanking includes Group/ Individual loans , Rural Banking

[#] Net Advances excludes IBPC/Securitization & NPA provisions

^{*}Non-MicroBanking Book includes MSE, Affordable Housing, Personal Loans, Lending to NBFC & MFI's

Y-o-Y refers to Q1-FY20 vs Q1-FY19 comparison

USFB: Way forward

Retail Banking

- ❖ Focus on MSE relationships to build deposits – leveraging products like Corporate Internet Banking, Point of Sales terminal, Cash Management Solution and Salary processing etc.
- ❖ Drive Bulk acquisition through Digital Savings and Corporate Salary Program

MicroBanking

- ❖ Sampoorna Family Banking program in all regions. Sampoorna Lakshya (fixed deposit) and Sampoorna Nidhi (recurring deposit) products to go live by Q2FY20

MSE

- ❖ Introduction of '*Business Edge Product*' with Loan amount up to ₹ 2 Cr
- ❖ Dedicated team of Relationship Managers for Large clusters (> 200 customers) with continuous focus on relationship building and cross sell

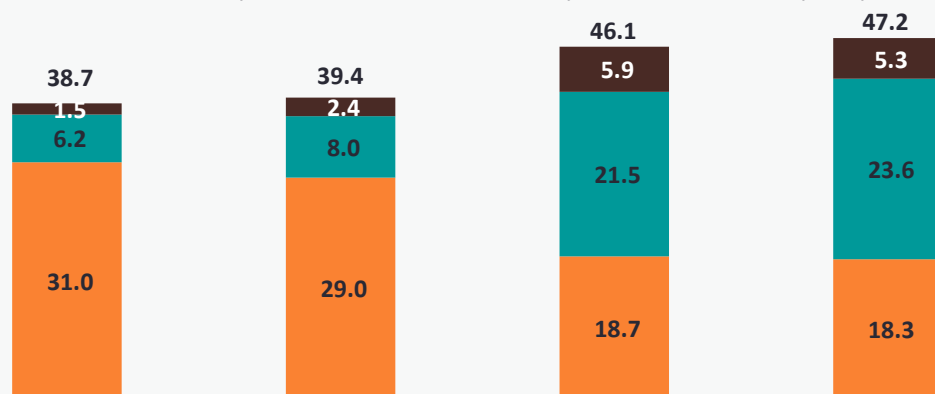
Affordable Housing

- ❖ Tie-up with Government Agencies for offering housing loan to their beneficiaries
- ❖ Focus on sourcing business from Tier 3 & Tier 4 cities

Customer Base Growth – USFB

Customer Base Growth – USFB

Asset Only Asset & Liability Liability Only



Mar.-18

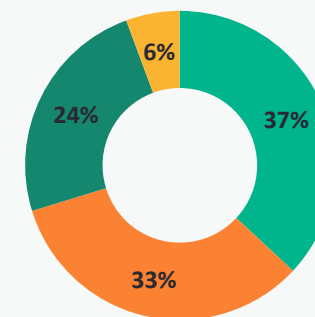
Jun-18

Mar-19

Jun-19

Customers (in Lakhs)	Mar'19	Jun'18	Mar'19	Jun'19
Asset only Customers	31.0	29.0	18.7	18.3
Liability Customers	7.7	10.4	27.4	28.9
Liability only Customers	1.5	2.4	5.9	5.3
Total Customers	38.7	39.4	46.1	47.2

Customer Base – Area Wise



Urban Semi-Urban Metropolitan Rural

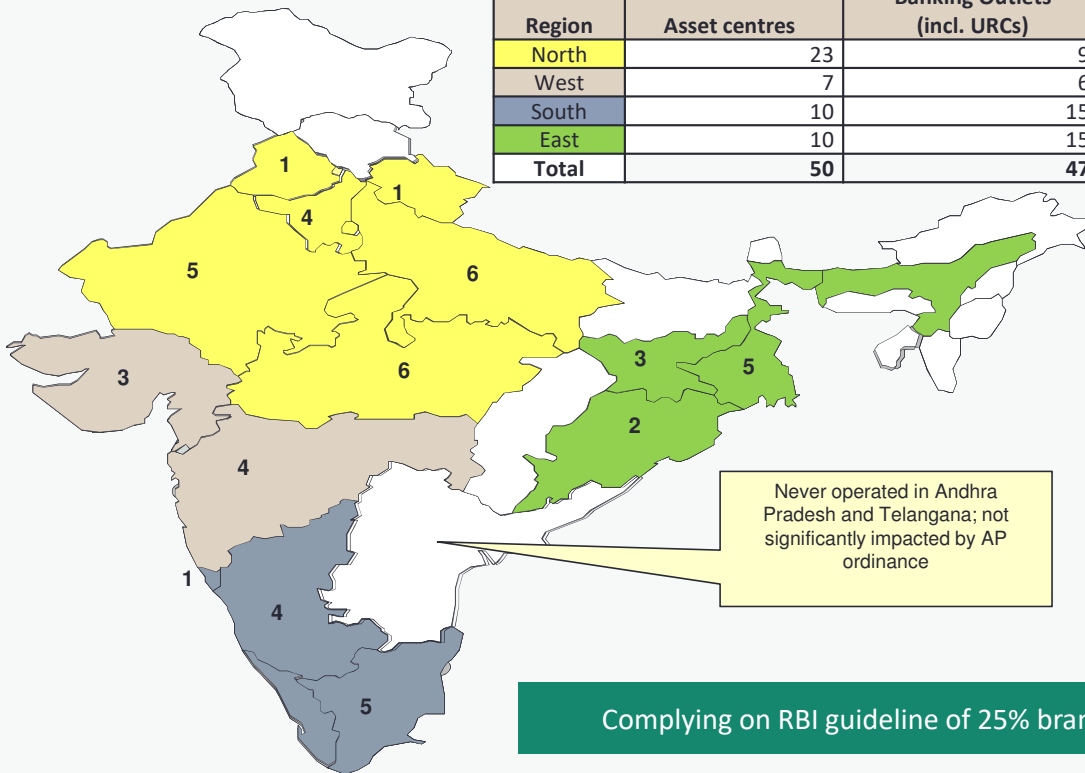
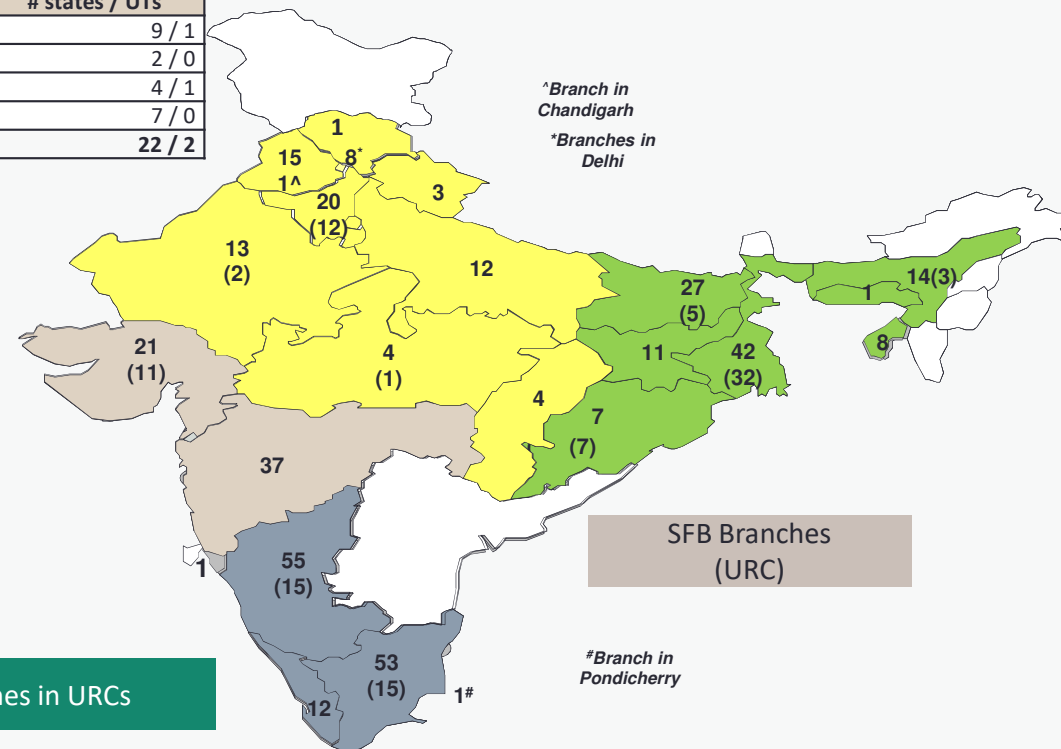
- Borrower base/ asset customers up by 4.2% vs Q4FY19/ 13.2% vs Q1FY19
- Liability customers up by 5.5% vs Q4FY19/ 77.9% vs Q1FY19
- We plan to cover most of our MicroBanking customers with Liability products by end-FY20

Wide Geographical Distribution

State wise Asset Centres Mix

Region	Asset centres	Banking Outlets (incl. URCs)	# states / UTs
North	23	96	9 / 1
West	7	69	2 / 0
South	10	152	4 / 1
East	10	157	7 / 0
Total	50	474	22 / 2

State wise Full-fledged Banking Outlets



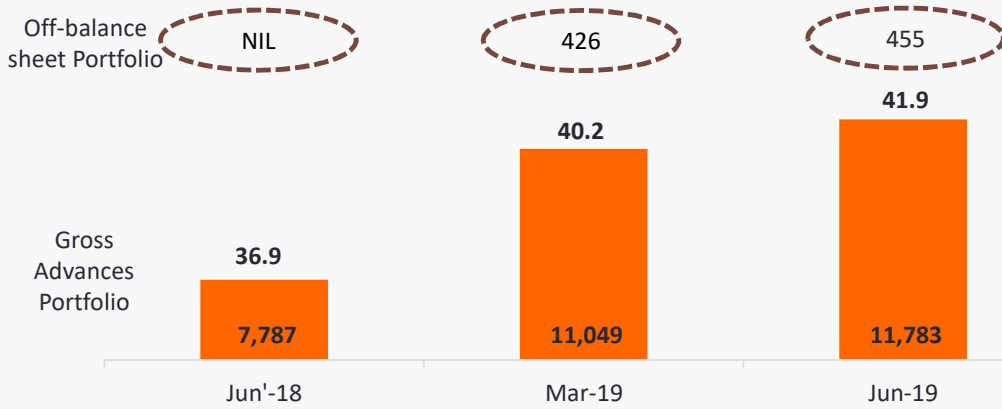
Complying on RBI guideline of 25% branches in URCs

Business Performance Overview

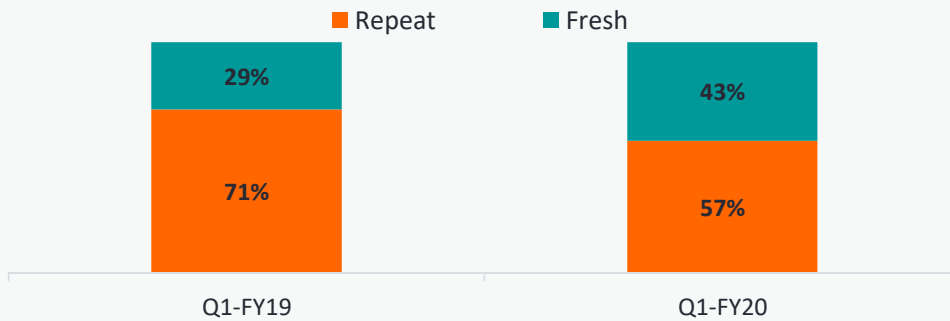
Ujjivan Small Finance Bank

Gross Advances and Disbursement Trend

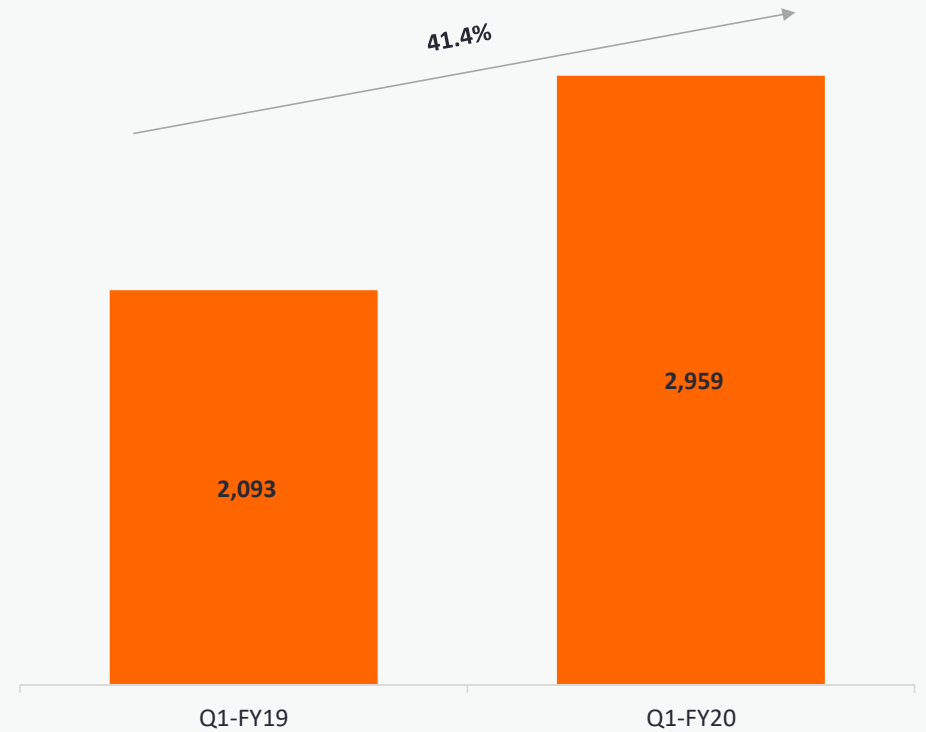
Gross Advances (₹ in Crore) & Asset Customer Base



Type of Loan (on Disbursement)

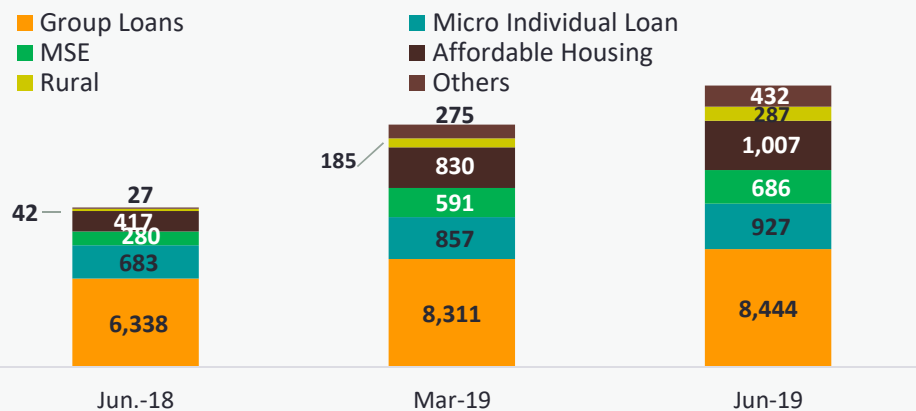


Total Disbursements (₹ in Crore)



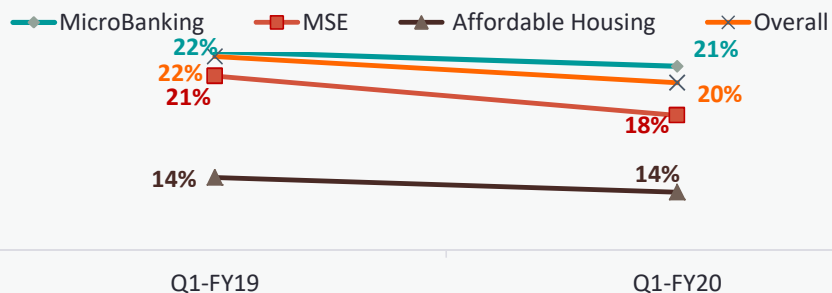
Gross Advances Snapshot

Gross Advances – Segment wise (₹ in Crore)

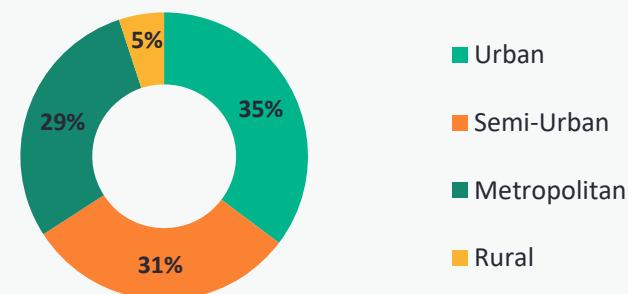


Product	% Gross Advances	Growth Y-o-Y	Growth Q-o-Q
Group Loans	71.7%	33.2%	1.6%
Micro Individual Loan	7.9%	35.8%	8.1%
Rural Banking	2.4%	590.8%	54.9%
MicroBanking	82.0%	36.8%	3.3%
MSE	5.8%	144.6%	16.1%
Affordable Housing	8.5%	141.5%	21.4%
Others	3.7%	1496.6%	56.8%
Total	100.0%	51.3%	6.6%

Yield (%) – Segment wise

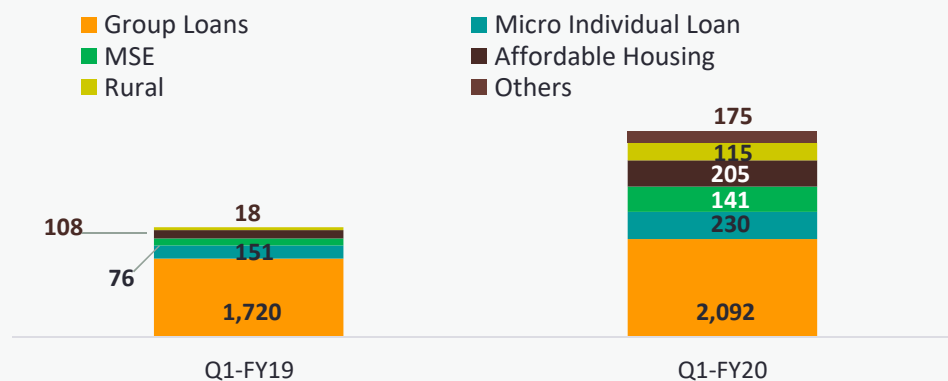


Branch location wise Gross Advances break-up



Disbursement & Average Ticket Size

Product wise Disbursement (₹ in Crore)



Cashless Disbursement (%)



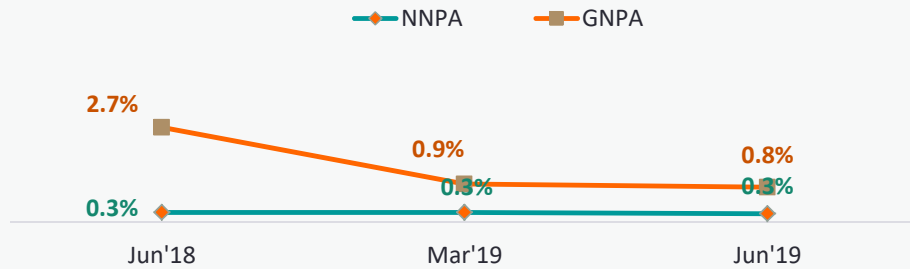
Product	Growth Y-o-Y
Group Loans	22%
Micro Individual Loan	52%
Rural Banking	539%
MicroBanking	29%
MSE	85%
Affordable Housing	90%
Others	-
Total	41%

Average Ticket Size (₹)

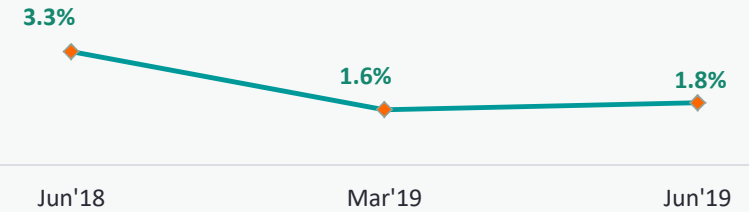
Product	Q1-FY20
Group Loans	32,146
Micro Individual Loan	87,778
MSE	12.6 lakhs
Affordable Housing	9.8 lakhs

GNPA, NNPA and PAR

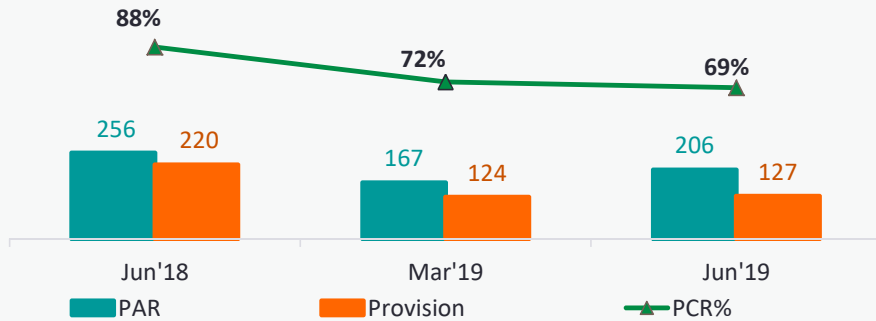
GNPA and NNPA



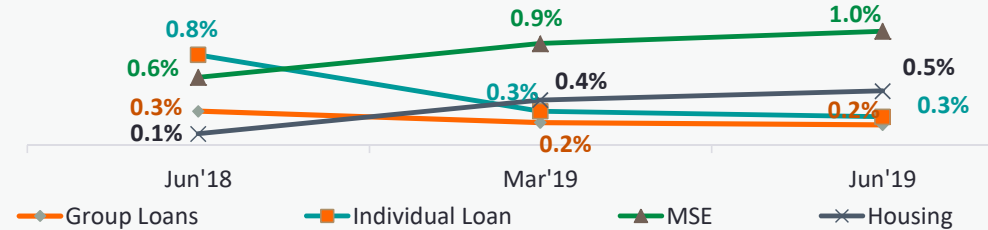
Portfolio At Risk (PAR>0 %)



PAR, Provision (₹ in Cr.) & Provision Coverage Ratio



NNPA (%) – Segment wise



Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Stable Asset Quality

(₹ in Crore)

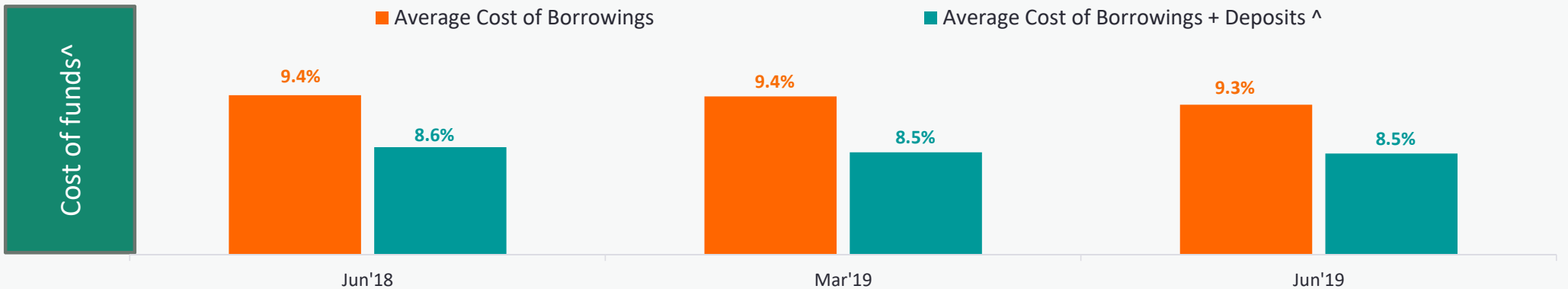
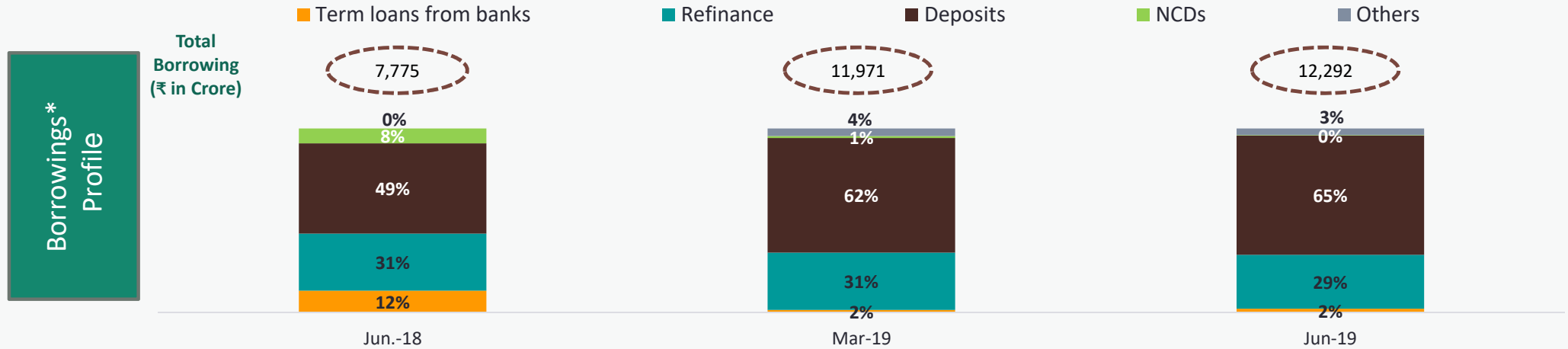
Credit Cost – Net Impact on P/L	Q1 FY19	Q1FY 20
Provision on NPA	182.4	66.7
Write off	56.0	16.1
Less: Bad Debt Recovery	2.0	7.6
Credit Cost – Net Impact on P/L	14.9	18.8
Movement of Gross NPA		
Opening Gross NPA	275.9	97.9
Additions during the period	14.4	23.3
Reductions during the period	82.8	25.6
On Account of recovery	26.8	9.5
On Account of write off	56.0	16.1
Gross NPA (closing)	208.5	95.8

Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Liabilities Profile

Ujjivan Small Finance Bank

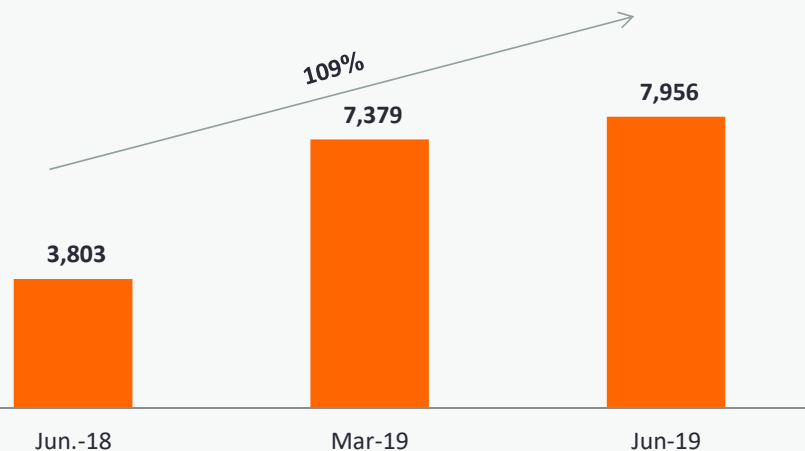
Borrowing Profile and Cost of Funds



Note: * Includes IBPC/ Securitisation. All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only; ^ Computed on daily average basis

USFB – Deposit Update (1/2)

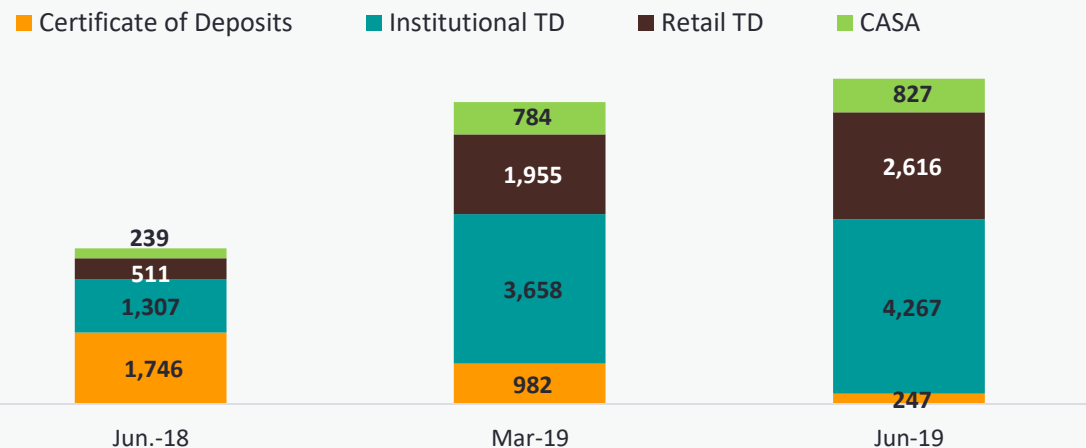
Total Deposits (₹ in Crore)



Deposit Ratios	Jun'19
Average Cost of Deposits	8.0%
CASA Ratio	10.4%
Retail to Total Deposit	43.1%
Credit to Total Deposit	148%

[^] TD: Term Deposits, CASA: Current Account, Savings Account

Deposits break-up (₹ in Crore)

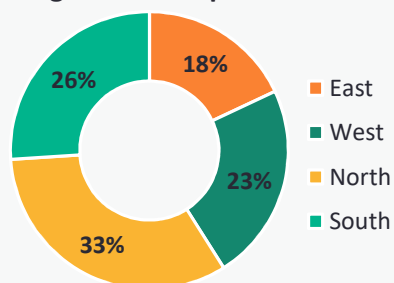


- ❖ Retail deposits continues to rise Q-o-Q reaping benefits from existing banking outlets. Retail % share has increased to 43.1% from 19.7% in Jun'18
- ❖ Reliance on Certificate of Deposits continue to decline Q-o-Q
- ❖ Overall institutional lending has declined Q-o-Q, signifying it being replaced by low cost deposits
- ❖ Jun-19 CASA includes ₹ 14 cr (₹ 3 cr for Mar-19) which is classified as Institutional CASA. Hence not included in Retail deposits

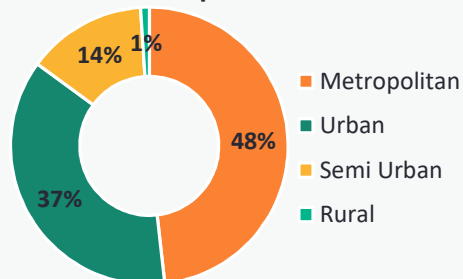
USFB – Deposit Update (2/2)

Well-diversified Deposit Mix*

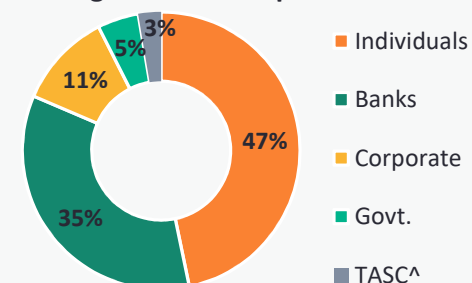
Region-wise deposit mix



Area-wise deposit mix

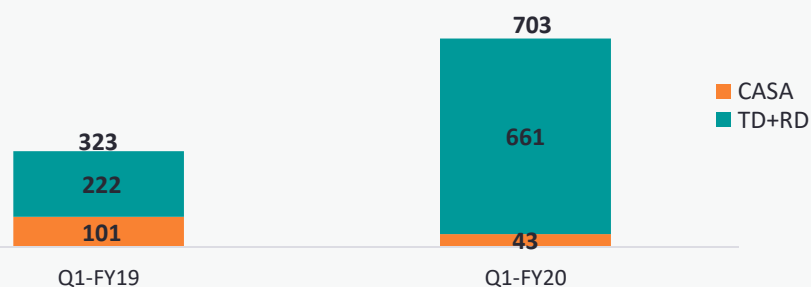


Segment-wise deposit mix

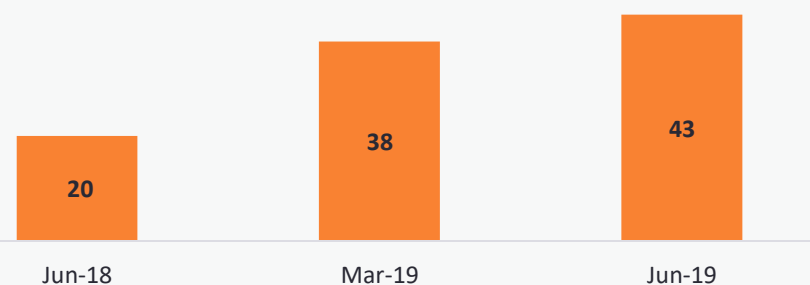


Focus on Retail Deposits

Incremental Retail Deposits added every quarter



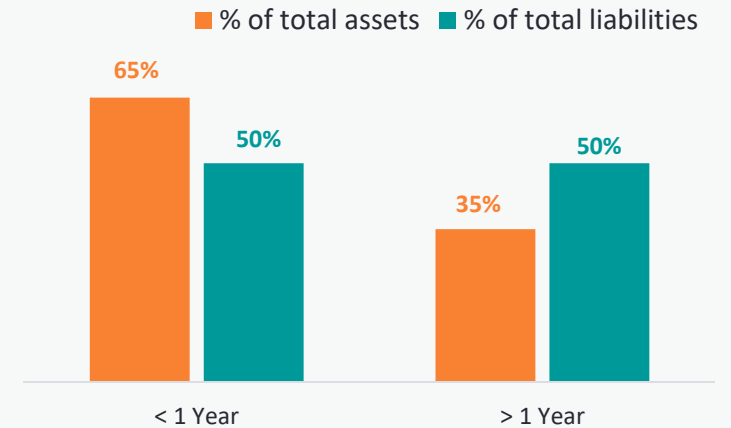
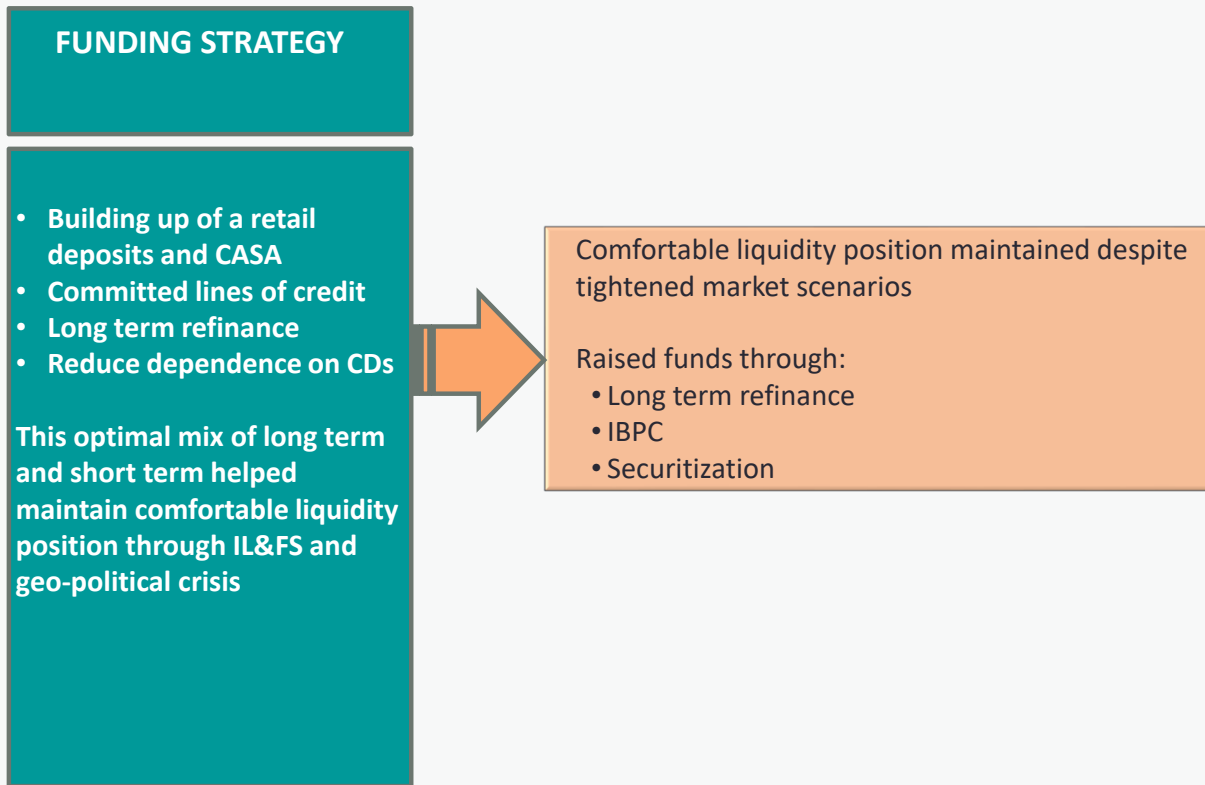
Retail as % of Total Deposits



Note: *Total Deposits (excluding CDs) as on 30 Jun'19: ₹ 7,709 Crore

^TASC- Trust, Association, Societies & Clubs

Liquidity Position and Asset Liability Management



- ❖ Long term book adequately funded by long term deposits/borrowings.
- ❖ Adequately capitalized with CAR at 19.0% of which Tier I is 18.4%
- ❖ Strong liquidity position maintained with LCR at above 100% consistently against minimum stipulated limit of 80%

[^] CAR: Capital Adequacy Ratio, LCR: Liquidity Coverage Ratio, CD: Certificate of Deposits

Adequately Capitalized

(₹ in Crore)

	Jun'18	Mar'19	Jun'19
Credit Risk Weighted Assets	6,712	8,990	9,434
Tier I Capital	1,545	1,653	1,733
Tier II Capital	48	50	59
Total Capital	1,593	1,703	1,793
CRAR	23.7%	18.9%	19.0%
Tier I CRAR	23.0%	18.4%	18.4%
Tier II CRAR	0.7%	0.6%	0.6%

Credit Ratings for Ujjivan SFB

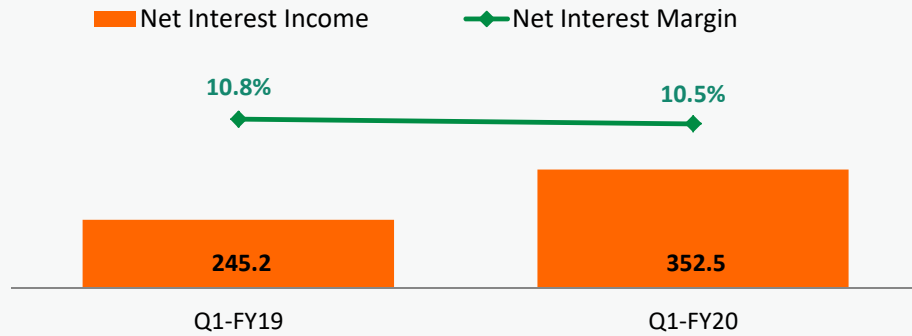
Particulars	₹ in Crore	Rating Agency
Long Term Borrowing	1,459.0	CARE A+ (Stable)
NCD	40.0	CARE A+ (Stable)
Certificate of Deposit	4,000.0	CRISIL A1+

Financial Overview

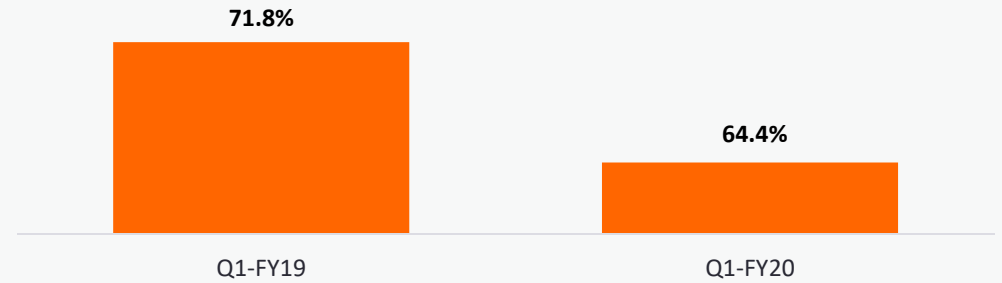
Ujjivan Small Finance Bank

Financial Overview

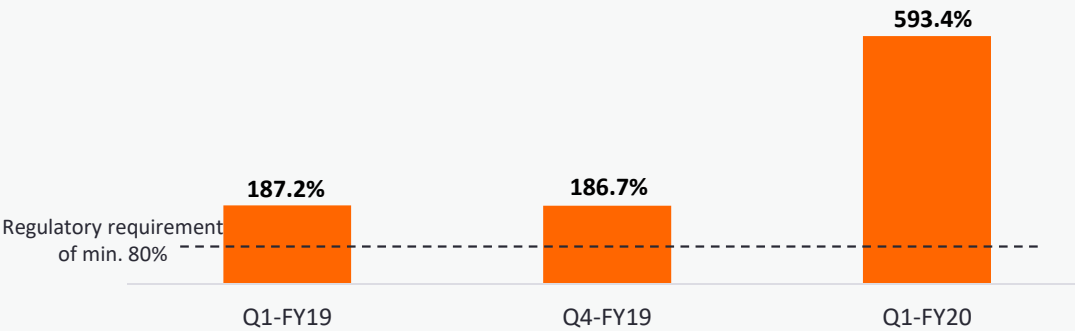
NII (₹ in Crore) & NIM



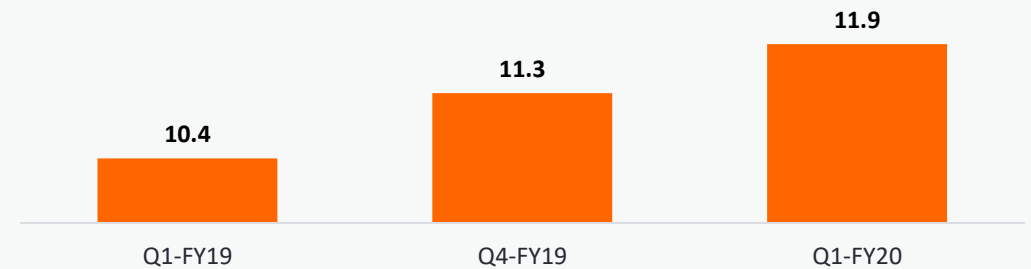
Cost to Income Ratio (%)



Liquidity Coverage Ratio (%)



Book Value Per Share (in ₹)



Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Income Statement – USFB

₹ in Crore

Particulars	Q1-FY20	Q1-FY19	YoY Growth
Interest Earned	605.4	406.3	49.0%
Other Income	100.1	53.3	87.8%
Total Income	705.5	459.6	53.5%
Interest Expended	252.9	161.1	57.0%
Operating Expenses	291.3	214.4	35.9%
Provisions and Contingencies	66.8	37.9	75.9%
Total Expenditure	611.0	413.5	47.8%
Net profit for the period	94.4	46.1	104.8%
Diluted Earnings Per Share	0.66	0.32	-

Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Balance Sheet – USFB

₹ in Crore

Particulars	Jun-19	Mar-19	Jun-18
CAPITAL AND LIABILITIES			
Capital	1,640.0	1,640.0	1,640.0
Reserves and Surplus	274.1	179.6	53.0
Deposits	7,956.8	7,379.4	3,803.4
Borrowings	3,946.1	4,166.1	3,944.6
Other Liabilities and Provisions	475.7	377.1	277.1
TOTAL	14,292.6	13,742.2	9,718.2
ASSETS			
Cash and Balances with Reserve Bank of India	299.6	446.5	183.6
Balance with Banks and Money at Call and Short Notice	421.8	648.0	298.1
Investments	1,659.7	1,526.6	1,203.8
Advances	11,327.5	10,552.5	7,604.8
Fixed Assets	294.7	284.4	216.6
Other Assets	289.3	284.2	211.3
TOTAL	14,292.6	13,742.2	9,718.2

Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Financial Overview

Consolidated Ujjivan Financial Services

Q1-FY20: Financial Highlights – Consolidated (IND-AS)

Total Income

- ₹689.4 Crore in Q1-FY20
- 50.8% y-o-y growth

Net Interest Income (NII)

- ₹327.0 Crore in Q1-FY20
- 37.6% y-o-y growth

Net Interest Margin (NIM)

- 12.0% in Q1-FY20
- Lower by 40 bps y-o-y

Cost to Income

- 65.8% in Q1-FY20

Net Profit[^]

- Net Profit of ₹83.0 Crore in Q1-FY20 as against ₹46.3 crore in Q1-FY19

Return Ratios

- ROA at 2.3%
- ROE at 17.4%

Note:
 * Y-o-Y refers to Q1FY20 vs Q1FY19 comparison
 ^ IND-AS profits are lower due to differential treatment of processing fees

Consolidated Financials – Profit and Loss Statement (IND-AS)

₹ in Crore

Particulars	Q1-FY20	Q1-FY19	YOY Growth
Revenue from operations	635.4	425.9	49.2%
Other income	54.0	31.3	72.9%
Total Income	689.4	457.2	50.8%
Finance costs	263.1	161.2	63.3%
Impairment Losses on Financial Instruments	18.8	5.8	223.6%
Employee expenses	163.7	115.7	-83.7%
Depreciation	34.1	12.1	1250.7%
Other expenses	82.7	91.9	-62.9%
Total Expenses	562.4	386.7	45.4%
Profit before tax	127.0	70.5	80.2%
Total tax expense	44.0	24.2	81.8%
Profit After Tax	83.0	46.3	79.3%
Diluted EPS	6.83	3.82	-

Consolidated Financials – Balance Sheet 1/2 (IND-AS)

₹ in Crore

Liability & Equity	Jun-19	Mar-19	Jun-18
Financial Liabilities	12,446.6	12,087.1	7,916.6
Trade Payables	46.5	44.3	34.9
Deposits	7,835.1	7,259.2	3,803.8
Borrowings	4,237.1	4,433.0	3,294.4
Debt Securities	40.0	100.0	600.0
Subordinated Liabilities	50.0	50.0	50.0
Other Financial Liabilities	237.9	200.6	133.5
Non-Financial Liabilities	542.2	61.1	74.8
Current Tax Liabilities (Net)	19.4	0.2	-
Provisions	35.0	33.9	28.8
Lease Liability	440.2	-	-
Other Non-Financial Liability	47.5	27.0	46.0
Total Liabilities	12,988.8	12,148.2	7,991.5
Equity Share Capital	121.4	121.2	121.0
Other Equity	1,814.9	1,756.5	1,652.6
Total Equity Attributable to Owners of the Company	1,936.2	1,877.7	1,773.5
Total	14,925.0	14,025.9	9,765.0

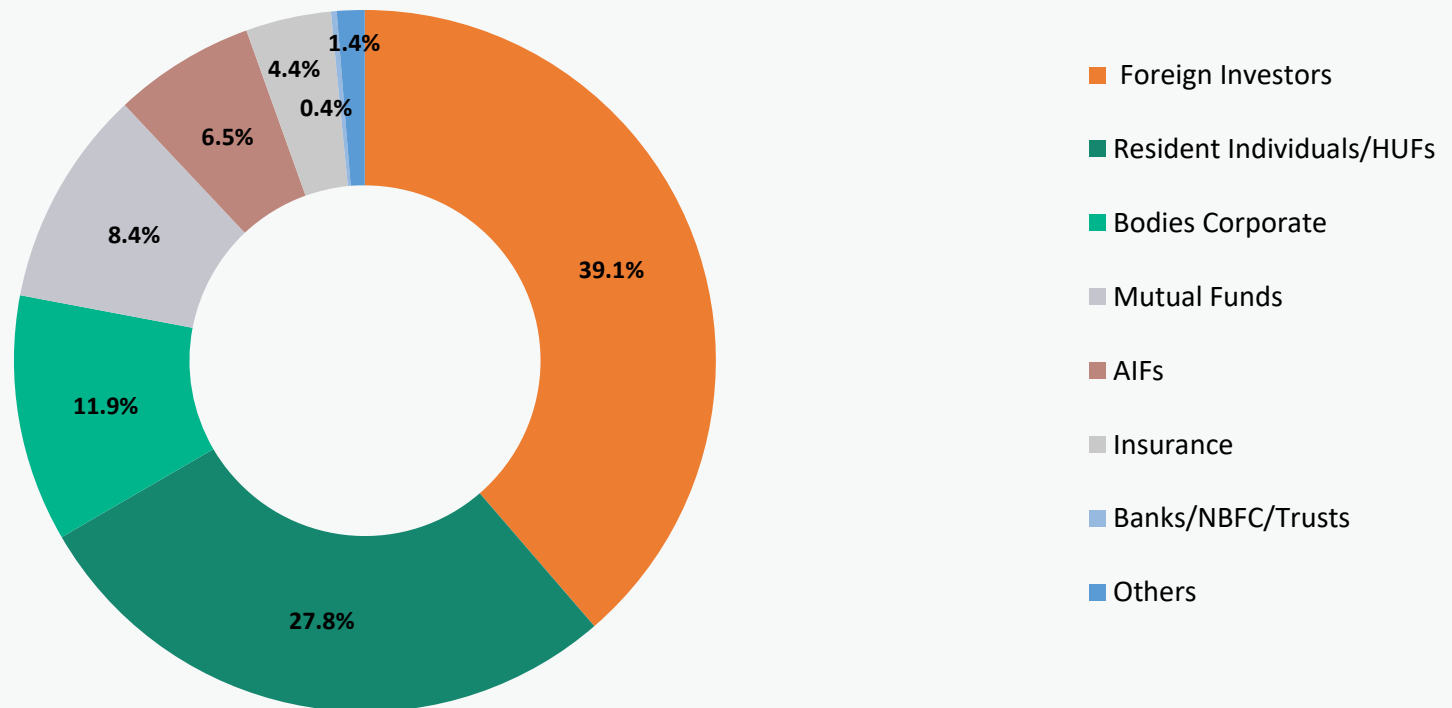
Consolidated Financials – Balance Sheet 2/2 (IND-AS)

₹ in Crore

Assets	Jun-19	Mar-19	Jun-18
Financial Assets	14,083.4	13,600.2	9,429.8
Cash and Cash Equivalents	705.9	1,078.8	535.9
Bank balances other than above	18.7	18.4	30.5
Loans	11,654.7	10,930.5	7,594.8
Investments	1,677.5	1,547.8	1,248.1
Other Financial Assets	26.5	24.6	20.5
Non-Financial Assets	841.6	425.7	335.1
Current Tax Assets (Net)	0.5	6.1	2.9
Deferred Tax Assets (Net)	98.7	75.9	75.8
Property, Plant and Equipment	204.8	207.1	131.5
Capital Work-in-Progress	11.1	2.1	12.5
Other Intangible Assets	78.9	75.2	72.7
Other Non-Financial Assets	56.3	59.1	39.8
Right of use Asset	391.4	-	-
Total	14,925.0	14,025.9	9,765.0

Shareholding Pattern of Ujjivan Financial Services

Shareholding Pattern as 30th June, 2019



Thank You!