

Investor Presentation

Q2 FY 2019-20

October 2019

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Business Performance Overview - USFB



Liabilities Profile – USFB



Financial Performance Overview - USFB



Financial Performance Overview – Consolidated UFSL



USFB-Strong business performance



Net Profit for Q2-FY20 at ₹ 93 Cr up by 110% vs Q2-FY19; RoA / RoE at 2.4% / 18.9% for Q2-FY20



NIM at 10.8% for Q2-FY20; NII at ₹388 Cr up by 49% vs Q2-FY19



Strong growth in asset businesses: Gross Advances as on 30 Sep'19 was at ₹ 12,864 Cr – up 55% vs Q2-FY19



Deposit base building: Total deposit as of 30 Sep'19 stood at ₹ 10,130 Cr covering 79% of Gross Advances; retail deposits at 42% of total deposits



Focus on customer acquisition: 49.4lakh customers as on 30 Sep'19, up from 40.2 lakhs as on 30 Sep'18

*Gross Advances includes securitization

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.

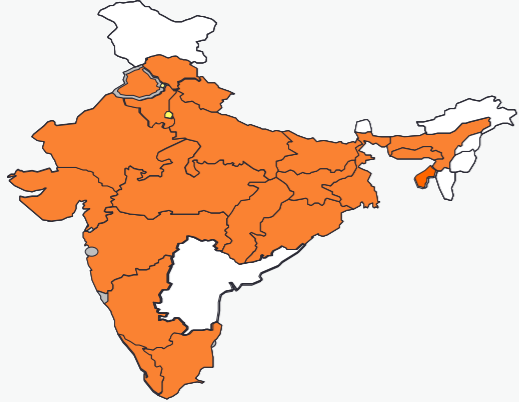
Performance Highlights

Ujjivan Small Finance Bank

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

Q2FY20 Key Highlights - USFB

24 States/ UTs, 232 Districts



552 branches, 4 Asset Centers,
442 ATMs[^]



Expanding Customer base



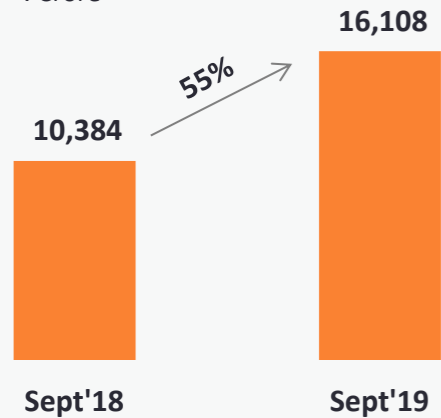
49.4 lakh customers
43.3 lakh borrowers

16,776 Employees



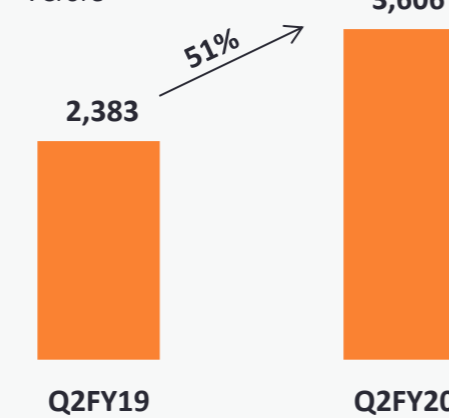
Total B/S Assets

₹ Crore



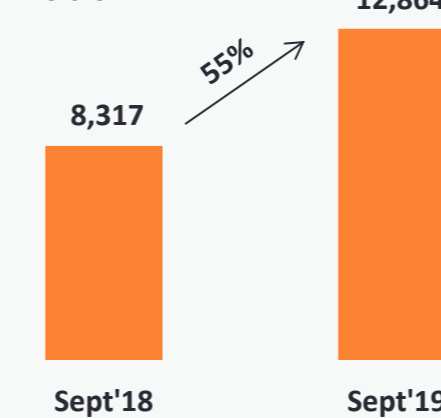
Disbursements

₹ Crore



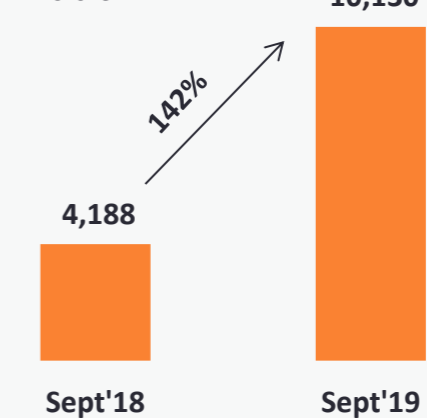
Gross Advances[#]

₹ Crore



Total Deposits

₹ Crore



Retail Deposits*

42%
Vs.
30%
30-Sept-18

Note: # Gross advances includes Securitization & IBPC

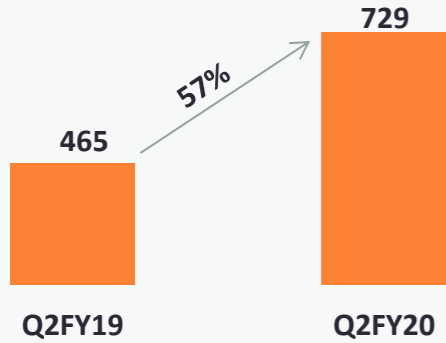
* Retail Deposit as a % of Total Deposit

[^]Includes 18 Automated Cash recycler

Q2FY20 Key Highlights - USFB

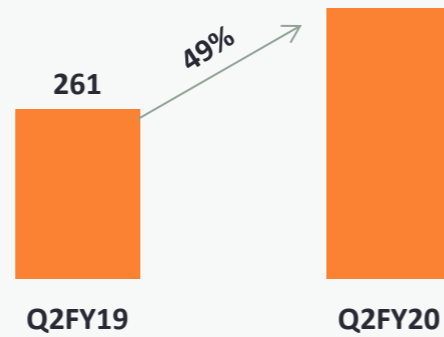
Total Income

₹ Crore



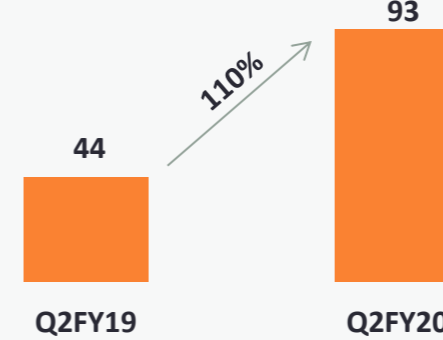
Net Interest Income

₹ Crore



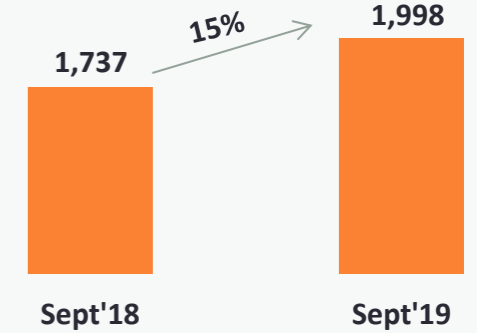
PAT

₹ Crore



Net-worth

₹ Crore



Net Interest Margin

10.8%

Vs.

11.0%

Q2FY19

GNPA

0.9%

Vs.

1.9%

Sept'18

NNPA

0.3%

Vs.

0.3%

Sept'18

ROA

2.4%

Vs.

1.8%

Q2FY19

ROE

18.9%

Vs.

10.3%

Q2FY19

USFB: Performance Highlights (1/2)

Key highlights:

- ❖ Robust NII growth led by gross advances, up 49% vs Q2-FY19
- ❖ Bank NIM at 10.8% in Q2-FY20 vs 11.0% in Q2-FY19
- ❖ PAT at ₹ 92.6 Cr in Q2-FY20 vs ₹ 44.0 Cr in Q2-FY19
- ❖ ROA stands at 2.4% in Q2-FY20 vs 1.8% in Q2-FY19
- ❖ Capital Adequacy stands at 18.8% of which Tier-I capital is 18.1%
- ❖ Disbursement: ₹ 3,606 Cr in Q2-FY20 up 51.3% vs Q2-FY19
- ❖ Strong growth in Loan Book: Gross Advances stands at ₹ 12,864 Cr up 54.7% vs Sep'18
 - MicroBanking[^] Advances growth accelerated to 38.0% vs Sep'18
 - Non-MicroBanking* Advances book grew to nearly 3x vs Sep'18
- ❖ Deposit franchise expanded to ₹ 10,130 Cr covering 78.7% of total gross advances
 - Retail deposit at ₹ 4,248 Cr comprising 41.9% of total deposits

[^] 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

- ❖ Strong traction in Retail deposits, stands at ₹ 4,248 Cr as on 30 September 2019 up from ₹ 3,429 Cr as of 30 June 2019; CASA* at ₹ 1,202 Cr
- ❖ Launched fully digital savings account and fixed deposit; also launched Privilege Savings accounts targeting high value customers

MicroBanking & Rural Banking

- ❖ Disbursement of ₹ 2,879 Cr in Q2-FY20 up 34% from Q2-FY19; led by process efficiencies & growth in individual lending
- ❖ Family Banking – Successfully launched pan-India, acquired 45,000 unique customers with a deposit base of ₹ 15 Cr
- ❖ New Lending products - Kisan Pragati Card; additional offerings for improving CASA - UPI Based QR Code for merchant payments

MSE

- ❖ Increased geographical footprints covering 277 branches; Disbursement in Q2-FY20 at ₹ 204 Cr up 102% from Q2-FY19
- ❖ MSE Business Edge product showing good traction disbursing ₹ 14 Cr in Q2-FY20;

Affordable Housing

- ❖ Disbursement of ₹ 232 Cr in Q2-FY20 vs. ₹ 130 Cr in Q2-FY19
- ❖ Strong focus on PMAY- passed on ₹ 34.35 Cr subsidy to the customers till date

*CASA includes institutional CASA

Q2-FY20 Business and Operational Highlights – USFB

Gross Advances[^]

- ₹12,864 Crore as of Sept'19
- 54.7% y-o-y growth

#Net Advances

- ₹12,780 Crore as of Sept'19
- 56.5% y-o-y growth

Loan Composition

- Non-MicroBanking* book constitutes 20.8% against 11.2% in Sept'18

Asset Quality

- GNPA at 0.9%, NNPA at 0.3%
- Adequate PCR at 61%

Secured Loan Book

- 19.4% to total loan book
- 235.4% y-o-y growth

Disbursements

- ₹3,606 Crore for Q2-FY20
- 51.3% y-o-y growth

Branch Network

- 552 banking outlets including 141 in URCs
- 4 asset centers

Deposits

- Deposits constitute 78.7% of Gross Advances[^]
- Limited reliance on CD

Retail Deposits

- Retail deposits at 41.9% against 30.1% in Sep'18

[^] 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 Q2-FY20 vs Q2-FY19 comparison

USFB: Way forward

Retail Banking

- ❖ Scaling up of Corporate salary program with dedicated acquisition and engagement team
- ❖ Digital onboarding of customers and driving transactions through digital platforms viz. Mobile Banking/UPI/Debit Card

MicroBanking

- ❖ Scaling up of Individual loans, Micro-LAP products to go live in Q3-FY20; Scale-up of secured rural banking products and cashless repayment
- ❖ Launch of Goal based FD and RD under Family Banking initiative

MSE

- ❖ Dedicated team of Relationship Managers for Large clusters (> 200 customers) with continuous focus on relationship building and cross sell
- ❖ Increased sourcing in Formal segment through MSE Business Edge program which offers Loan amount up to ₹ 2 Cr
- ❖ Proactive Collections by dedicated team to improve asset quality

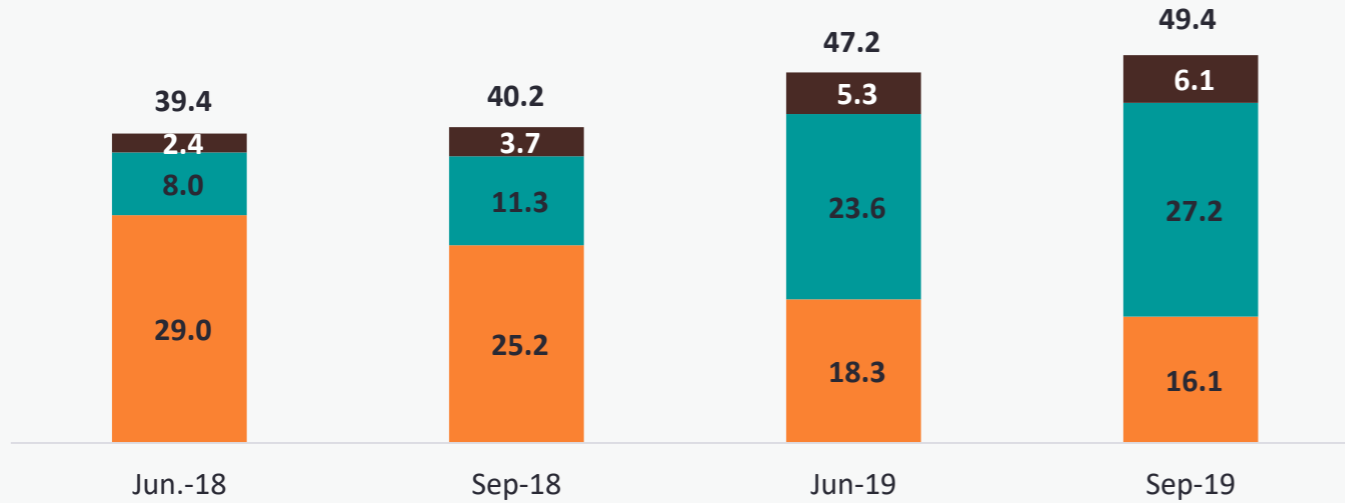
Affordable Housing

- ❖ Focus on expansion in Tier 3 & 4 cities; customized products offerings for rural markets
- ❖ Tie-up with Govt. agencies with focus on economic weaker section and low income group projects

Customer Base Growth – USFB

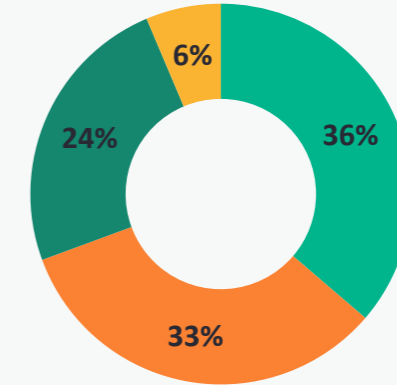
Customer Base Growth – USFB

■ Asset Only
 ■ Asset & Liability
 ■ Liability Only



Customers (in Lakhs)	Jun'18	Sept'18	Jun'19	Sept'19
Asset only Customers	29.0	25.2	18.3	16.1
Liability Customers	10.4	15.0	28.9	33.3
Liability only Customers	2.4	3.7	5.3	6.1
Total Customers	39.4	40.2	47.2	49.4

Customer Base – Area Wise



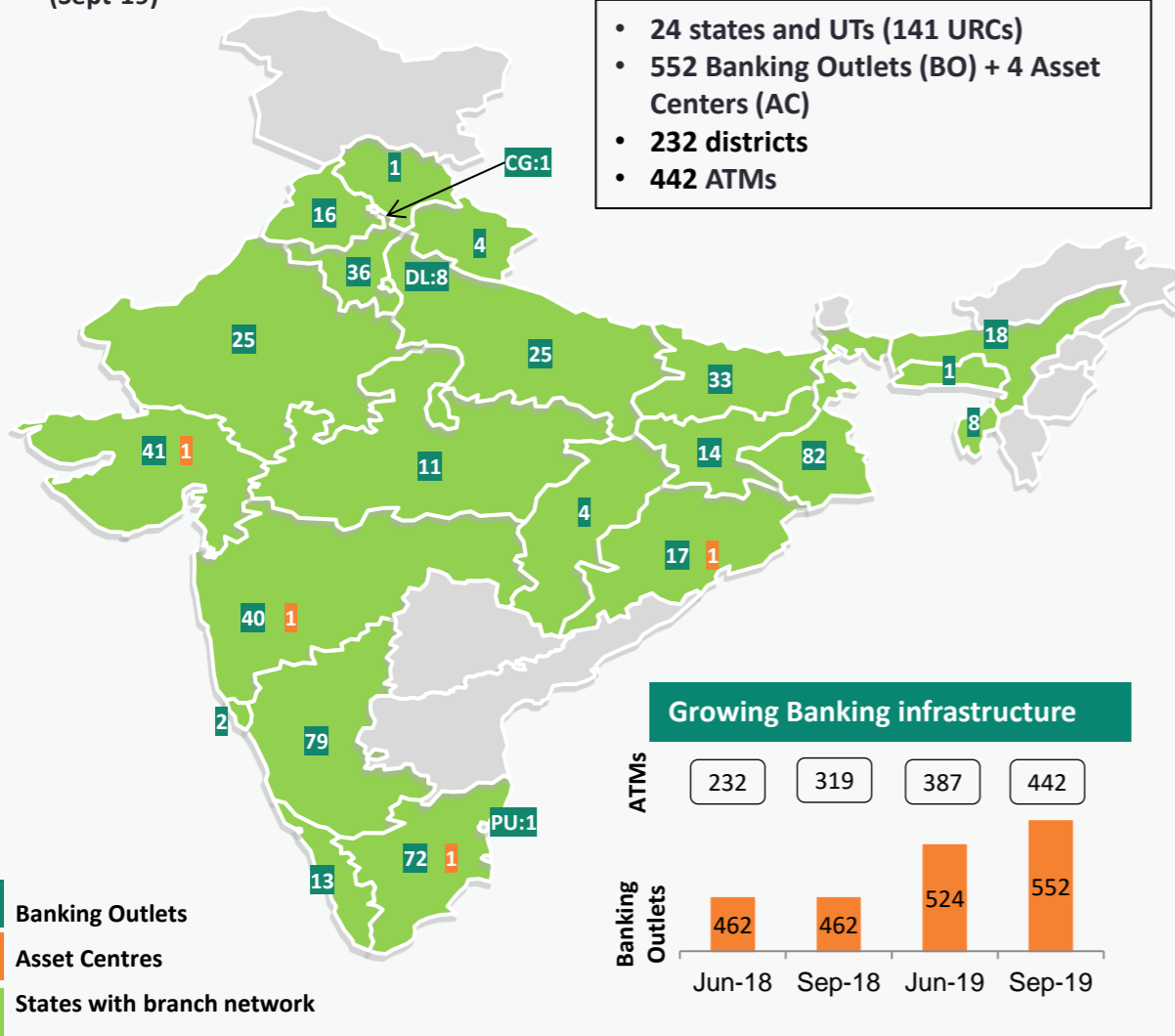
■ Urban
 ■ Semi-Urban
 ■ Metropolitan
 ■ Rural

- Borrower base/asset customers up by 3.3% vs Q1FY20 / 18.6% vs Q2FY19
- Liability customers up by 15.2% vs Q1FY20 / 122.0% vs Q2FY19
- We plan to cover most of our MicroBanking customers with Liability products by end-FY20

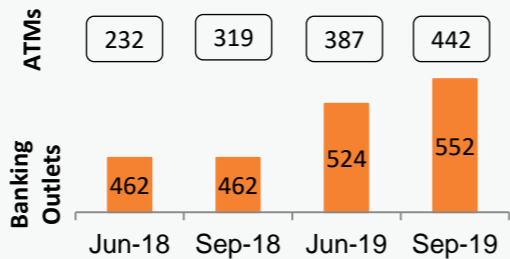
WELL DIVERSIFIED PAN INDIA PRESENCE

(Sept-19)

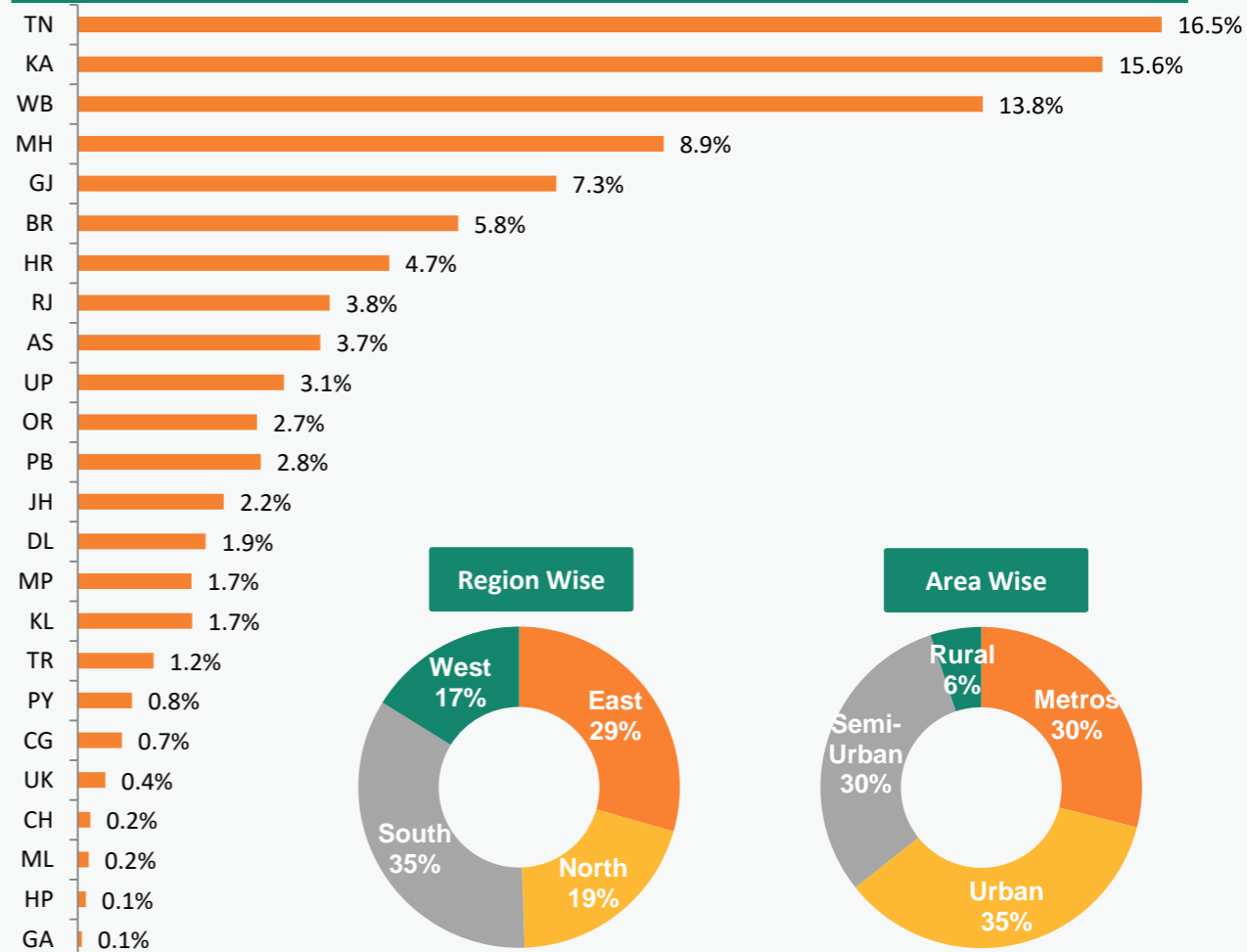
- 24 states and UTs (141 URCs)
- 552 Banking Outlets (BO) + 4 Asset Centers (AC)
- 232 districts
- 442 ATMs



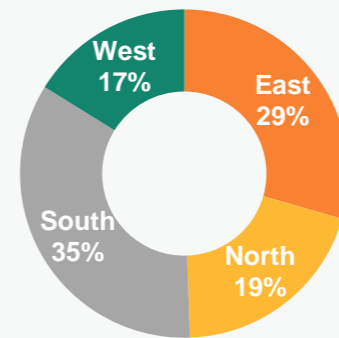
Growing Banking infrastructure



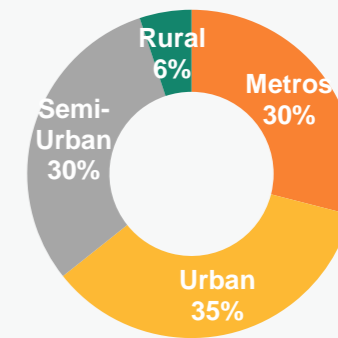
Gross Advances (Sept-19)



Region Wise

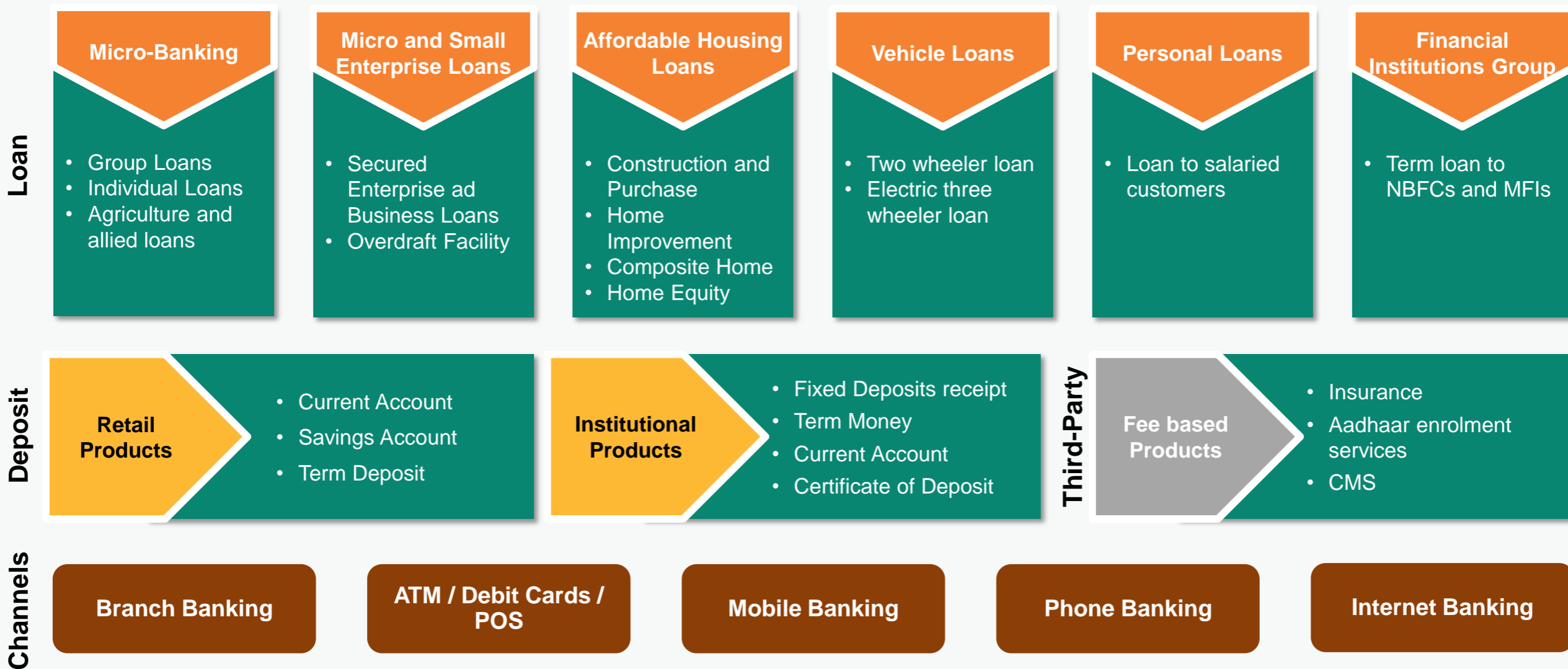


Area Wise

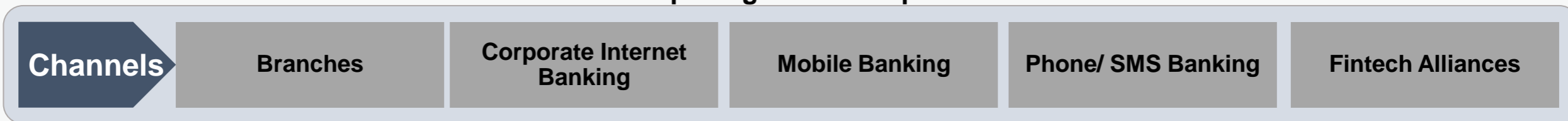
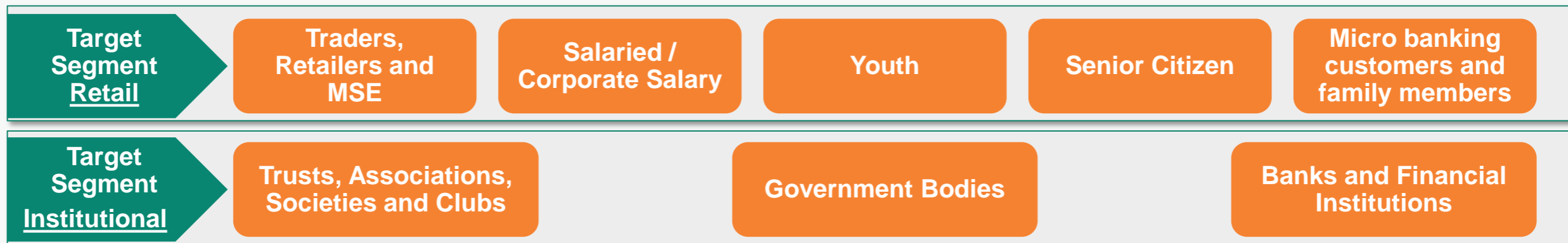


Total Gross Advances – ₹ 12,864 Cr

COMPREHENSIVE SUITE OF BANKING PRODUCTS AND SERVICES



BUILDING A STABLE LIABILITY FRANCHISE

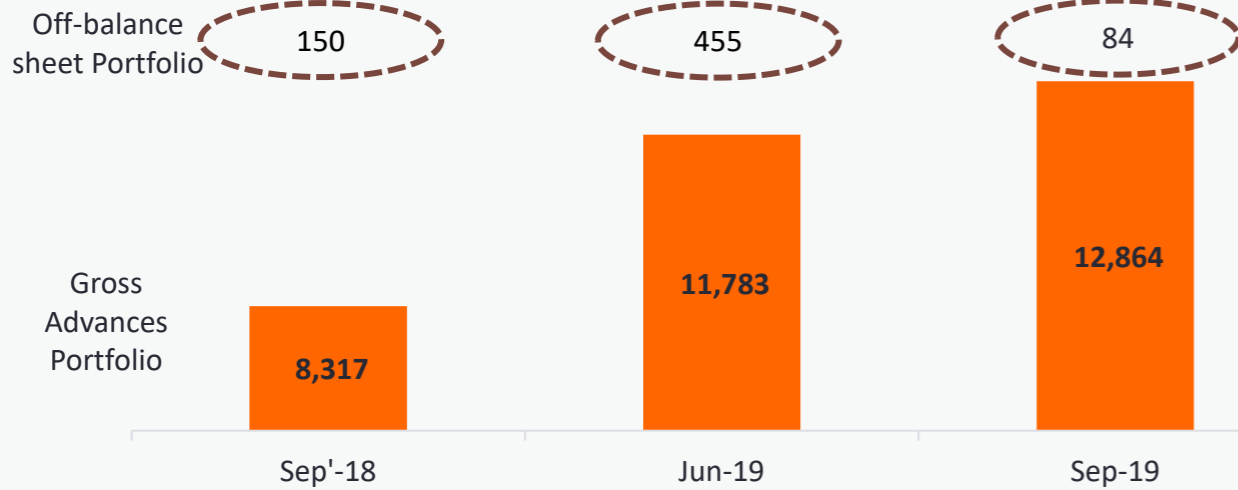


Business Performance Overview

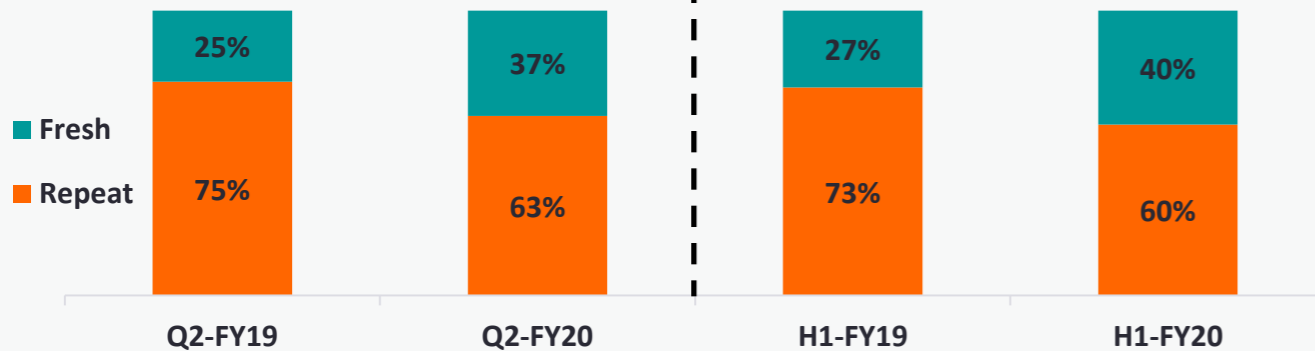
Ujjivan Small Finance Bank

Gross Advances and Disbursement Trend

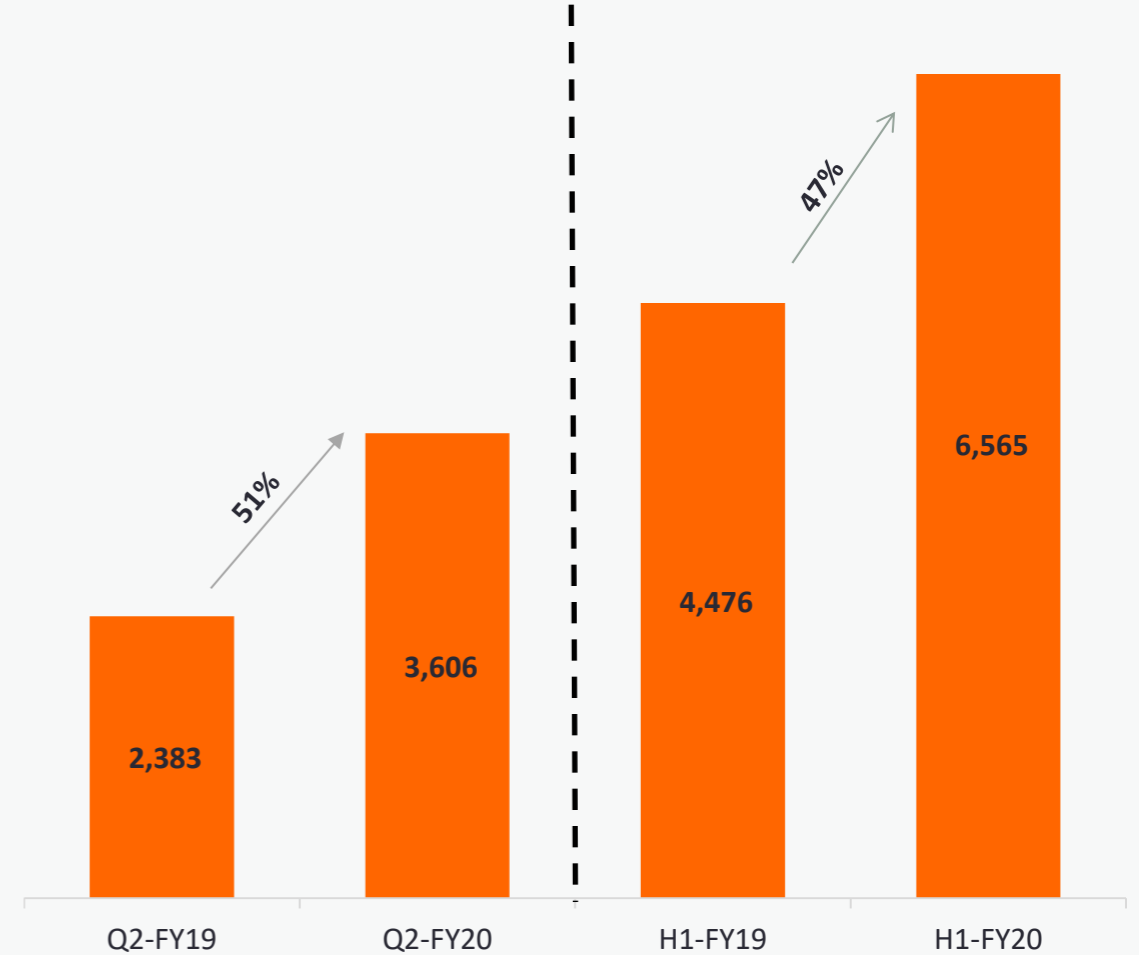
Gross Advances (₹ in Crore)



Microfinance Loan Disbursement (No. of Loans)

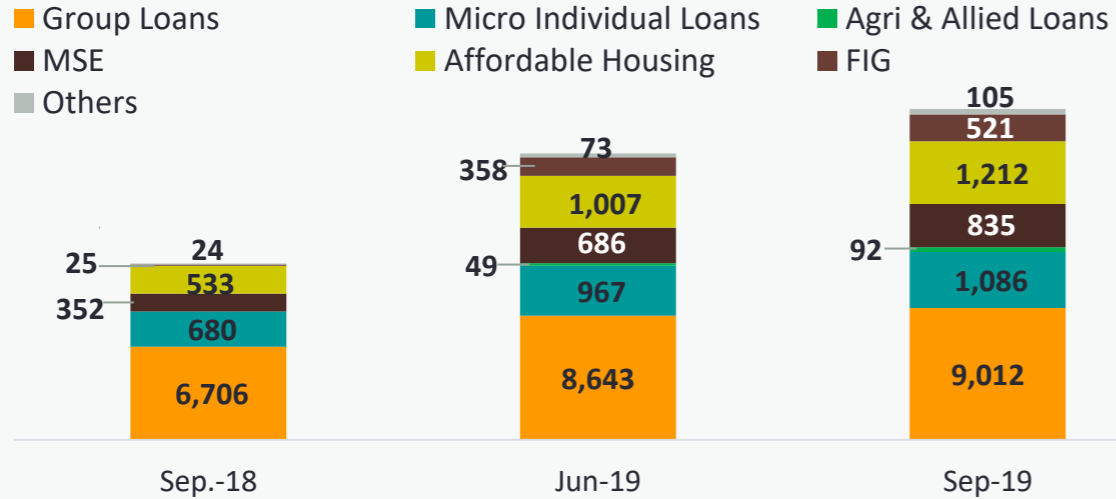


Total Disbursements (₹ in Crore)



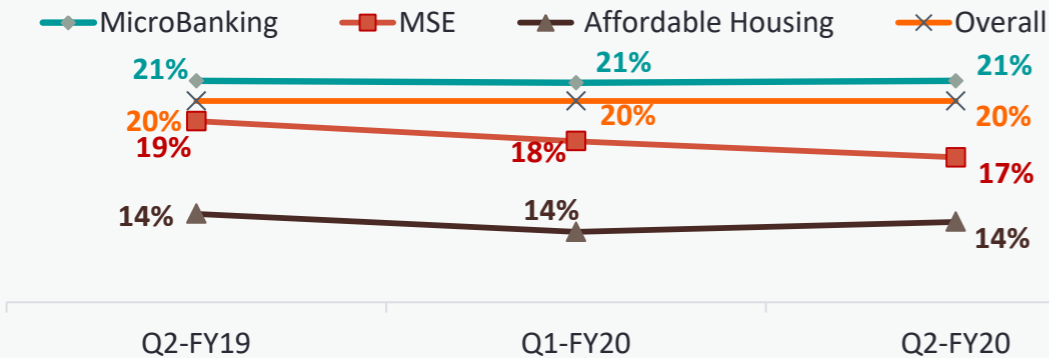
Gross Advances Snapshot

Gross Advances – Segment wise (₹ in Crore)

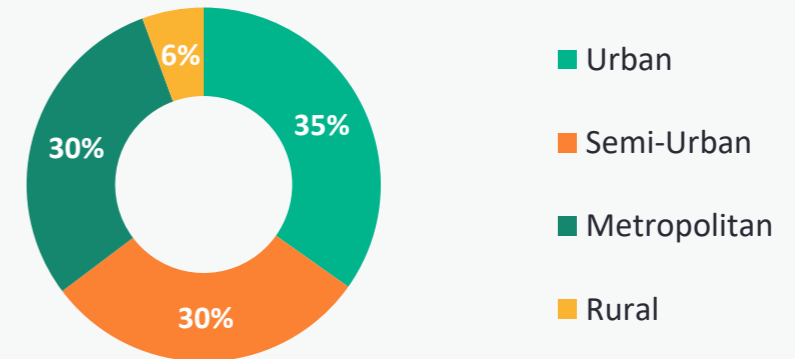


Product	% Gross Advances	Growth Y-o-Y	Growth Q-o-Q
Group Loans	70.1%	34.4%	4.3%
Micro Individual Loans	8.4%	59.6%	12.3%
Agri & Allied loans	0.7%	-	90.1%
MicroBanking	79.2%	38.0%	5.5%
MSE	6.5%	137.1%	21.7%
Affordable Housing	9.4%	127.3%	20.3%
FIG Lending	4.1%	1985.6%	45.5%
Others	0.8%	409.0%	43.3%
Total	100.0%	54.7%	9.2%

Yield (%) – Segment wise

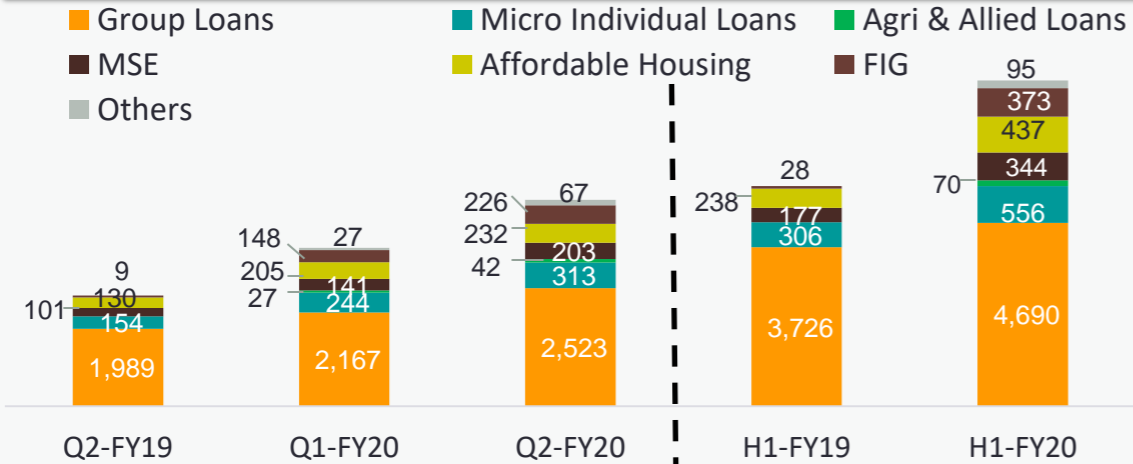


Branch location wise Gross Advances break-up

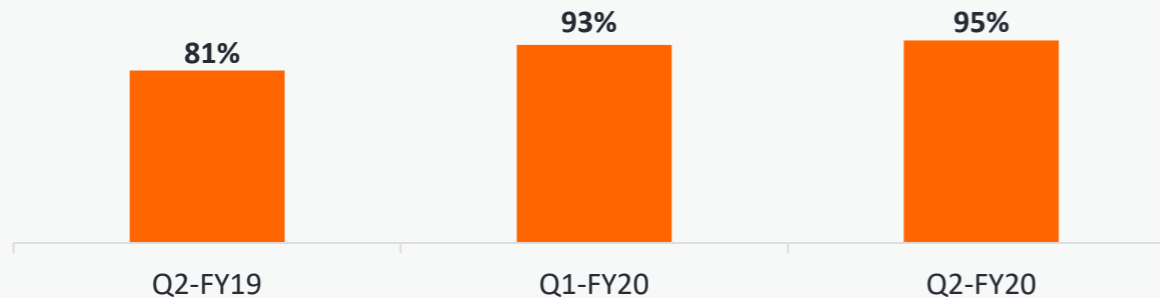


Disbursement & Average Ticket Size

Product wise Disbursement (₹ in Crore)



Cashless Disbursement (%)



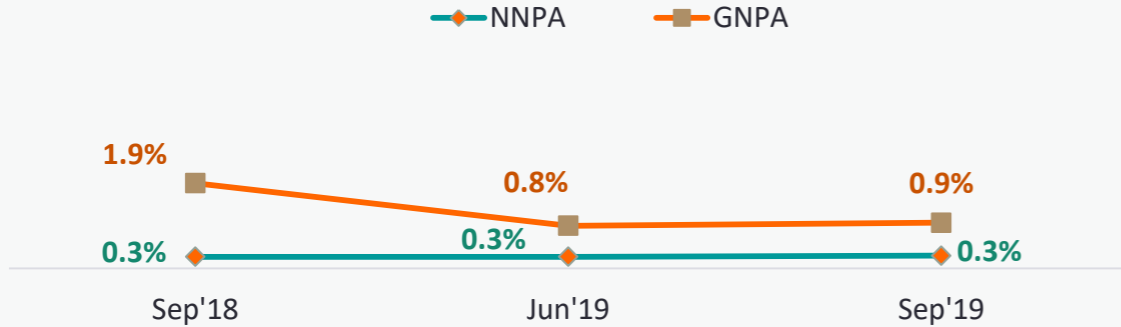
Product	Growth Y-o-Y	Growth Q-o-Q
Group Loans	27%	16%
Micro Individual Loans	103%	28%
Agri & Allied Loans	-	57%
MicroBanking	34%	18%
MSE	101%	44%
Affordable Housing	78%	13%
FIG Lending	2406%	53%
Others	-	144%
Total	51%	22%

Average Ticket Size (₹)

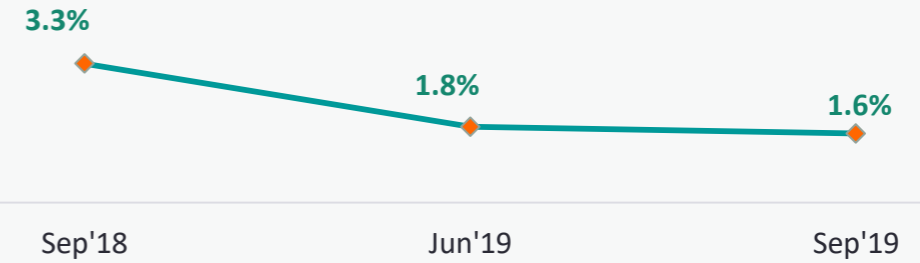
Product	Q2-FY20	Q1-FY20
Group Loans	33,316	32,146
Micro Individual Loan	88,592	87,778
MSE	14.3 lakhs	12.6 lakhs
Affordable Housing	10.0 lakhs	9.8 lakhs

GNPA, NNPA and PAR

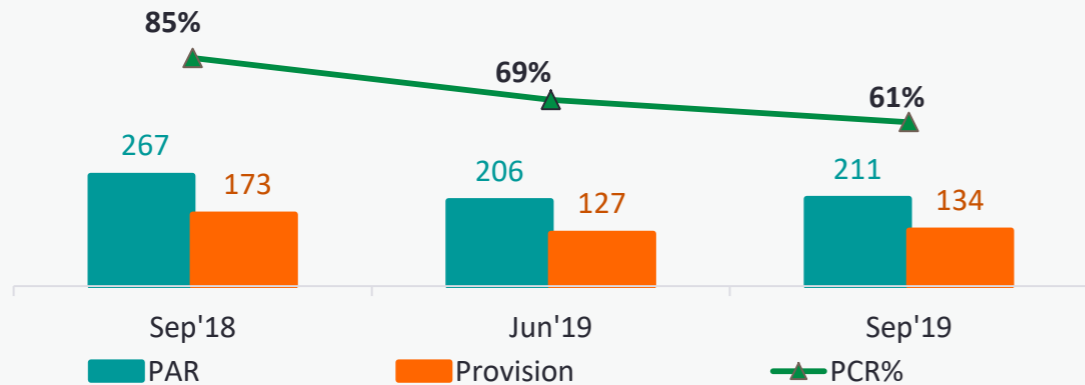
GNPA and NNPA



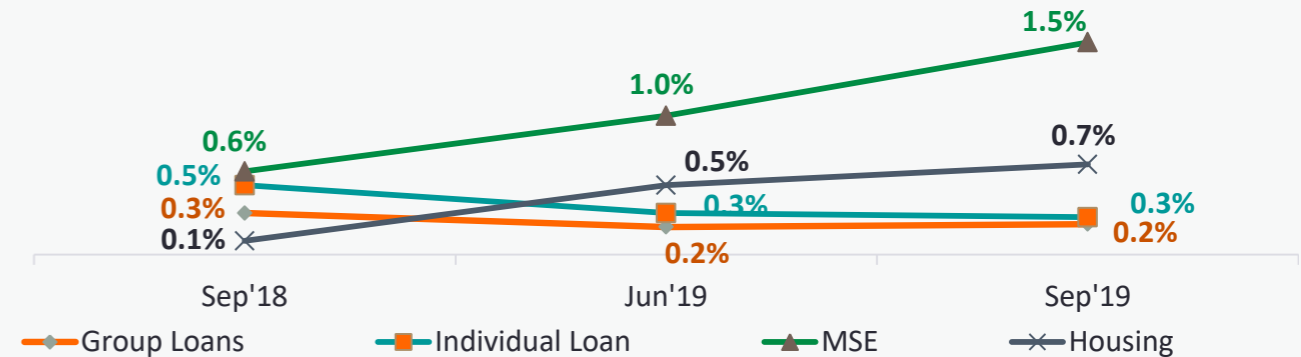
Portfolio At Risk (PAR>0 %)



PAR, Provision (₹ in Crore) & 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)

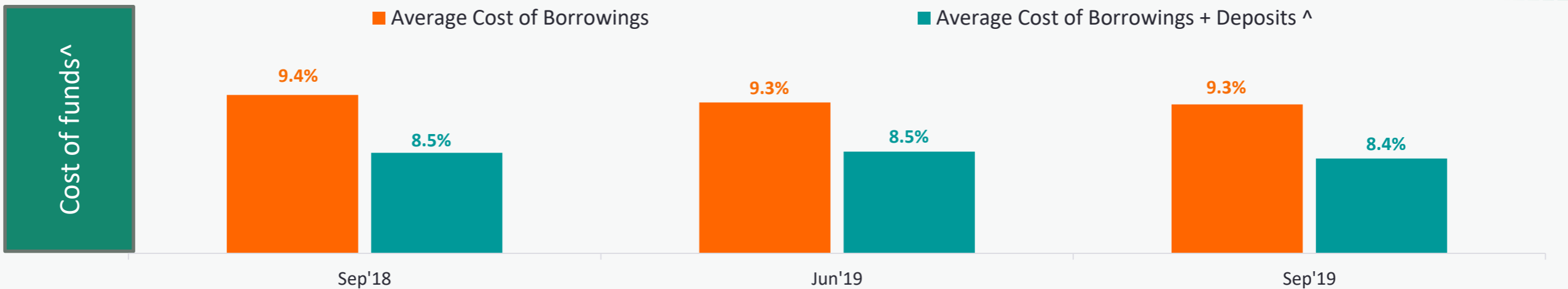
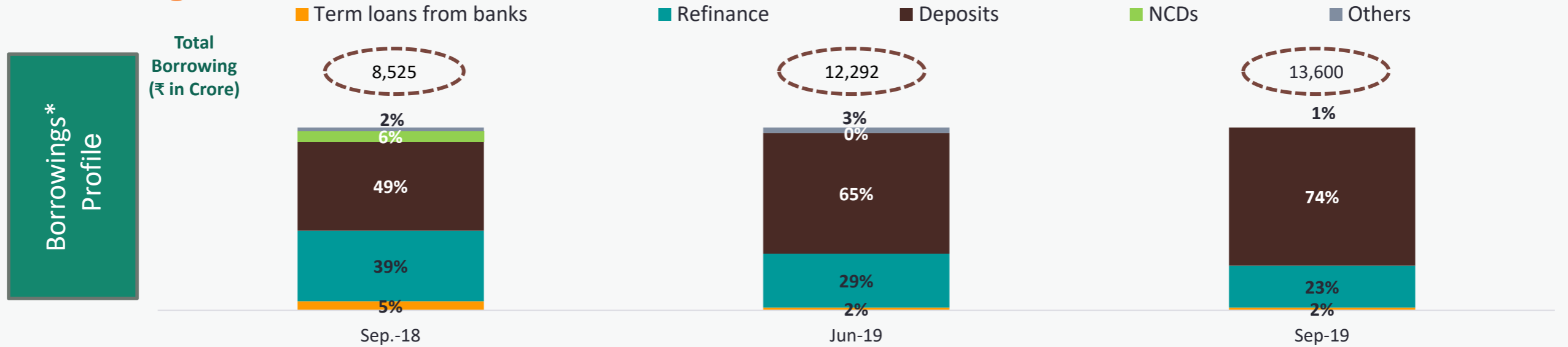
Credit Cost – Net Impact on P/L	Q1 FY20	Q2 FY20
Provision on NPA	66.7	66.9
Write off	16.1	16.5
Less: Bad Debt Recovery	7.6	8.4
Credit Cost – Net Impact on P/L	18.8	24.8
Movement of Gross NPA		
Opening Gross NPA	97.9	95.8
Additions during the period	23.3	41.1
Reductions during the period	25.6	27.5
-On Account of recovery	8.8	10.1
-On Account of write off	16.1	16.5
-On Account of upgradation	1.5	0.9
Gross NPA (closing)	95.8	109.4

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

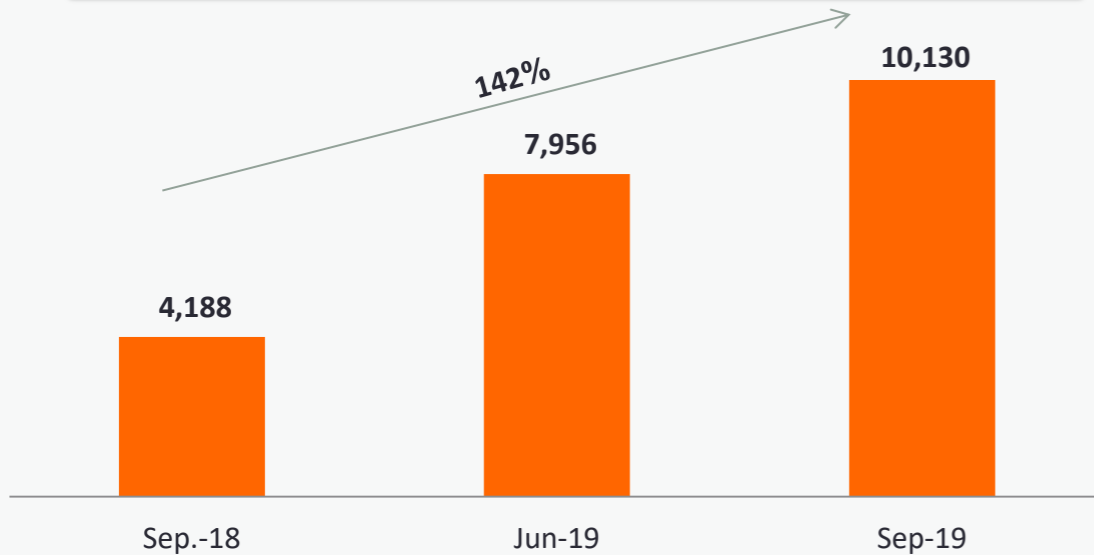
Borrowing Profile and Cost of Funds



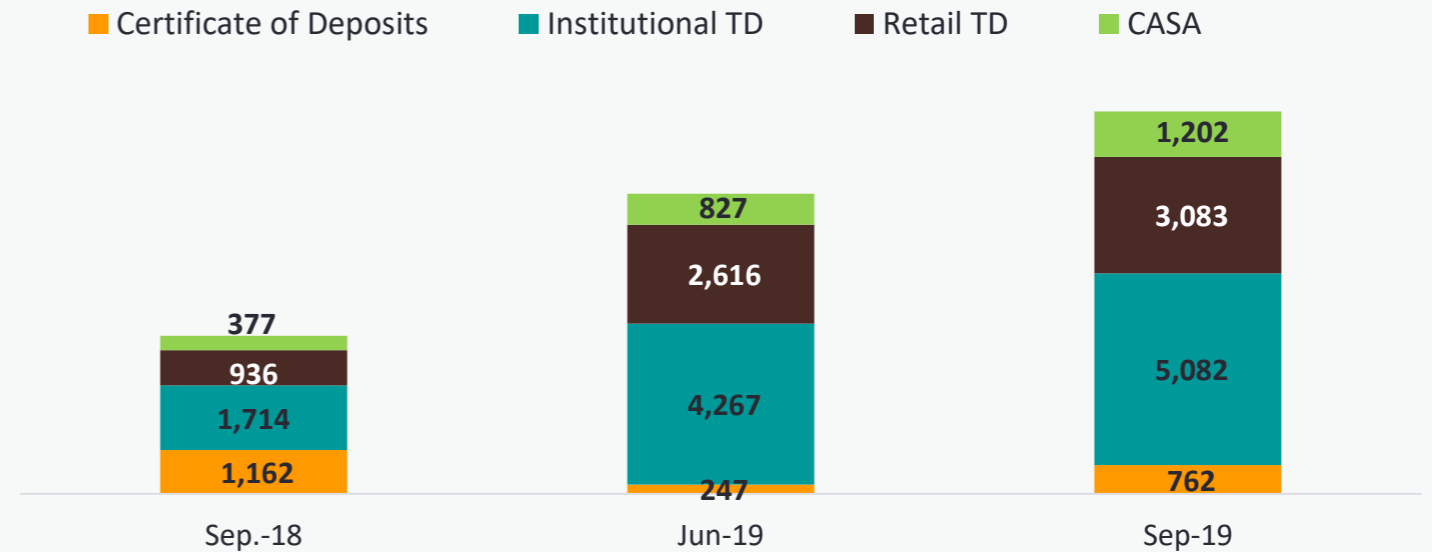
Note: * Includes IBPC/ Securitisation. All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only; ^ Computed on daily average basis

USFB – Deposit Update (1/2)

Total Deposits (₹ in Crore)



Deposits break-up (₹ in Crore)



- ❖ Retail deposits continues to rise Q-o-Q reaping benefits from existing banking outlets. Retail % share has increased to 41.9% from 31.3% in Sep'18
- ❖ Limited reliance on Certificate of Deposits
- ❖ Sep-19 CASA includes ₹ 38 cr (₹ 14 cr for Jun-19) which is classified as Institutional CASA. Hence not included in Retail deposits
- ❖ Reduced Retail TD rates in Sep'19 – 20 bps reduction for 1 year Retail FD w.e.f. 02 Sep'19

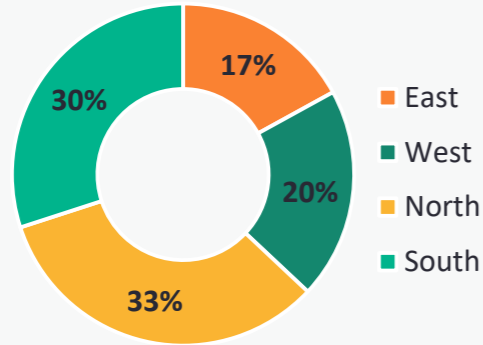
Deposit Ratios	Sep'19
Average Cost of Deposits	8.0%
CASA Ratio	11.9%
Retail to Total Deposit	41.9%
Credit to Total Deposit	127%

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

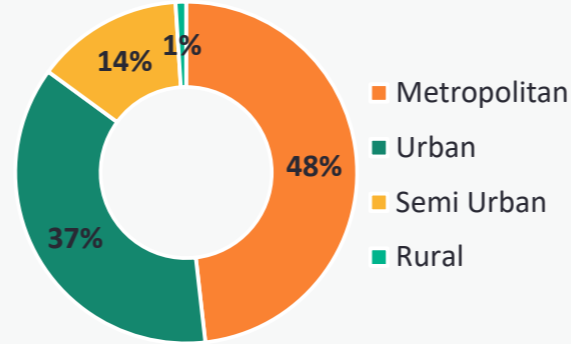
USFB – Deposit Update (2/2)

Well-diversified Deposit Mix*

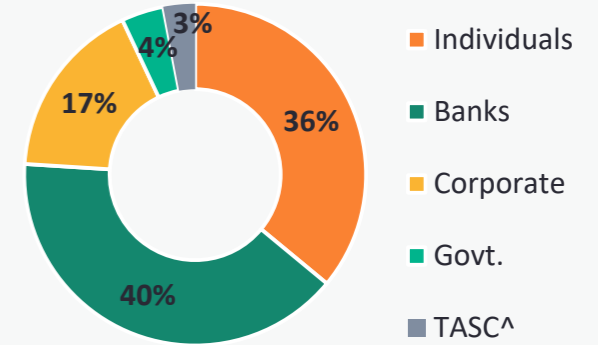
Region-wise deposit mix



Area-wise deposit mix

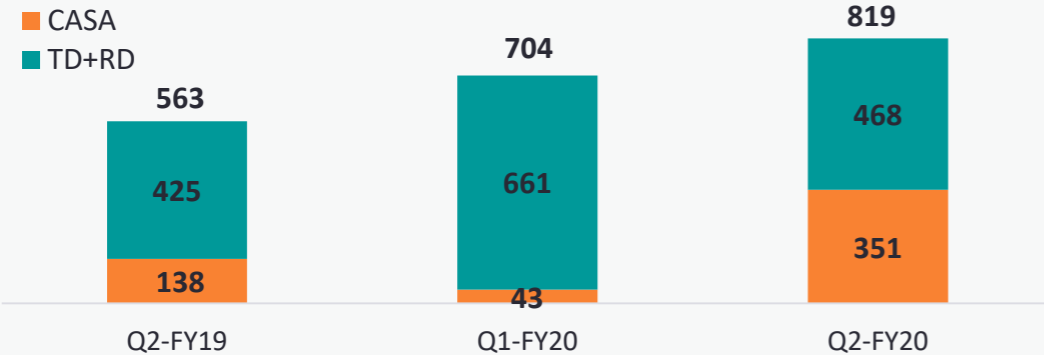


Segment-wise deposit mix

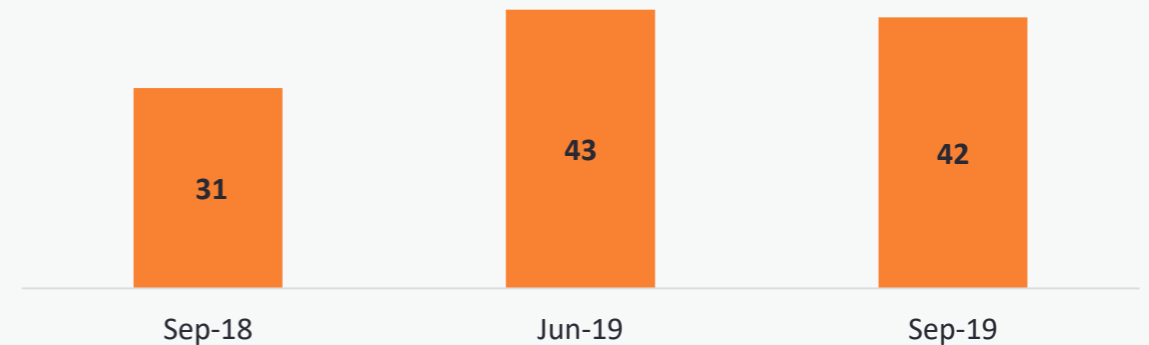


Focus on Retail Deposits

Incremental Retail Deposits added every quarter



Retail as % of Total Deposits



Note: *Total Deposits (excluding CDs) as on 30 Sep'19: ₹ 9,368 Crore

^TASC- Trust, Association, Societies & Clubs

Adequately Capitalized

(₹ in Crore)

	Sep'18	Jun'19	Sep'19
Credit Risk Weighted Assets	6,930	9,434	10,026
Tier I Capital	1,601	1,733	1,821
Tier II Capital	51	59	68
Total Capital	1,651	1,793	1,889
CRAR	23.8%	19.0%	18.8%
Tier I CRAR	23.1%	18.4%	18.1%
Tier II CRAR	0.7%	0.6%	0.7%

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

Credit Ratings for Ujjivan SFB

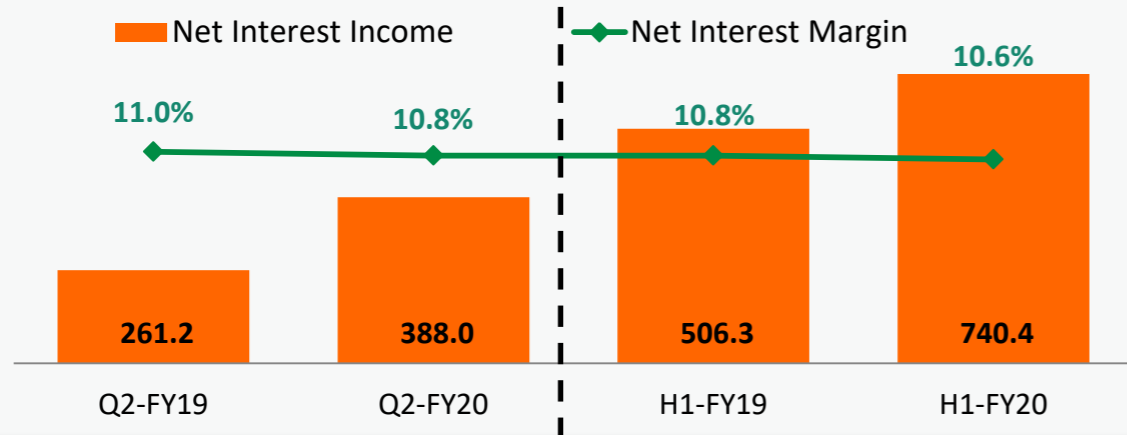
Particulars	₹ in Crore	Rating Agency
Long Term Borrowing	1,459.0	CARE A+ (Stable)
Certificate of Deposit	4,000.0	CRISIL A1+

Financial Overview

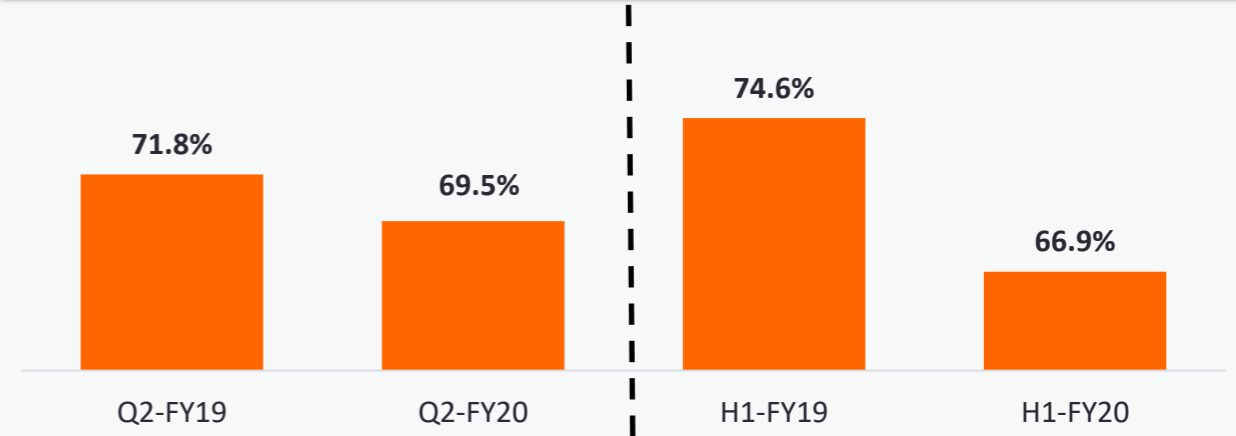
Ujjivan Small Finance Bank

Financial Overview

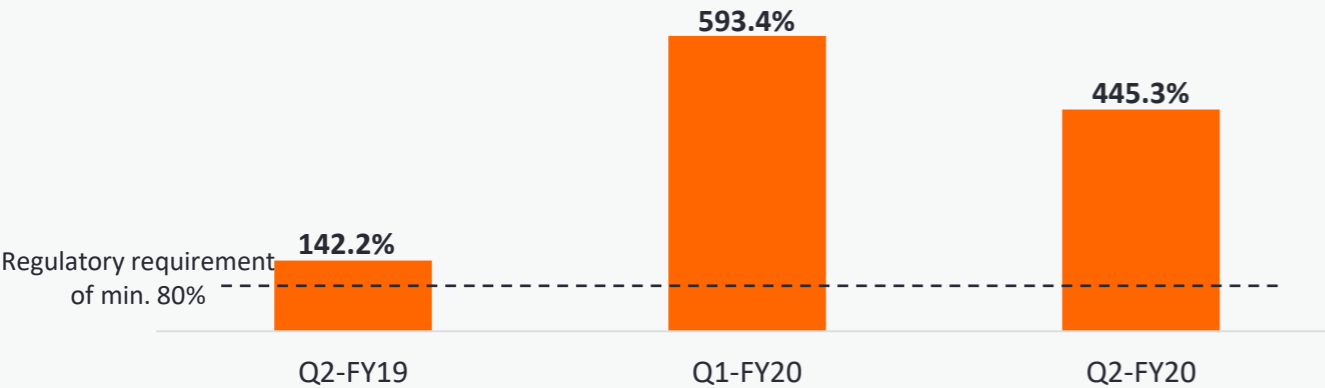
NII (₹ in Crore) & NIM



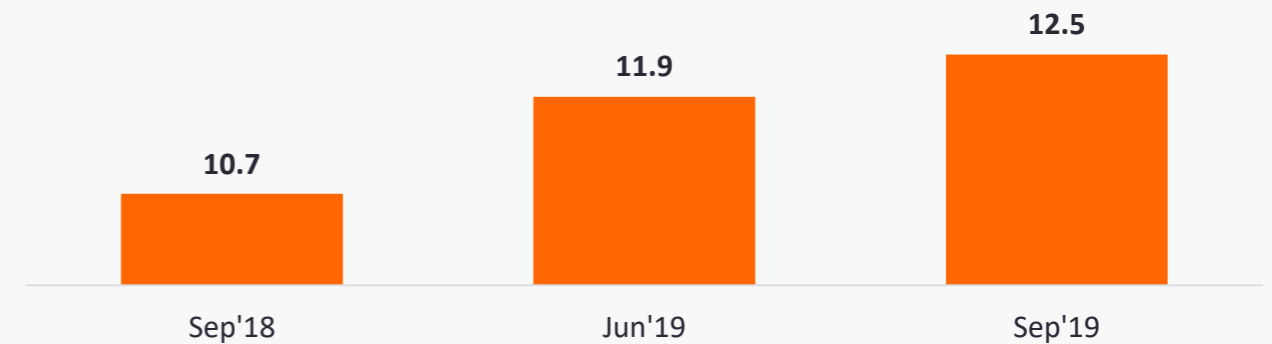
Cost to Income Ratio (%)



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	Q2-FY20	Q2-FY19	YoY Growth	Q1-FY20	QoQ Growth	H1-FY20	H1-FY19	YoY Growth
Interest Earned	654.3	427.0	53.2%	605.4	8.1%	1,259.7	833.3	51.2%
Other Income	75.0	37.8	98.4%	100.1	(25.1%)	175.2	91.1	92.3%
Total Income	729.4	464.8	56.9%	705.5	3.4%	1,434.9	924.5	55.2%
Interest Expended	266.4	165.8	(60.7%)	252.9	(5.3%)	519.3	327.0	(58.8%)
Operating Expenses	321.6	231.5	(38.9%)	291.3	(10.4%)	613.0	445.9	(37.5%)
Provisions and Contingencies	48.8	23.5	(107.7%)	66.8	26.9%	115.5	61.5	(87.8%)
Total Expenditure	636.7	420.8	(51.3%)	611.0	(4.2%)	1,247.7	834.3	(49.6%)
Net profit for the period	92.6	44.0	110.5%	94.4	(1.9%)	187.1	90.1	107.7%
Diluted EPS	0.6	0.3	-	0.7	-	1.2	0.6	-

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	Sep-19	Sep-18	Jun-19
CAPITAL AND LIABILITIES			
Capital	1,640.0	1,640.0	1,640.0
Share Application Money Pending Allotment	35.9	-	-
Employees Stock Options Outstanding	10.7	-	-
Reserves and Surplus	353.4	97.0	274.1
Deposits	10,129.8	4,188.1	7,956.8
Borrowings	3,470.2	4,186.9	3,946.1
Other Liabilities and Provisions	467.8	271.1	475.7
TOTAL	16,107.9	10,383.7	14,292.6
ASSETS			
Cash and Balances with Reserve Bank of India	487.3	196.0	299.6
Balance with Banks and Money at Call and Short Notice	222.1	341.2	421.8
Investments	2,018.4	1,330.3	1,659.7
Advances	12,780.4	8,036.6	11,327.5
Fixed Assets	296.2	252.1	294.7
Other Assets	303.6	227.5	289.3
TOTAL	16,107.9	10,383.7	14,292.6

Financial Overview

Consolidated Ujjivan Financial Services

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

₹ in Crore

Particulars	Q2-FY20	Q2-FY19	YoY Growth	Q1-FY20	QoQ Growth	H1-FY20	H1-FY19	YoY Growth
Revenue from operations	691.4	453.2	52.6%	635.4	8.8%	1,326.7	880.0	50.8%
Other income	18.7	5.9	218.6%	54.0	(65.4%)	72.7	36.2	101.1%
Total Income	710.0	459.0	54.7%	689.4	3.0%	1,399.5	916.2	52.7%
Finance costs	273.1	166.2	64.4%	263.1	3.8%	536.3	327.3	63.8%
Impairment Losses on Financial Instruments	32.6	15.4	112.1%	18.8	72.8%	51.4	21.2	142.7%
Employee expenses	182.5	126.8	43.9%	163.7	(80.1%)	346.1	242.5	42.7%
Depreciation	36.5	15.0	143.6%	34.1	435.7%	70.6	27.1	160.4%
Other expenses	92.5	93.6	(1.2%)	82.7	(55.8%)	175.2	185.5	(5.5%)
Total Expenses	617.1	416.9	48.0%	562.4	9.7%	1,179.5	803.6	46.8%
Profit before tax	92.9	42.1	120.4%	127.0	(26.9%)	219.9	112.6	95.2%
Total tax expense	29.7	13.0	129.0%	44.0	(32.6%)	73.7	37.1	98.3%
Profit After Tax	63.2	29.2	116.6%	83.0	(23.8%)	146.3	75.5	93.8%
Diluted EPS	5.2	2.4		6.8		12.03	6.20	

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

₹ in Crore

Liability & Equity	Sep-19	Sep-18	Jun-19
Financial Liabilities	13,775.9	8,623.1	12,446.6
Trade Payables	42.5	30.0	46.5
Deposits	10,001.4	4,117.5	7,835.1
Borrowings	3,425.0	3,786.7	4,237.1
Debt Securities	-	500.0	40.0
Subordinated Liabilities	50.0	50.0	50.0
Other Financial Liabilities	257.1	139.0	237.9
Non-Financial Liabilities	530.8	59.4	542.2
Current Tax Liabilities (Net)	0.2	-	19.4
Provisions	33.7	25.8	35.0
Lease Liability	459.0	-	440.2
Other Non-Financial Liability	37.8	33.5	47.5
Total Liabilities	14,306.6	8,682.5	12,988.8
Equity Share Capital	121.5	121.0	121.4
Other Equity	1,920.5	1,687.1	1,814.9
Total Equity Attributable to Owners of the Company	2,041.9	1,808.2	1,936.2
Total	16,348.6	10,490.7	14,925.0

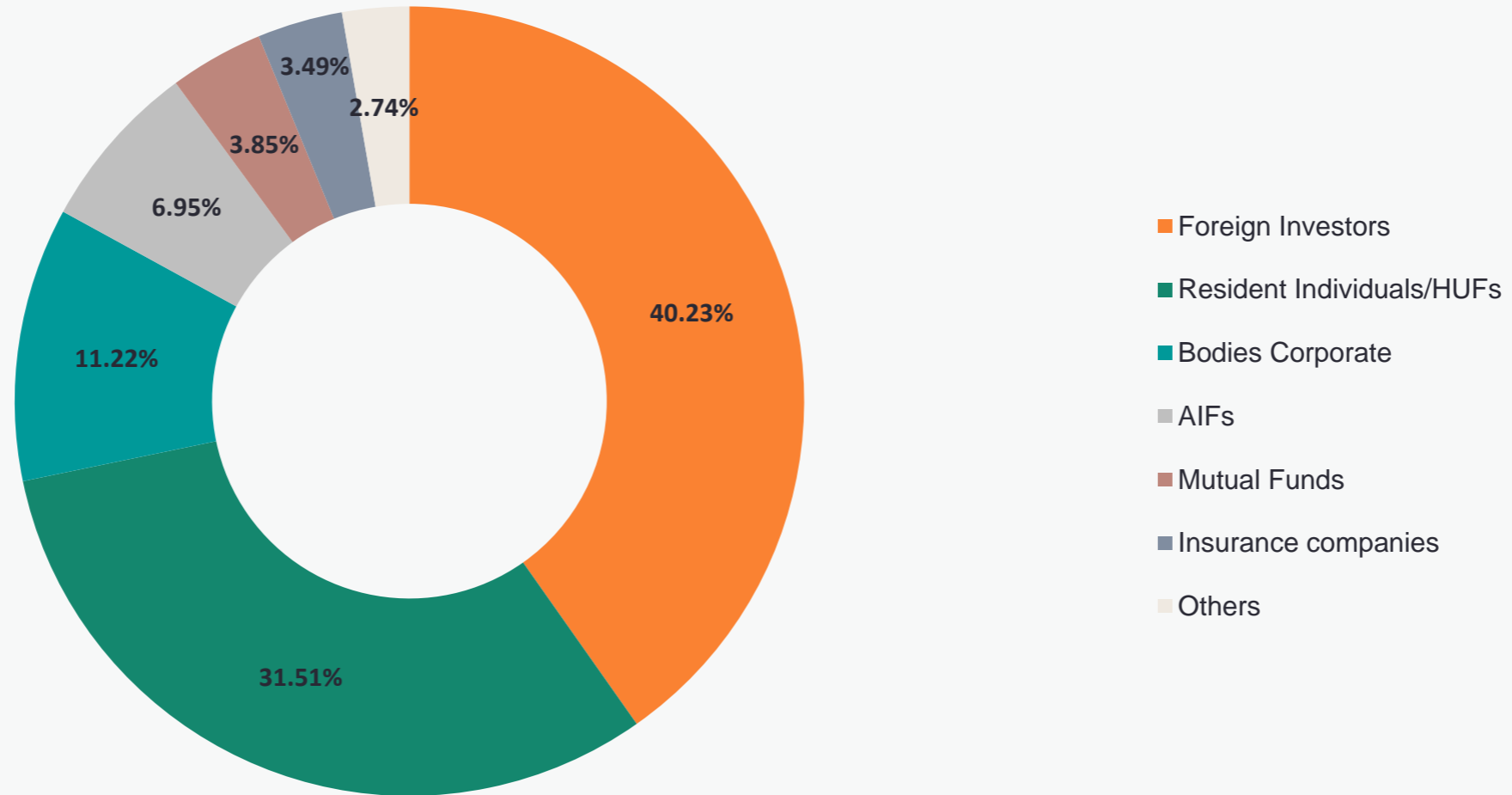
Consolidated Financials – Balance Sheet 2/2 (IND-AS)

₹ in Crore

Assets	Sep-19	Sep-18	Jun-19
Financial Assets	15,494.5	10,116.6	14,083.4
Cash and Cash Equivalents	693.3	547.4	705.9
Bank balances other than above	19.0	30.9	18.7
Loans	12,711.1	8,167.1	11,654.7
Investments	2,038.9	1,346.9	1,677.5
Other Financial Assets	32.2	24.2	26.5
Non-Financial Assets	854.1	374.1	841.6
Current Tax Assets (Net)	16.7	0.9	0.5
Deferred Tax Assets (Net)	88.0	74.7	98.7
Property, Plant and Equipment	208.7	165.7	204.8
Capital Work-in-Progress	8.3	16.0	11.1
Other Intangible Assets	79.2	70.4	78.9
Other Non-Financial Assets	48.2	46.3	56.3
Right of use Asset	404.9	-	391.4
Total	16,348.6	10,490.7	14,925.0

Shareholding Pattern of Ujjivan Financial Services

Shareholding Pattern as 30th September, 2019



Thank You!