

Investor Presentation

Q3 FY 2018-19

January 2019

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Business Performance Overview



Liabilities Profile



Financial Performance Overview - Consolidated



Financial Performance Overview - Ujjivan SFB



Performance Highlights – UFSL and USFB

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

Performance Highlights (1/2)

Key highlights:

- ❖ Strong growth in AUM: Gross loan book stands at Rs 9,349 cr.; +31.8% Y-o-Y / 12.4% Q-o-Q
 - ❖ Micro Finance[^] growth improved to 20.8% Y-o-Y from 14.6% in H1-FY19
- ❖ 30.2% Y-o-Y / 6.5% Q-o-Q increase in Consolidated NII led by AUM growth
- ❖ Consolidated NIM at 11.8% in Q3-FY19 vs. 11.7% in H1-FY19; Ujjivan SFB NIM at 10.8% in line with H1-FY19
- ❖ Consolidated PAT at ₹45.2 cr. in Q3-FY19 vs. ₹44.3 cr. in Q2-FY19 and ₹ 29.3 cr. in Q3-FY18
- ❖ ROA stands at 1.7% in Q3-FY19 vs. 1.7% in Q2-FY19 and 1.3% in Q3-FY18
- ❖ Expanded branch network in Q3-FY19 (+97); total banking outlets stands at 464 as of Dec'18
- ❖ Retail deposit at Rs 1,945 cr (+48.2% Q-o-Q); 36.2% of total deposits
- ❖ Capital Adequacy maintained at 22.2% of which Tier-I capital is 21.6%

[^] Micro-Finance includes Group/ Individual loans in Rural Portfolio as well

Performance Highlights (2/2)

Focus on expanding Customer Base:

- ❖ New customer acquisition in expanded branch catchment areas and URCs; asset customer base increased to 41.4 lakhs from 40.3 in Sep'18
- ❖ Customers per Relationship Officer optimized to improve customer retention

Expansion of Rural Network:

- ❖ Expanded the rural network to 117 Banking Outlets, of which 84 are new branches (60 URCs opened in Q3-FY19)
- ❖ Opens up a large customer segment with opportunity to sell traditional as well as new products

Service Quality:

- ❖ Put in place Service Standards (Index) for each business and support function, in order to improve quality of services rendered to our customers
- ❖ Customer Satisfaction (C-SAT) scores of Branches improved from 77% in Q2 to 82% in Q3

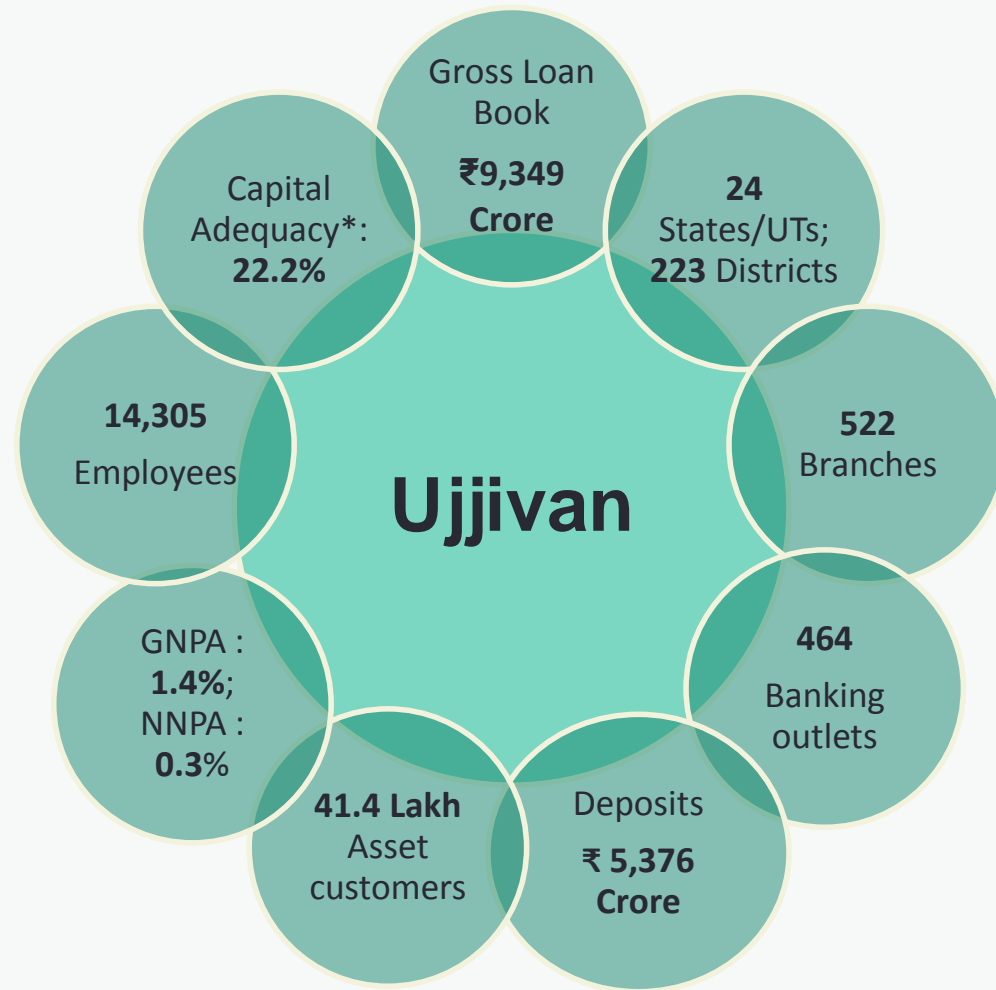
Awards:

- ❖ Ujjivan has won the 6th ASSOCHAM SMEs Excellence Award – 2018 for 'Excellent Service'
- ❖ NASSCOM Data Security Council of India- Corporate Segment Special Jury Recognition Award for Security Practices in Small Finance Bank

Key Focus Areas for Q4-FY19

- ❖ Continue to maintain the accelerated pace of disbursement and deposit building
- ❖ Continued focus on expanding the Customer Base; improve retention and new customer acquisition
- ❖ Focus on disbursement in all segments
- ❖ Retail deposit build up to be a priority
- ❖ Roll out products and services in the new rural branches and grow the customer base
- ❖ Leverage the Corporate Internet Banking and other solutions to expand the customer base
- ❖ Control on existing costs by revisiting processes & contracts
- ❖ To maintain USFB Cost-to-Income ratio at ~75% for FY19
- ❖ Branch expansion strategy- identify prospective locations for branch expansion in next FY

Snapshot: December, 2018



* Ujjivan Small Finance Bank

Q3-FY19: Business and Operational Highlights

Gross Total AUM

- ₹9,349 Crore as of Dec'18
- 31.8% y-o-y growth
- 12.4% q-o-q growth

Gross on-book AUM

- ₹9,073 Crore as of Dec'18
- 31.0% y-o-y growth
- 11.1% q-o-q growth

Loan Composition

- Non-Micro Finance[^] book constitutes 13.4% against 5.5% in Dec'17

Asset Quality

- GNPA at 1.4% from 1.9% in Sep'18, NNPA at 0.3%
- Adequate PCR at 81.4%

Secured Loan Book

- 11.3% to total loan book
- 277.0% y-o-y growth, 36.0% q-o-q growth

Disbursements

- ₹2,885 Crore for Q3-FY19
- 35.2% y-o-y growth
- 21.0% q-o-q growth

Branch Roll-out

- Converted 37 asset centers into banking outlets in Q3-FY19
- Opened 60 URCs

Deposits

- Deposits constitute 58.0% to total funding
- Reduced reliance on CD - 10.0% (14.0% in Sep'18)

Retail Deposits

- Retail deposits at 36.2% against 10.4% in Dec'17
- CASA at 10.4% improved from 3.7% in Dec'17

[^] Gross on-book AUM excludes Securitisation & IBPC; URC: Unbanked Rural Centre, Micro-Finance includes Group/ Individual loans in Rural Portfolio as well

Q3-FY19: Financial Highlights (Consolidated)

Total Income

- ₹512.6 Crore in Q3-FY19
- 33.4% y-o-y growth
- 9.7% q-o-q growth

Net Interest Income (NII)

- ₹255.0 Crore in Q3-FY19
- 30.2% y-o-y growth
- 6.5% q-o-q growth

Net Interest Margin (NIM)

- 11.8% in Q3-FY19
- Flat y-o-y / q-o-q

Cost to Income

- 77.7% in Q3-FY19 as against 69.0% in Q3-FY18 and 77.4% in Q2-FY19

Profit

- Net Profit of ₹45.2 Crore in Q3-FY19 as against ₹29.3 crore in Q3-FY18/ ₹44.3 crore in Q2-FY19

Return Ratios

- ROA at 1.7% / ROE at 9.7% for Q3-FY19 as against 1.3% / 7.0% for Q3-FY18 and 1.7% / 9.7% respectively for Q2-FY19

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Way Forward (1/3)

Micro banking

- ❖ Building up of GL & IL disbursement on the account of new customer acquisition, retention of repeat clients and focus on Individual loans
- ❖ Focus on Individual Lending across Metro, Urban & Rural locations by revamping processes and policies and addition of new products
- ❖ Developing the building blocks of Family Banking; expected launch in Q1 FY20
- ❖ Key projects to help customers build banking habits: QR code base payment & SI repayment etc.

Rural banking

- ❖ Capitalize on expanded URC network. Target Rural Affluent for deposits and word of mouth marketing, focus on deposits from Panchayat & other government, private bodies
- ❖ Multi Product Strategy – increased activities in MicroBanking and Farmer's Club
- ❖ Customized product offerings for small & marginal farmers; extend Agri Group Loan & Kissan Suvidha loan products to Haryana State

Way Forward (2/3)

MSE

- ❖ Leverage Corporate Internet Banking for deepening banking relationship in existing customers and drive on-boarding in corporate segment
- ❖ Partnership with Fintech platforms to explore alternate sourcing channels
- ❖ Introduction of new secured product variants
- ❖ Overdraft cross-sell campaigns on existing MSE and Current Account customers

Affordable Housing

- ❖ Penetration through Increase in Distribution – New product Variants in HL
- ❖ Further deepening of market penetration – relevant product changes, credit policies, branch reach
- ❖ Thrust on semi and informal segment
- ❖ Partnership with Online property aggregators

Way Forward (3/3)

Branch Banking

- ❖ Focus on Corporate Internet Banking to drive CA acquisition and balance in collaboration with Channels and MSE team
- ❖ Focus on on-boarding mid-size companies/ Institutions to drive Saving Accounts; salary account re-launched with revamped offerings
- ❖ Post e-KYC judgment by SC, New account opening process is being developed for better TAT and customer experience
- ❖ Leverage Bill Payment options, RuPay Offers, Mobile Banking Penetration & Loyalty Programs

FY19 Guidance: USFB

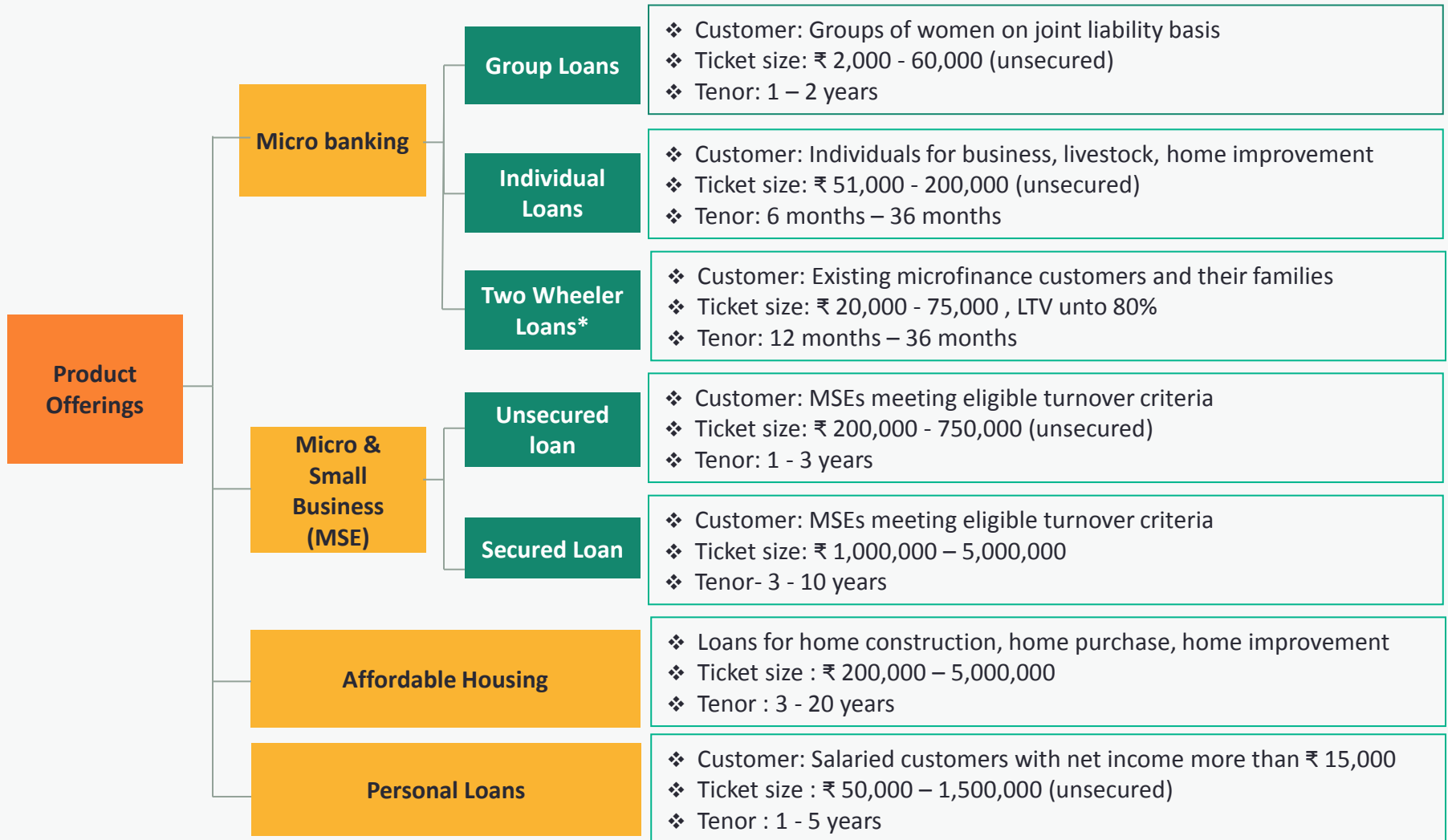
- ❖ AUM growth: 30—35%; Micro-banking to grow around 20%
- ❖ NIM (USFB): To remain ~11%
- ❖ Cost of funds: Expected to be in the range of 8.4-8.5% in FY19
- ❖ RoA: 1.7% in FY19
- ❖ RoE around 11% in FY19
- ❖ Cost to Income ratio ~75% in FY19
- ❖ Credit cost: sub 70 bps in FY19
- ❖ Update on hiring of new MD & CEO: USFB to submit application to RBI by end-Jan'19

Listing of Ujjivan SFB shares

- ❖ We are fully committed to abide by the RBI guidelines in terms of Listing and Dilution of Promoter's Equity in the SFB and have reviewed several options.
- ❖ Board Committees have evaluated all options keeping in mind the interest of UFSL shareholders and various tax, compliance and other regulatory aspects
- ❖ The listing teams will now work with their Advisors to obtain regulatory approvals
- ❖ Details will be provided after receiving regulatory approvals

Ujjivan SFB Business

Asset Offerings



* Pilot launched in 5 branches across India

Update On New Business Lines, FY19

Lending to Financial Institution

- ❖ Lending to NBFCs, MSME financiers, MFIs
- ❖ Focus on Term Loans having tenor of 1 -2 years
- ❖ Cap of 10% of Gross Loan Book
- ❖ Custom-made products suiting the requirement of borrower
- ❖ 100 Cr Loan Book as on Dec'18

Agri & Rural Business

- ❖ Focus on Small/Marginal farmer's meeting their undeserved needs
 - **Agri Group Loan** - JLG based loans for small and marginal farmers for allied activities like dairy , sericulture & tractor maintenance

Ticket Size : ₹ 30,000 to ₹ 60,000

- **Agri Composite Loan**-
Combination of loans aimed at customers engaged in array of farming and allied activities like dairy , post harvest transportation , poultry , fishery etc.

Ticket Size : ₹ 60,000 to ₹ 2,00,000

Liability Offerings Update

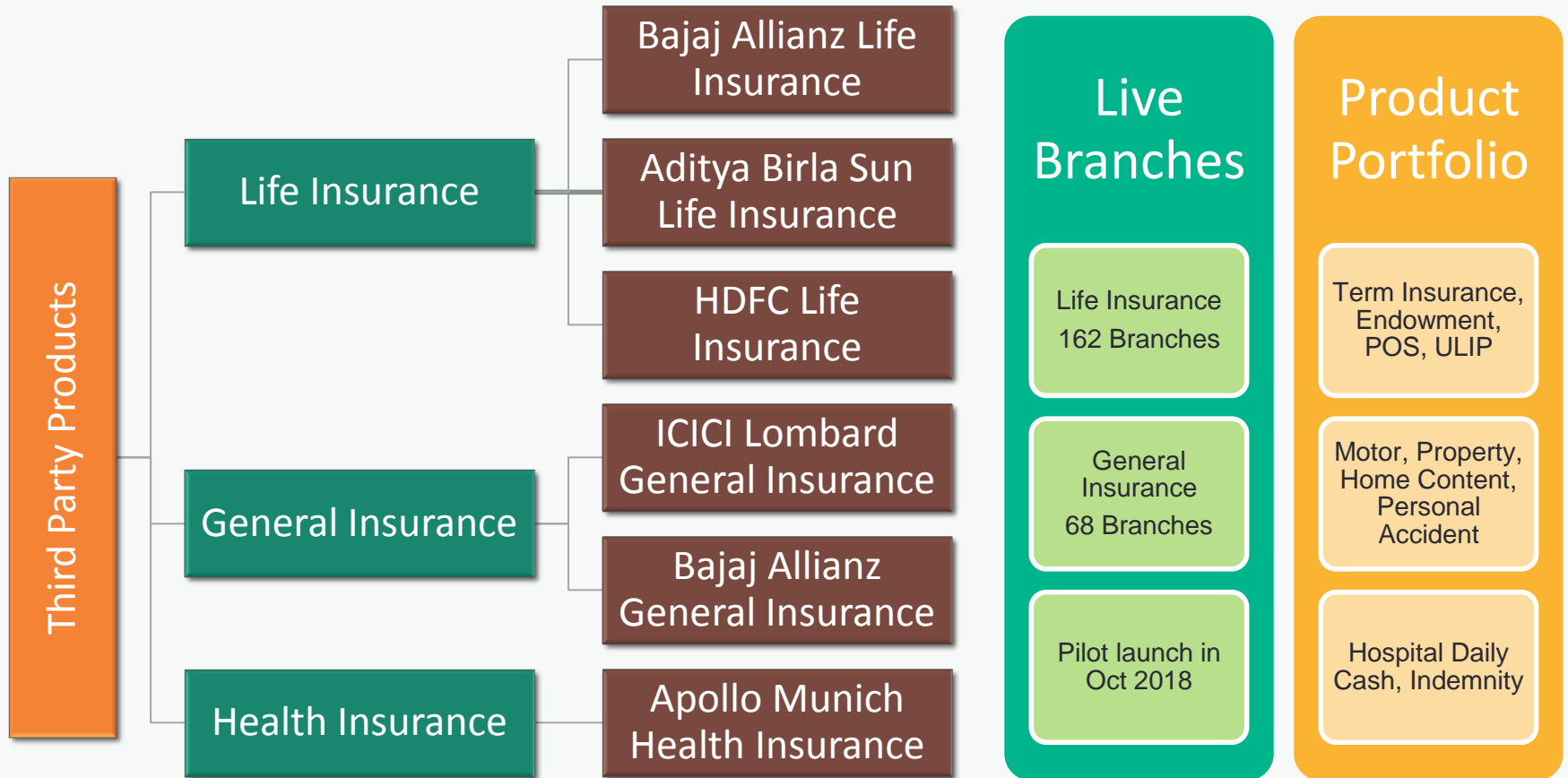
- ❖ Promotion of RuPay Debit card offers
- ❖ Effective communication to NTB and existing customers lead to increase in Mobile Banking usage from 16% to 40%
- ❖ Unlimited free transactions at Ujjivan's ATM for all SA products
- ❖ No charges on minimum balance requirement



- ❖ Interest rates for 1-2 years and 799 days revised to 8.3% and 8.6 % respectively effective from 26-11-2018 (additional interest rate of 0.5% for senior citizens)
- ❖ No penalty upon premature and partial withdrawal after 6 months
- ❖ Attractive Entry Level - ₹ 1000 for FD and ₹ 100 for RD

- ❖ USFB provides Business Edge Accounts to cater to MSE customers. Other variants of Current account catering to requirements of the mass market segments are:
 - Regular Current Account
 - Premium Current Account
- ❖ Started to offer **Platinum Debit Card** to Business Edge Accounts effective Dec'18
- ❖ Rationalization of product features for all CA variants w.r.t Competition effective from 01-11-2018, which made the product competitive for the respective target segment that lead to acquisition and balance built up
- ❖ CMS (Cash Management Services) launched for Business Edge Current account customers

Third Party Products

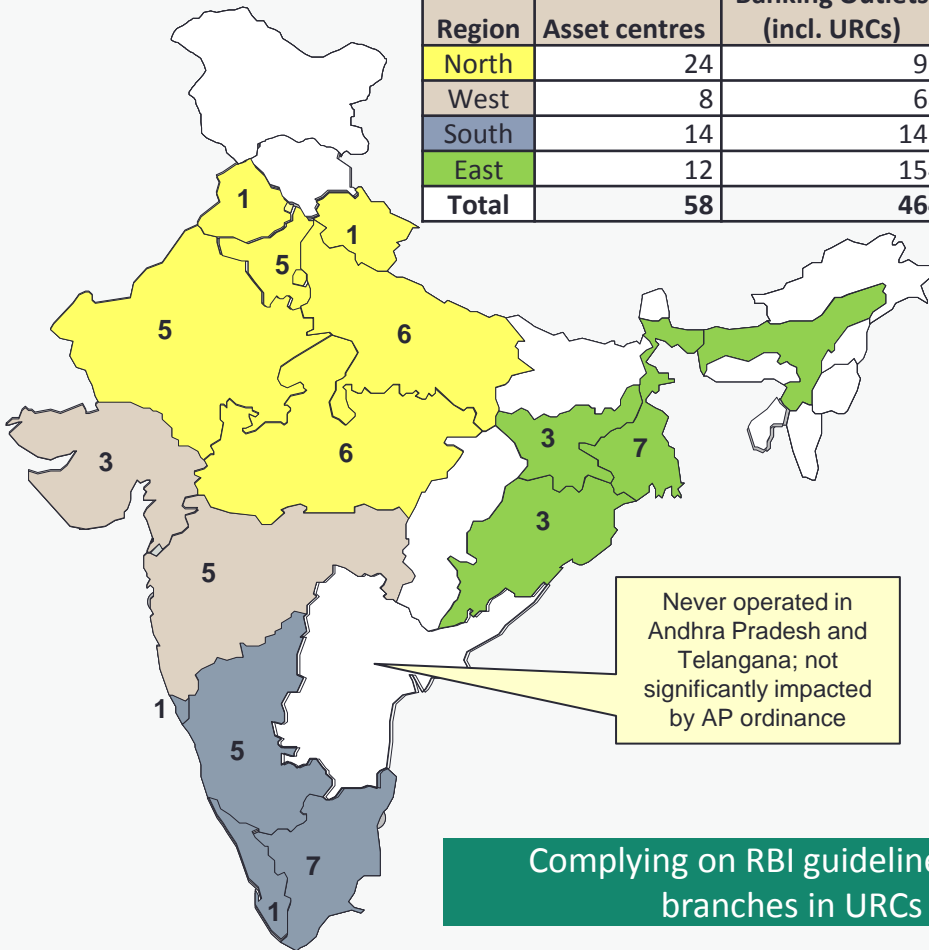
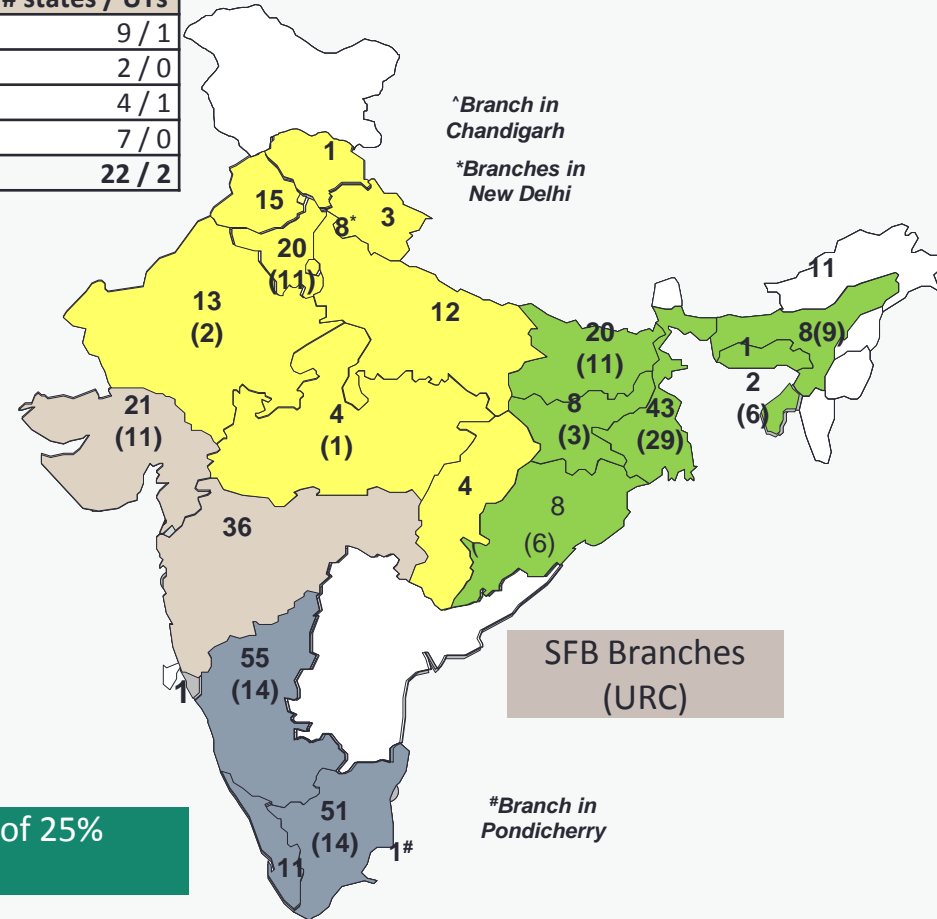


Wide Geographical Distribution

State wise Asset Centres Mix

| Region | Asset centres | Banking Outlets (incl. URCs) | # states / UTs |
|--------------|---------------|------------------------------|----------------|
| North | 24 | 95 | 9 / 1 |
| West | 8 | 68 | 2 / 0 |
| South | 14 | 147 | 4 / 1 |
| East | 12 | 154 | 7 / 0 |
| Total | 58 | 464 | 22 / 2 |

State wise Full-fledged Banking Outlets



Complying on RBI guideline of 25% branches in URCs

Banking Outlets Roll Out Plan

- ❖ As of Dec'2018, there are 522 branches with 58 asset centers and 464 banking outlets including 110 Unbanked Rural Centers (URCs) and 7 Business Correspondents (BCs)
- ❖ In Q3-FY19, we have added 97 banking outlets which includes 60 URCs. In 9M-FY19, we operationalized total 277 banking outlets
- ❖ Estimate to have total 475 banking outlets at the end of FY19
 - 11 banking outlets will be opened in Q4-FY19, of which 3 will be in URCs in Haryana, Bihar and Tamil Nadu
- ❖ Remaining asset centers will be converted in FY20



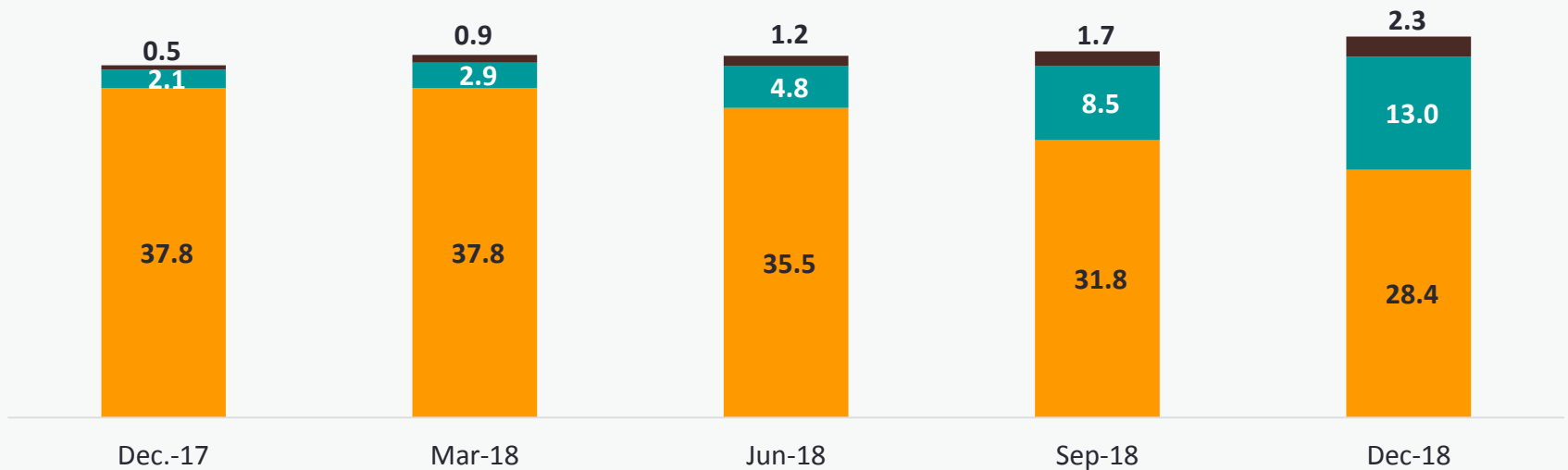
Every banking outlet to serve both asset and liability offerings

Customer Base Growth – USFB

Customer Base Growth – USFB

■ Asset Only

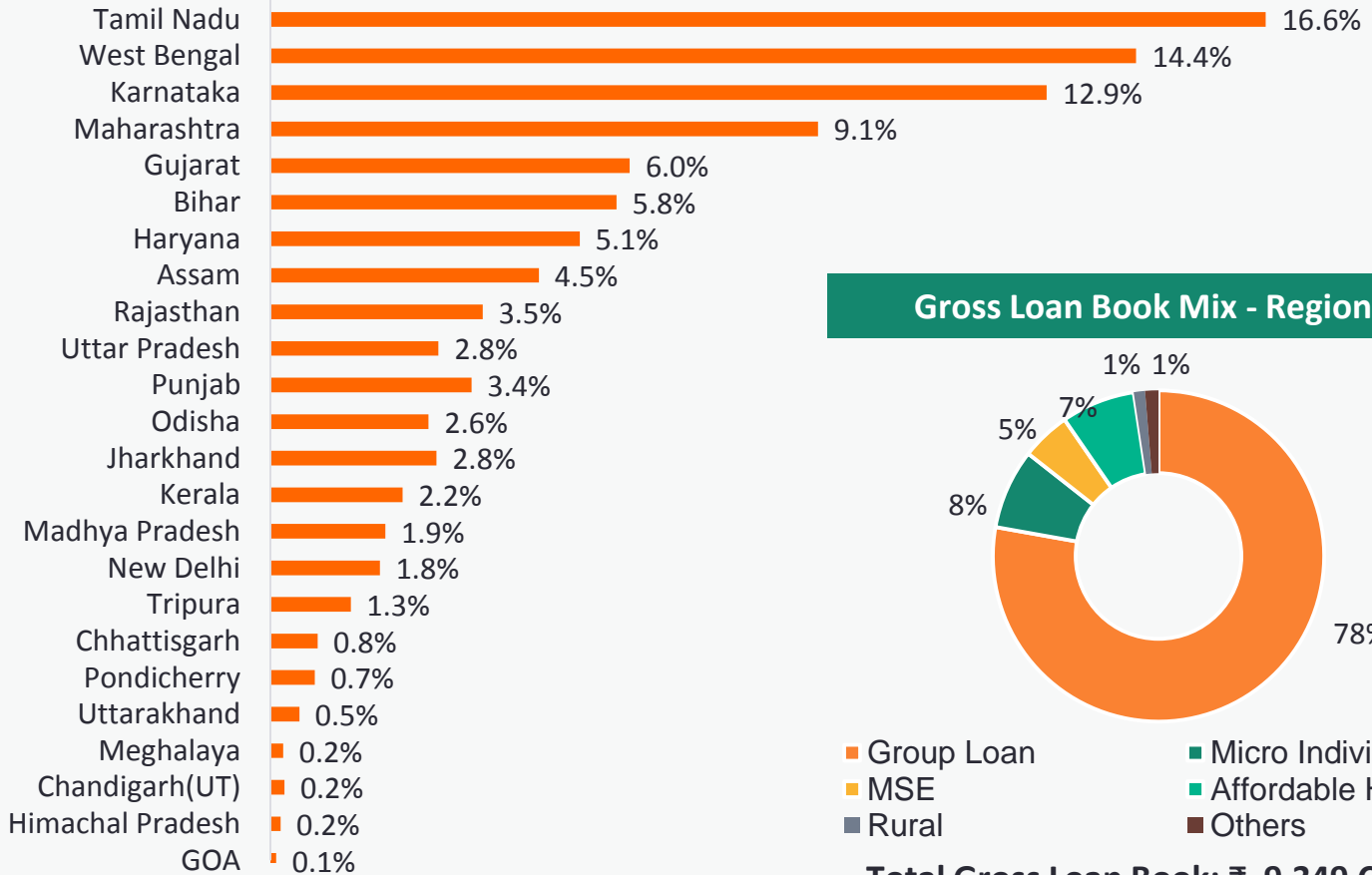
■ Asset & Liability both

■ Liability Only


| Customers (in Lakhs) | Dec'17 | Mar'18 | Jun'18 | Sep'18 | Dec'18 |
|-------------------------------|--------|--------|--------|--------|--------|
| Asset Customers | 39.9 | 40.7 | 40.3 | 40.3 | 41.4 |
| Deposit Customers | 2.6 | 3.8 | 6.0 | 10.2 | 15.3 |
| New to Bank Deposit Customers | 0.5 | 0.9 | 1.2 | 1.7 | 2.3 |
| Total Customers | 40.4 | 41.6 | 41.5 | 42.0 | 43.7 |

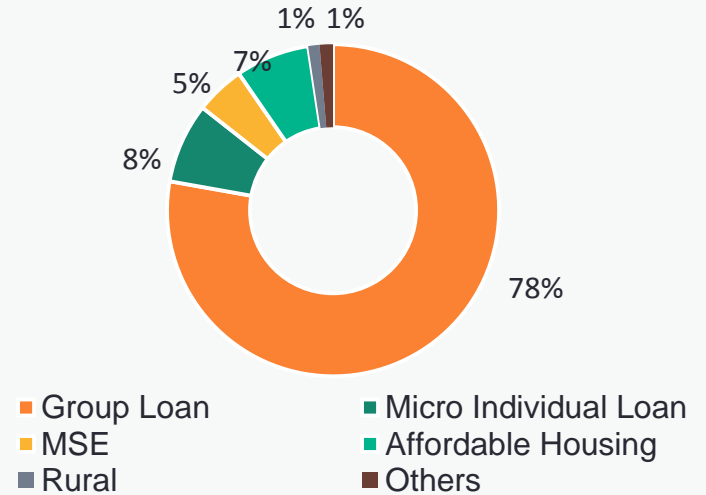
Diversified Portfolio Mix

State wise Micro Finance^ Portfolio Mix (%) – Dec'18



Highly diversified portfolio not skewed towards any particular state

Gross Loan Book Mix - Region wise



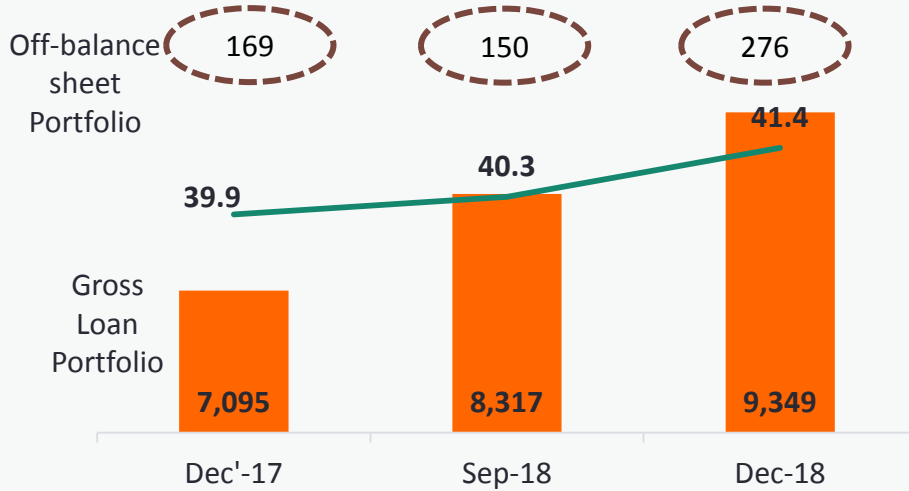
Total Gross Loan Book: ₹ 9,349 Crore

^ Includes Group Loan, Micro Individual Loan and Rural

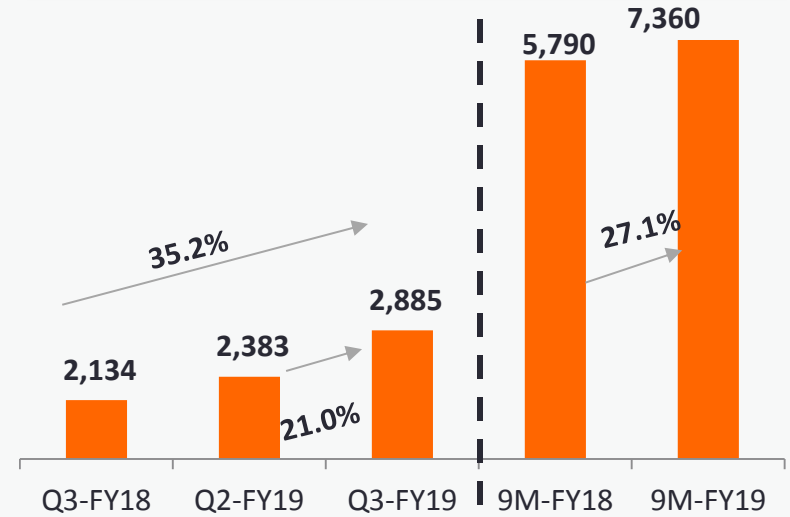
Business Performance Overview

Loan Book and Disbursement Trend

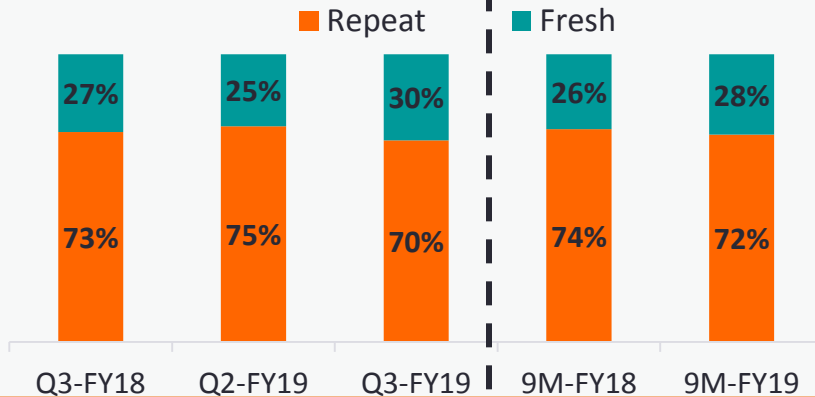
Loan Book (₹ in Crore) & Active Customer base



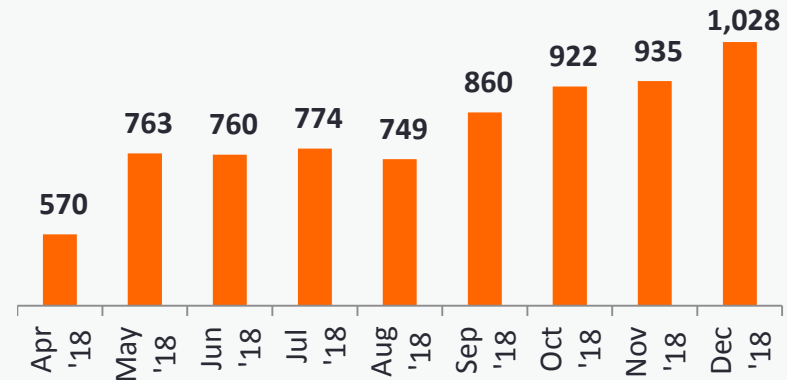
Total Disbursements (₹ in Crore)



Type of Loan (on Disbursement)



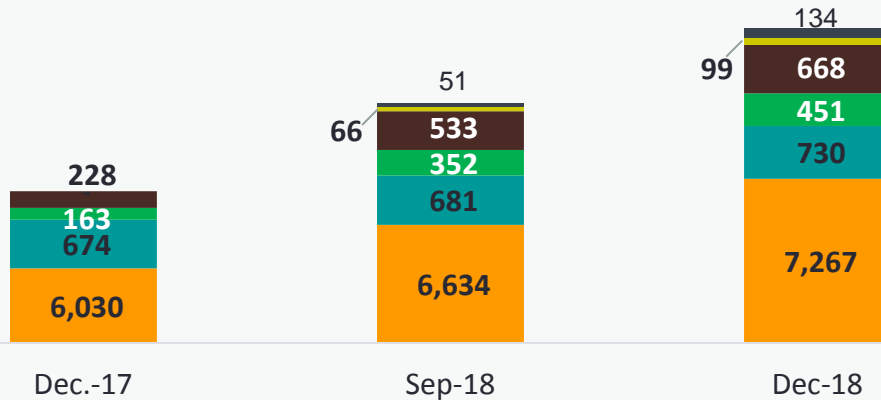
Monthly Disbursement Trend (₹ in Crore)



Composition of Gross Loan Book

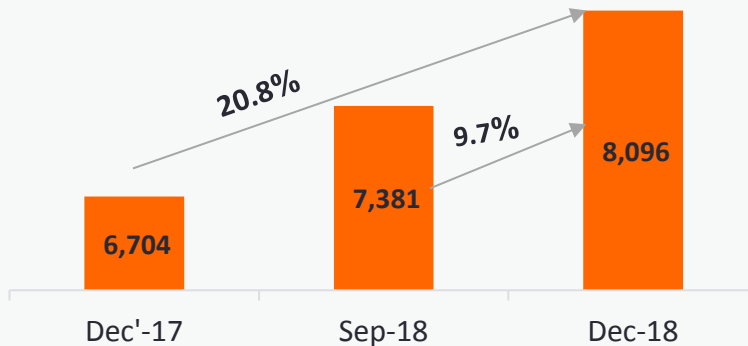
Loan Book – Segment wise (₹ in Crore)

- Group Loans
- MSE
- Rural
- Micro Individual Loan
- Affordable Housing
- Others

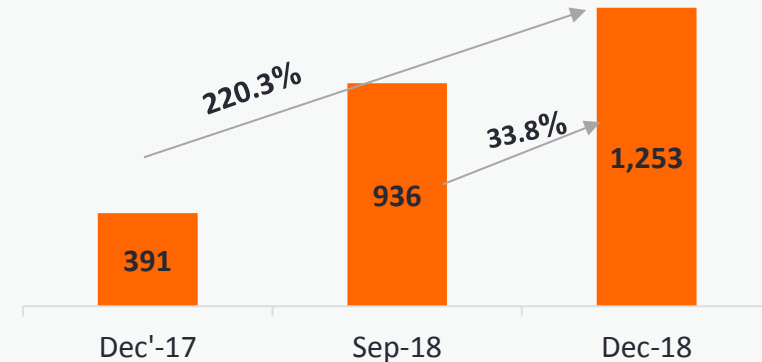


| Product Bifurcation | % Share as of Dec'18 |
|-----------------------|----------------------|
| Group Loan | 77.8 |
| Micro Individual Loan | 7.8 |
| MSE | 4.8 |
| Affordable Housing | 7.1 |
| Rural | 1.1 |
| Others | 1.4 |

Micro Finance^ Portfolio Trend (₹ in Crore)



Non – Micro Finance Portfolio Trend (₹ in Crore)

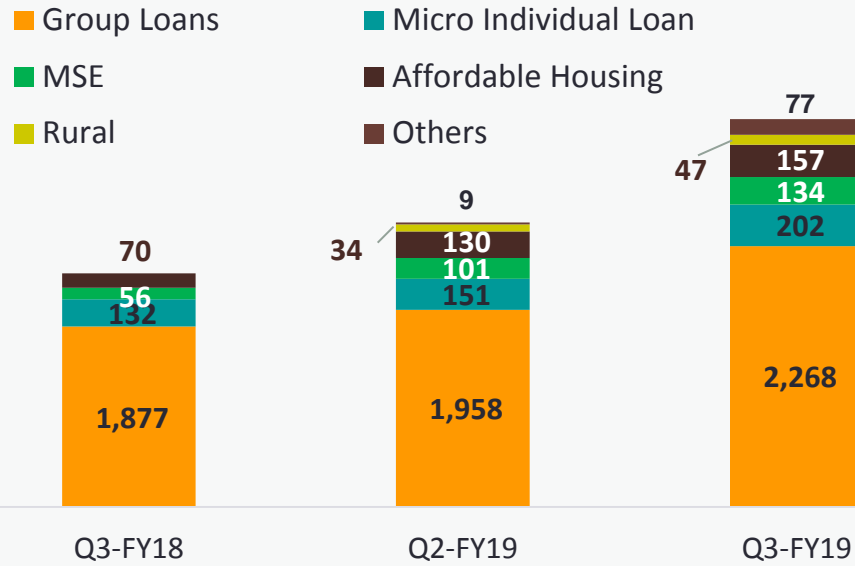


In Loan Book taken 5000Cr as base

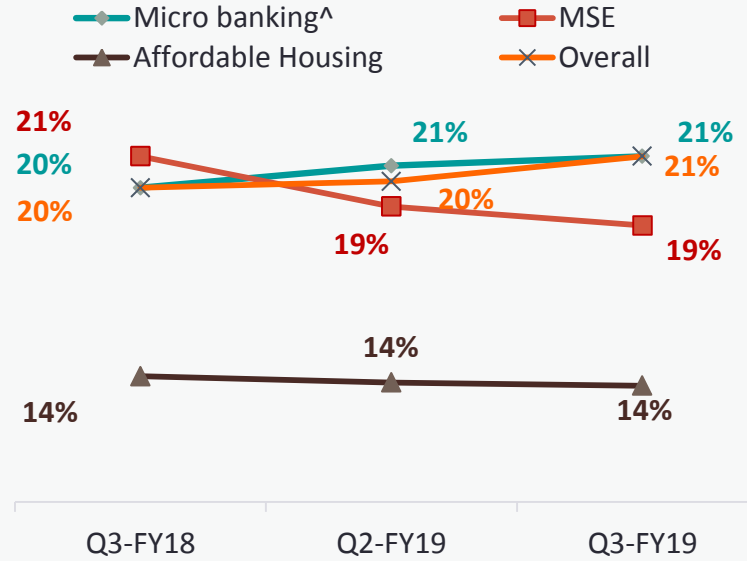
^ Includes Group Loan, Micro Individual Loan and Rural

Disbursement Spread, Yield and Average Ticket Size

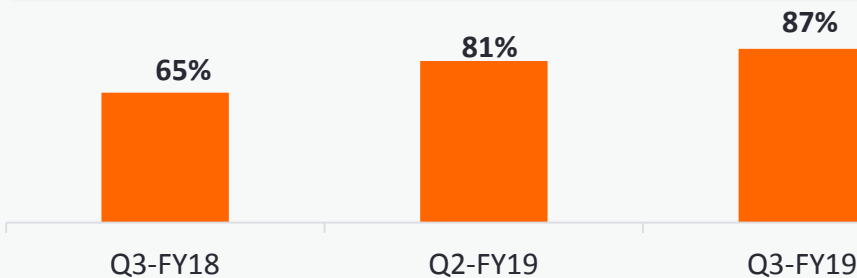
Product wise Disbursement (₹ in Crore)



Yield on AUM (%) – Segment wise



Cashless Disbursement (%)



Average Ticket Size (₹)

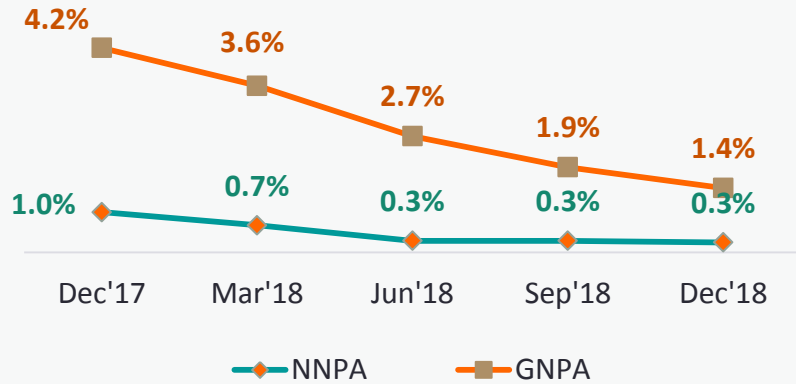
| Product | Q3-FY19 | Q2-FY19 |
|-----------------------|-----------|-----------|
| Group Loans | 31,517 | 29,506 |
| Micro Individual Loan | 81,976 | 80,929 |
| MSE | 7.4 lakhs | 5.8 lakhs |
| Housing Finance | 9.1 lakhs | 9.3 lakhs |

In Product wise Disbursement taken 1000Cr as base .

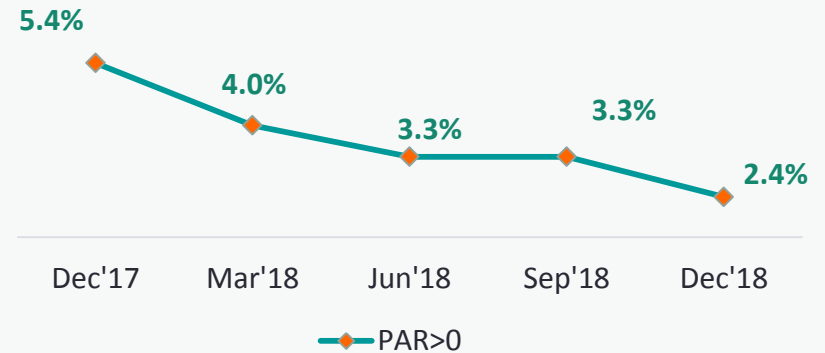
^ Micro banking: Includes Group Loan and Micro Individual Loan

GNPA, NNPA and PAR

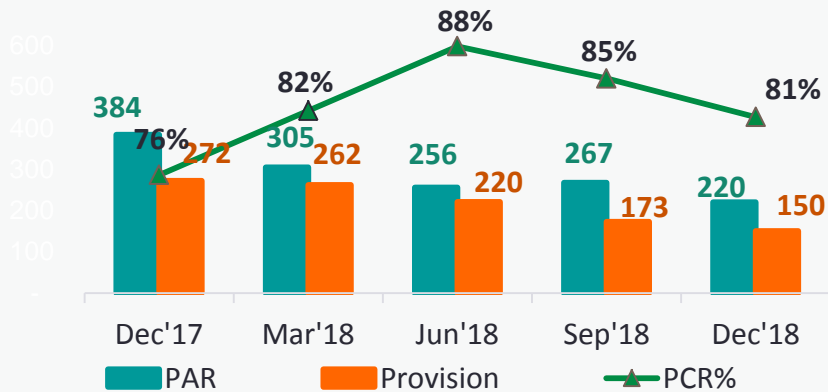
GNPA and NNPA



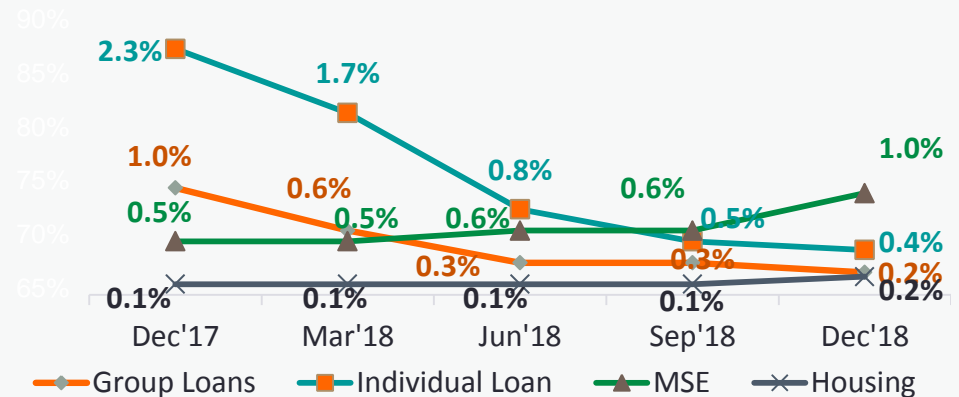
Portfolio At Risk (PAR%)



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



NNPA (%) – Segment wise

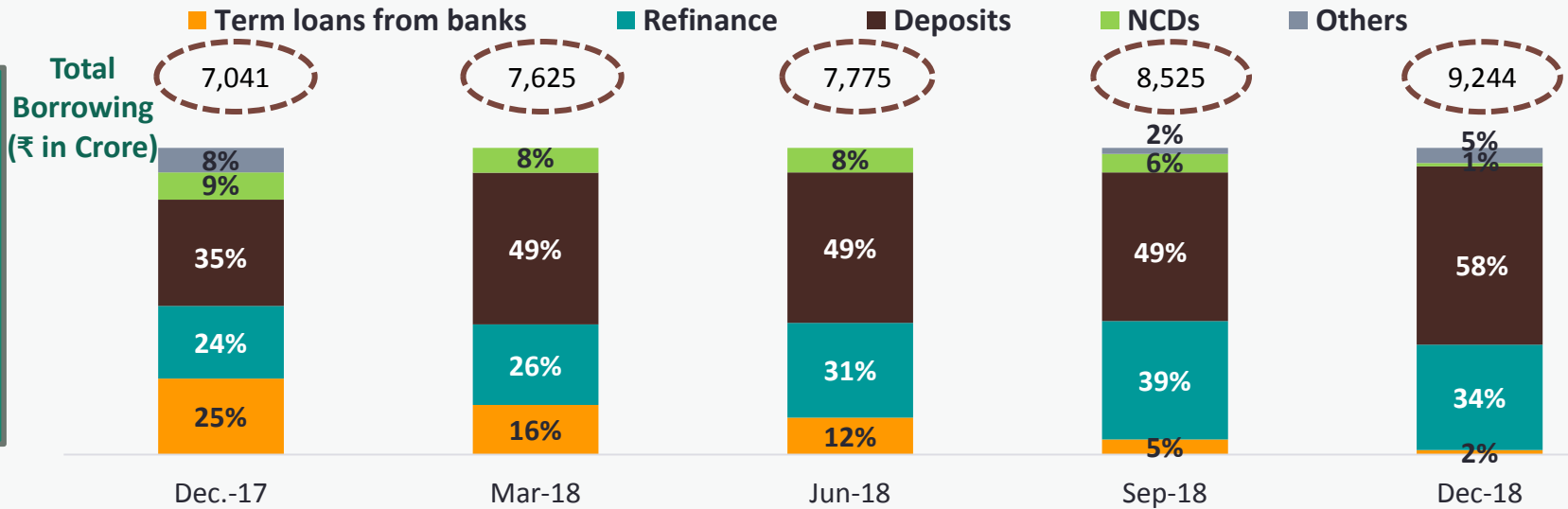


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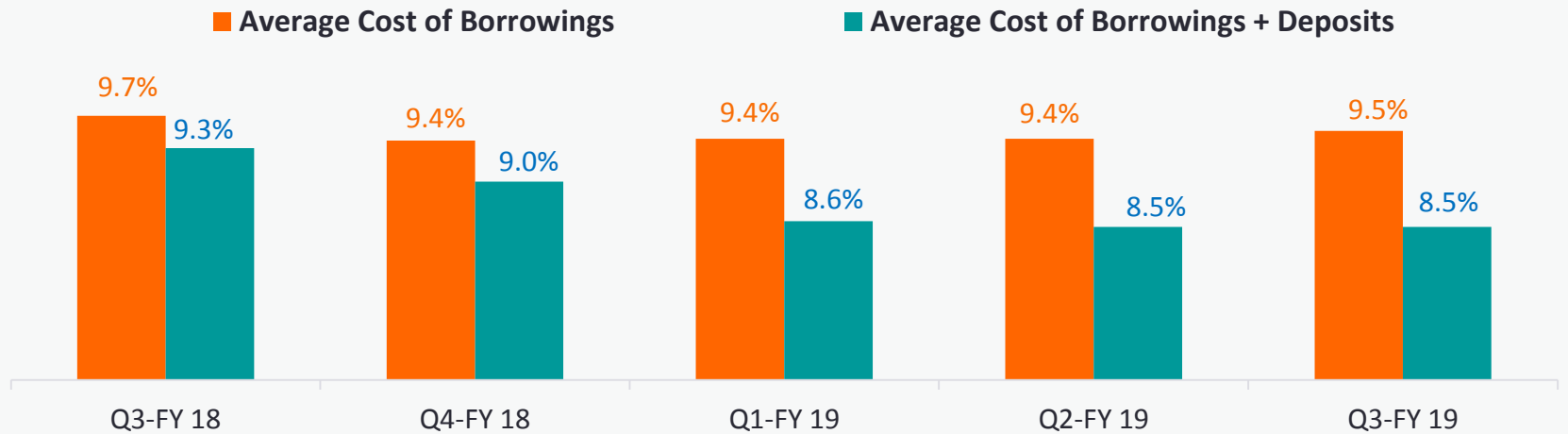
Liabilities Profile

Borrowings Profile and Cost of Funds

Borrowings Profile

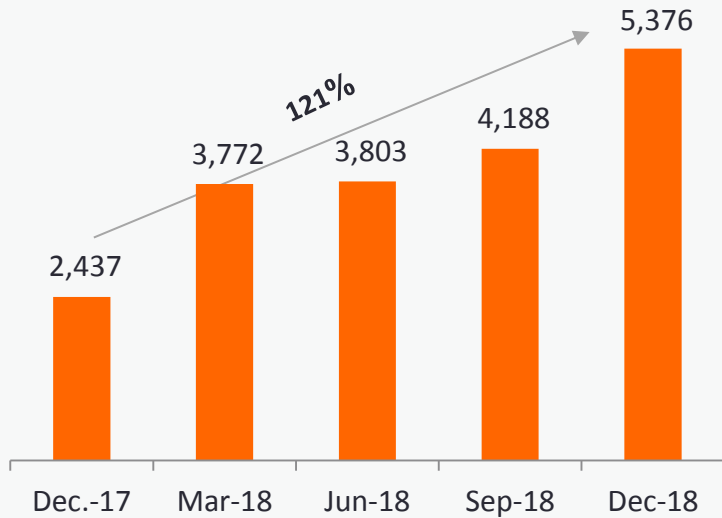


Cost of funds



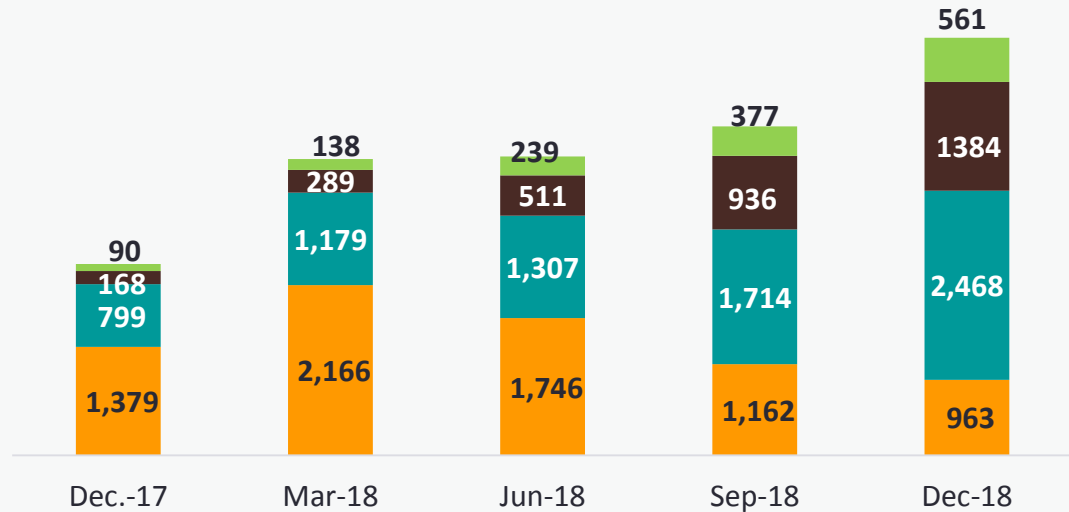
Deposits Update – USFB

Total Deposits (₹ in Crore)



Deposits break-up (₹ in Crore)

■ Certificate of Deposits ■ Institutional TD ■ Retail TD ■ CASA



| Deposit Ratios | Q3-FY19 |
|--------------------------|---------|
| Average Cost of Deposits | 7.8% |
| CASA Ratio | 10.4% |
| Retail to Total Deposit | 36.2% |
| Credit to Total Deposit | 174% |

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

- ❖ Reliance on money market (certificate of deposits-CD) reducing quarter on quarter as CD balance went down by 56% from the start of FY19
- ❖ Retail deposits (including CASA) has shown significant improvement quarter on quarter with banking outlets roll out. Retail % share has increased to 36.2% from 11.3% in Mar'18

Liquidity Position and Asset Liability Management

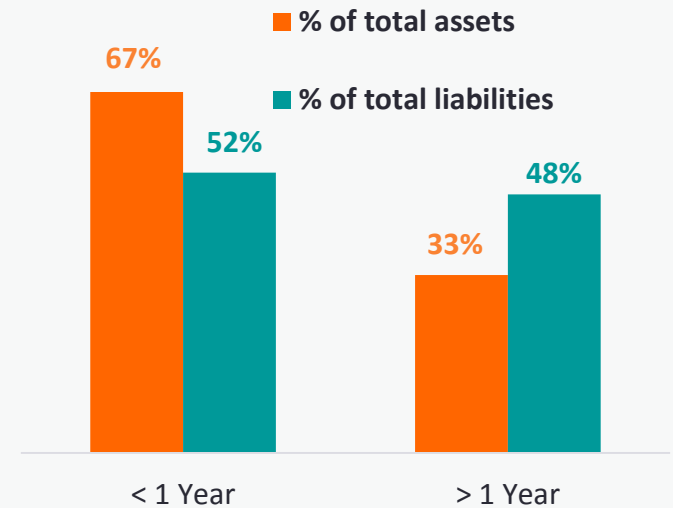
FUNDING STRATEGY

1. Building of Deposits
2. Long Term Refinance
3. Cut Down of CD Exposure
4. Rigorous monitoring of inflows & outflows to ensure optimized borrowing mix

- Favorable liquidity position as of end-Dec'18
- No impact on disbursements → Sep-Dec'18 disbursements were at highest levels

RAISING TIER-II CAPITAL

- Expect to receive US\$50mn from International Finance Corporation (IFC) in Q4-FY19
- Will serve dual purpose of augmenting capital and aids in balance sheet stability to better support long tenure loans



- ❖ Long term book adequately funded by long term deposits/borrowings
- ❖ 15% of the short term book funded by long term deposits/borrowings
- ❖ Adequately capitalized with CAR at 22.2% of which Tier I is 21.6%
- ❖ Strong liquidity position maintained with LCR at above 100% consistently against minimum stipulated limit of 70%

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

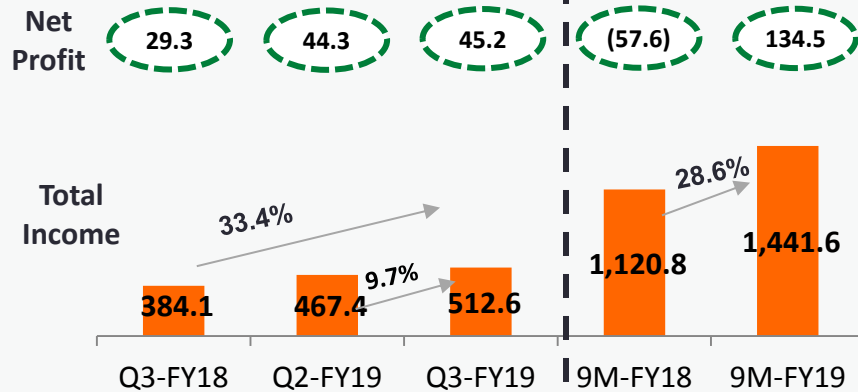
Credit Ratings for Ujjivan SFB

| Particulars | ₹ in Crore | Rating Agency |
|--------------------------|------------|------------------|
| Long Term Borrowing | 4,250.00 | CARE A+ (Stable) |
| NCD | 100.00 | CARE A+ (Stable) |
| Certificate of Deposit | 1,000.00 | [ICRA] A1+ |
| Short term fixed Deposit | 1,000.00 | [ICRA] A1+ |
| Certificate of Deposit | 4,000.00 | CRISIL A1+ |
| Short term fixed Deposit | 3,000.00 | CRISIL A1+ |

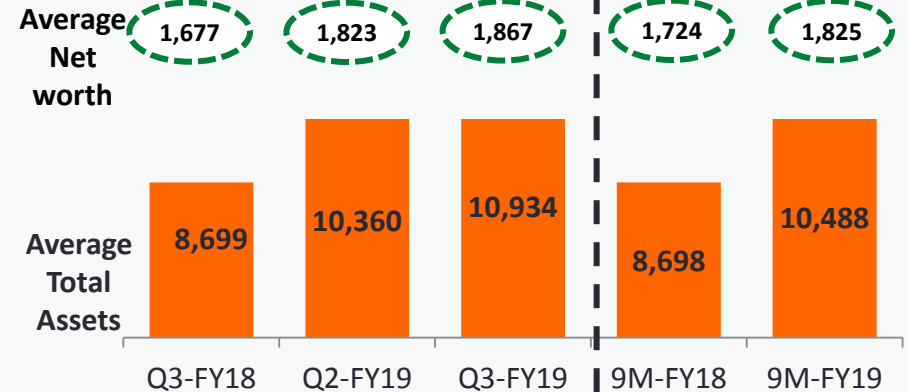
Financial Overview – Consolidated UFSL

Financial Overview

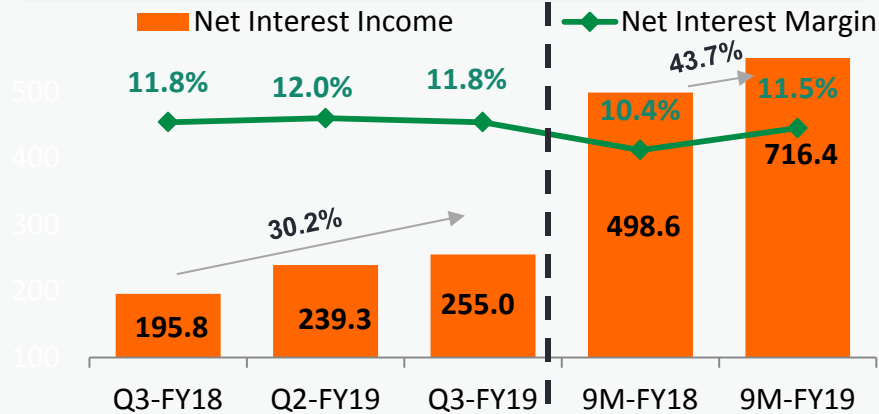
Total Income and Net Profit (₹ in Crore)



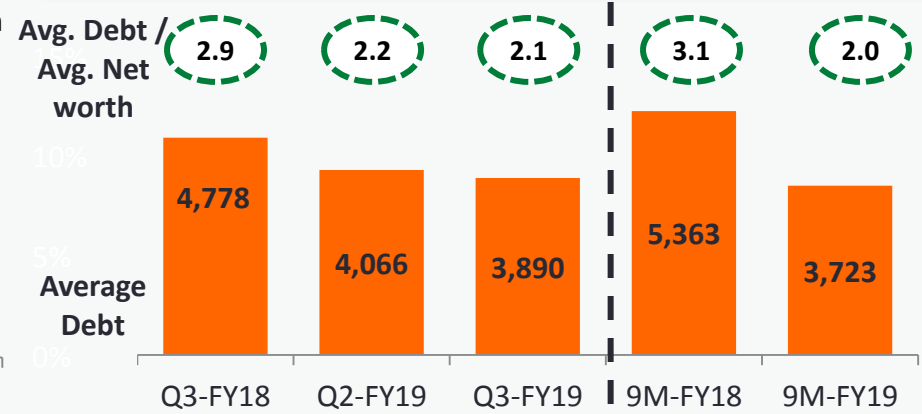
Average Total Assets and Net worth (₹ in Crore)



NII (₹ in Crore) and NIM



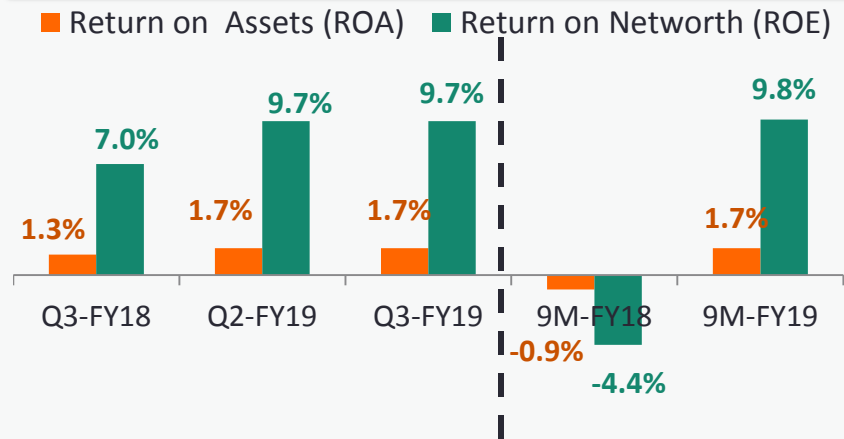
Debt to Equity Ratio



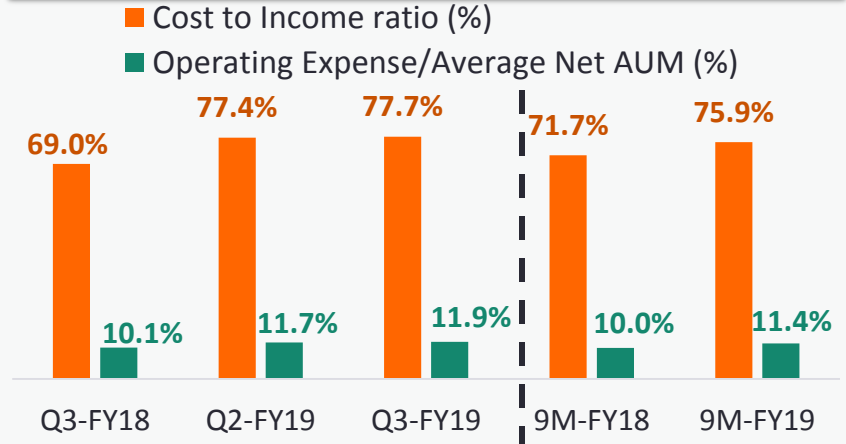
Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Financial Overview (Contd.)

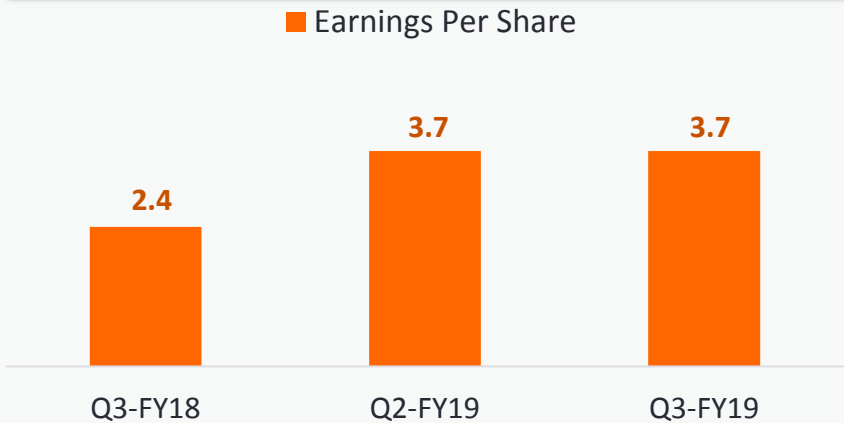
ROA (%) and ROE (%)



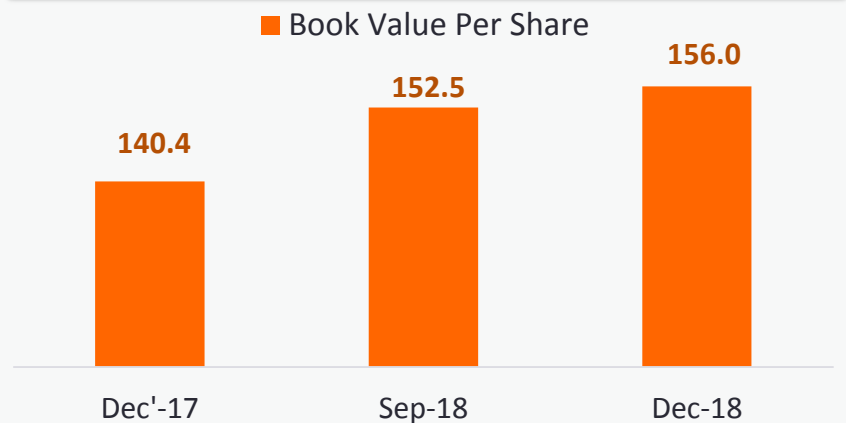
Operating Efficiency



Diluted Earnings Per Share (in ₹)



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

Financials – Profit and Loss Statement

₹ in Crore

| Particulars | Q3-FY19 | Q3-FY18 | YOY Growth | Q2-FY19 | QoQ Growth | 9M-FY19 | 9M-FY18 | YOY Growth |
|---------------------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|--------------|
| Revenue from operations | 470.4 | 358.1 | 31.4% | 429.4 | 9.5% | 1303.4 | 1,020.7 | 27.7% |
| Other income | 42.2 | 26.1 | 61.8% | 38.0 | 11.1% | 138.2 | 100.1 | 38.1% |
| Total Income | 512.6 | 384.1 | 33.4% | 467.4 | 9.7% | 1441.6 | 1,120.8 | 28.6% |
| Finance costs | 182.7 | 141.4 | 29.2% | 166.7 | 9.6% | 511.2 | 451.6 | 13.2% |
| Employee expenses | 137.3 | 93.2 | 47.3% | 121.6 | 12.9% | 373.7 | 270.7 | 38.0% |
| Other expenses | 102.1 | 63.1 | 62.0% | 95.9 | 6.6% | 287.7 | 179.3 | 60.5% |
| Depreciation | 16.8 | 11.1 | 50.8% | 15.0 | 12.0% | 43.9 | 29.1 | 50.9% |
| Provisions and write offs | 7.0 | 28.7 | (75.6%) | 6.2 | 13.7% | 28.2 | 276.1 | (89.8%) |
| Total Expenses | 445.9 | 337.5 | 32.1% | 405.3 | 10.0% | 1244.7 | 1,206.8 | 3.1% |
| Profit before tax | 66.7 | 46.7 | 42.9% | 62.1 | 7.4% | 196.9 | (86.0) | NA |
| Total tax expense | 21.5 | 17.3 | 24.0% | 17.7 | 21.2% | 62.4 | (28.4) | NA |
| Profit After Tax | 45.2 | 29.3 | 54.0% | 44.3 | 1.8% | 134.5 | (57.6) | NA |

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₹ in Crore

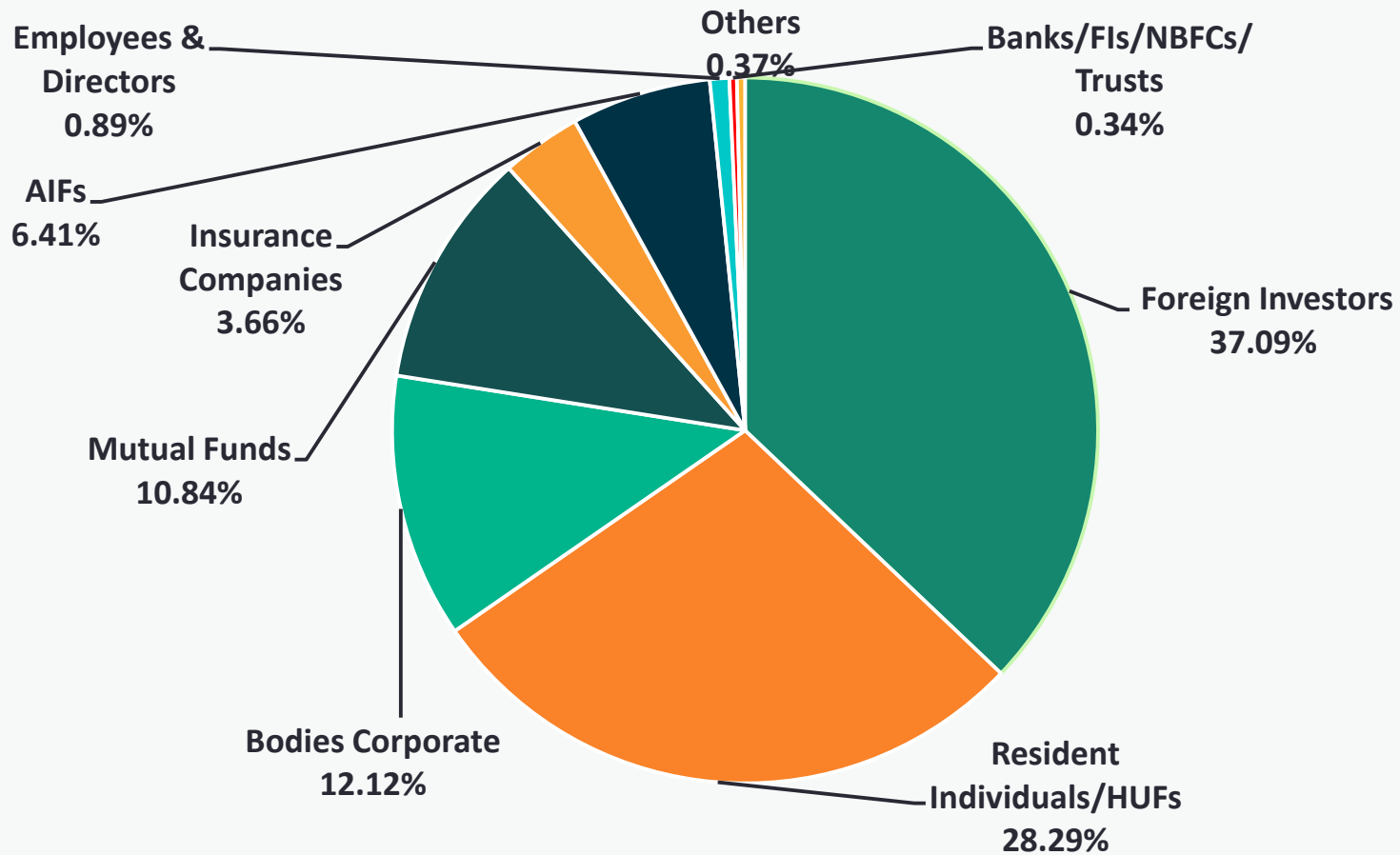
Financials – Balance Sheet

| Particulars | Dec-18 | Sep-18 | Dec-17 |
|--------------------------|-----------------|-----------------|----------------|
| Share capital | 121.1 | 121.0 | 120.6 |
| Reserves and surplus | 1,768.0 | 1,724.2 | 1,573.0 |
| Borrowings | 3,593.0 | 4,186.9 | 4,435.4 |
| Deposits | 5,255.9 | 4,077.5 | 2,335.4 |
| Provisions | 179.0 | 198.6 | 292.5 |
| Other Liabilities | 246.2 | 396.3 | 161.5 |
| Total | 11,163.3 | 10,704.5 | 8,918.4 |
| Cash and cash equivalent | 434.6 | 564.6 | 433.0 |
| Advances | 9,073.4 | 8,167.5 | 6,926.7 |
| Investments | 1125.1 | 1,330.3 | 1,083.0 |
| Fixed & tangible assets | 271.3 | 252.2 | 183.9 |
| Other assets | 258.9 | 389.9 | 291.8 |
| Total | 11,163.7 | 10,704.5 | 8,918.4 |

Note: All financials given in this presentation are on I-GAAP; These are for informational purpose only

Shareholding Pattern of Ujjivan Financial Services

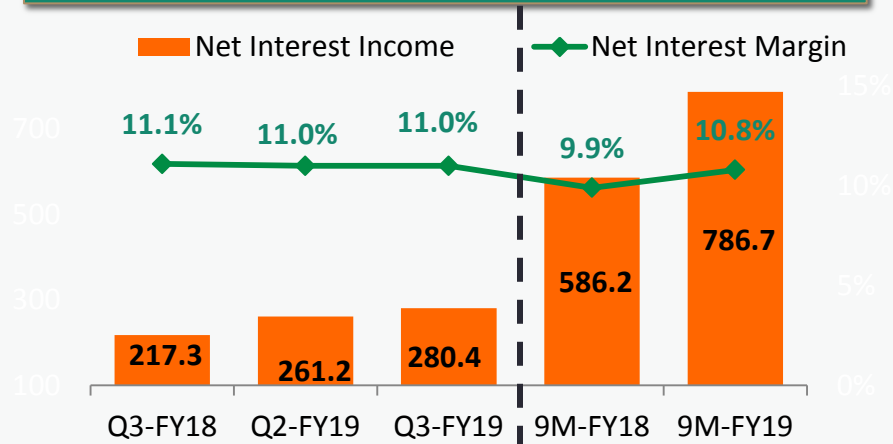
Shareholding Pattern as 31st December, 2018



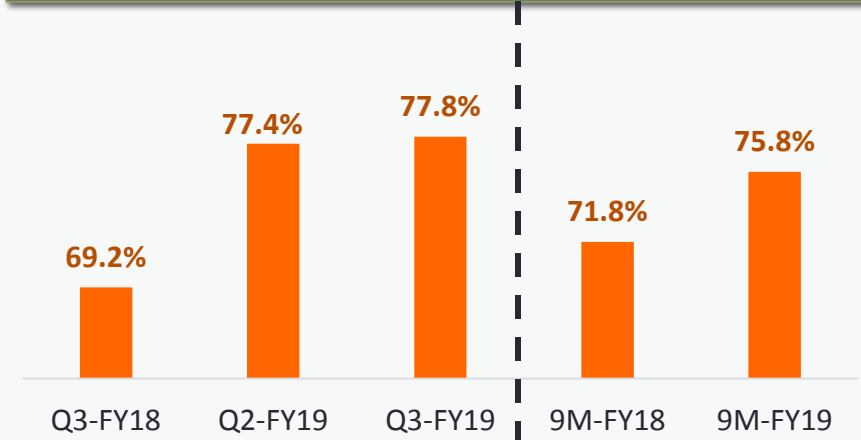
Financial Overview – Ujjivan SFB

Financial Overview

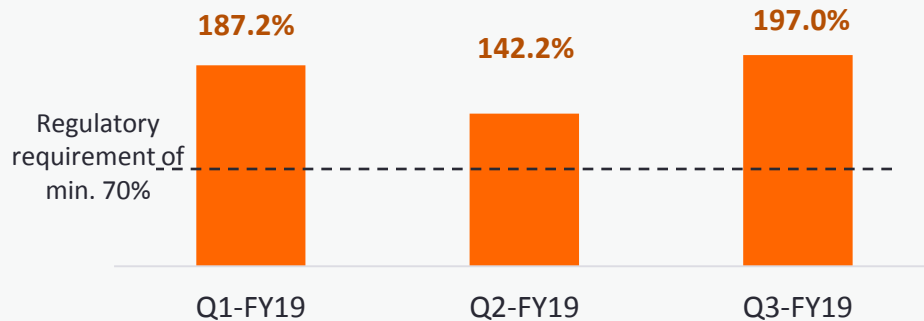
NII (₹ in Crore) & NIM



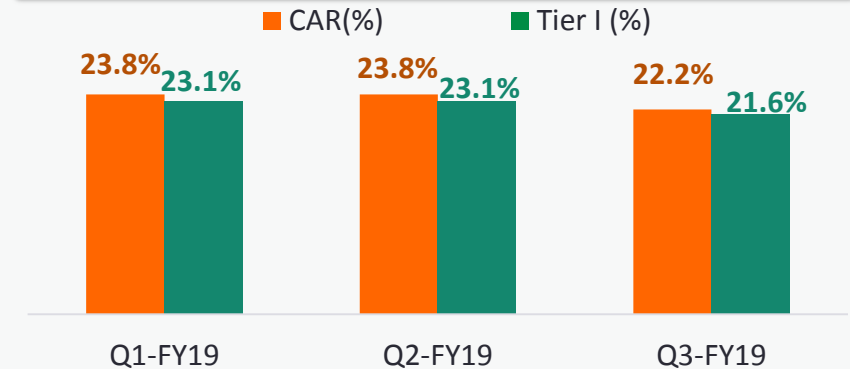
Cost to Income Ratio (%)



Liquidity Coverage Ratio (%)



Capital Adequacy Ratio (%)*



* CAR computation is as per RBI directive dated November 8, 2017 which provided exemption to all SFB with no capital charge on market and operational risk weighted asset.

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

Income Statement – USFB

| Particulars | Q3-FY19 | Q3-FY18 | YoY Growth | Q2-FY19 | QoQ Growth | 9M-FY19 | 9M-FY18 | YoY Growth |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|----------------|--------------|
| Interest Earned | 462.4 | 359.9 | 28.5% | 427.0 | 8.3% | 1295.7 | 1,041.1 | 24.5% |
| Other Income | 48.5 | 23.9 | 103.2% | 37.8 | 28.2% | 139.6 | 78.4 | 78.2% |
| Total Income | 510.9 | 383.8 | 33.1% | 464.8 | 9.9% | 1435.4 | 1,119.4 | 28.2% |
| Interest Expended | 182.0 | 142.6 | 27.6% | 165.8 | 9.8% | 509.0 | 454.9 | 11.9% |
| Operating Expenses | 256.0 | 167.0 | 53.3% | 231.5 | 10.6% | 701.9 | 477.5 | 47.0% |
| Provisions and Contingencies | 27.5 | 44.4 | (38.0%) | 23.5 | 17.0% | 89.0 | 245.4 | (63.7%) |
| Total Expenditure | 466.5 | 353.9 | 31.5% | 420.8 | 10.6% | 1299.9 | 1,177.7 | 10.4% |
| Net profit for the period | 45.4 | 29.9 | 51.9% | 44.0 | 3.1% | 135.5 | (58.3) | NA |

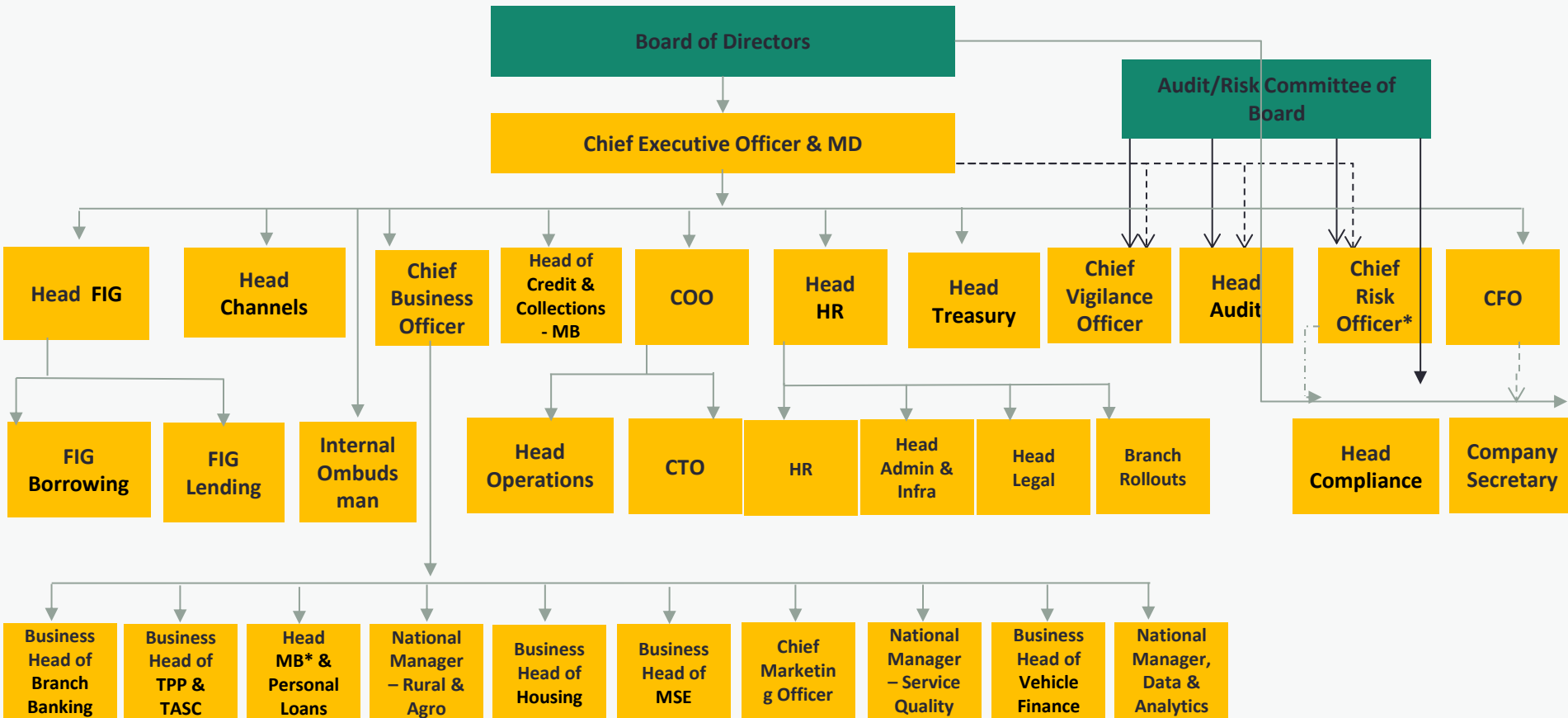
Note: All financials given in this presentation are on I-GAAP basis unless specified. These are for informational purpose only

Balance Sheet – USFB

| Particulars | Dec-18 | Sep-18 | Dec-17 |
|---|------------------|-----------------|----------------|
| CAPITAL AND LIABILITIES | | | |
| Capital | 1,640.0 | 1,640.0 | 1,640.0 |
| Reserves and Surplus | 129.1 | 97.0 | (58.2) |
| Deposits | 5,375.6 | 4,188.1 | 2,437.0 |
| Borrowings | 3,593.0 | 4,186.9 | 4,435.4 |
| Other Liabilities and Provisions | 317.3 | 271.7 | 234.4 |
| TOTAL | 11,055.10 | 10,383.7 | 8,688.6 |
| ASSETS | | | |
| Cash and Balances with Reserve Bank of India | 236.0 | 196.0 | 160.0 |
| Balance with Banks and Money at Call and Short Notice | 198.1 | 341.2 | 273.8 |
| Investments | 1,125.1 | 1,330.3 | 1,079.5 |
| Advances | 8,969.6 | 8,036.6 | 6,711.3 |
| Fixed Assets | 271.3 | 252.1 | 183.9 |
| Other Assets | 255.1 | 227.5 | 280.1 |
| TOTAL | 11,055.1 | 10,383.7 | 8,688.6 |

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

Corporate Organization Structure



*MB stands for Micro Banking

Thank You!