

USFB/CS/SE/2025-26/111
January 03, 2026
To,

National Stock Exchange of India Limited
 Listing Department
 Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra(E)
 Mumbai – 400 051

BSE Limited
 Listing Compliance
 P.J. Tower,
 Dalal Street, Fort, Mumbai – 400 001

Symbol: UJJIVANSFB
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 9 Months ended December 31, 2025:
Deposits:

Particulars	Dec 31, 2025	Dec 31, 2024	Y-o-Y	Sep 30, 2025	Q-o-Q
Total Deposits (₹ in crore)	42,219	34,494	22.2%	39,211	7.5%
CASA (₹ in crore)	11,533	8,662	33.1%	10,783	7.0%
CASA Ratio (%)	27.3%	25.1%		27.5%	
Credit-Deposit Ratio (%)	87.8%	88.3%		88.2%	

Gross Loan Book:

Particulars (₹ in crore)	Dec 31, 2025	Dec 31, 2024	Y-o-Y	Sep 30, 2025	Q-o-Q
Gross Loan Book*	37,055	30,466	21.6%	34,588	7.1%
<i>Group Loan (GL)</i>	13,685	13,663	0.2%	13,106	4.4%
<i>Individual Loan (IL)</i>	5,687	4,953	14.8%	5,464	4.1%
<i>Housing (incl. Micro Mortgage)</i>	9,560	6,393	49.6%	8,750	9.3%
<i>MSME</i>	2,863	1,694	69.0%	2,559	11.9%
<i>FIG</i>	2,661	2,257	17.9%	2,489	6.9%
<i>Vehicle Loan</i>	823	375	119.5%	656	25.5%
<i>Gold Loan</i>	557	115	385.2%	412	35.3%
<i>Agri Banking</i>	607	195	212.0%	510	19.1%
<i>Others^</i>	611	821	-25.7%	643	-5.1%

Total Secured Book (₹ in crore)	17,829	11,984	48.8%	16,173	10.2%
Secured Book (%)	48.1%	39.3%		46.8%	

Note: Individual Loan, MSME and Others^ include both secured and unsecured products. / *Includes IBPC/ Securitization of ₹163 as on Dec '25 | ₹174 crore as on Sep '25 | ₹199 crore as on Dec '24 / ^Includes, Staff Loan, OD-FD & others

Disbursements:

Particulars (₹ in crore)	Q3 FY26	Q3 FY25	Y-o-Y	Q2 FY26	Q-o-Q
Overall Disbursement	8,311	5,362	55.0%	7,932	4.8%
<i>Group Loan (GL)</i>	3,464	2,029	70.7%	3,131	10.6%
<i>Individual Loan (IL)</i>	1,224	857	42.9%	1,128	8.5%
<i>Housing (incl. Micro Mortgage)</i>	1,144	813	40.7%	1,073	6.6%
<i>MSME</i>	457	332	37.4%	508	-10.1%
<i>FIG</i>	895	596	50.1%	1,353	-33.8%
<i>Vehicle Loan</i>	274	161	70.2%	165	66.5%
<i>Gold Loan</i>	307	68	349.6%	214	43.4%
<i>Agri Banking</i>	125	78	60.4%	135	-7.2%
<i>Others</i> [^]	421	427	-1.4%	226	86.3%

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

Asset Quality:

Particulars	Dec 31, 2025	Sep 30, 2025	Dec 31, 2024
PAR (%)	3.98%	4.44%	5.36%
GNPA (%)	2.39%	2.45%	2.68%

Note: Write-off done in Q3FY26/Q2FY26/Q3FY25 are ₹119.6 Cr/₹219.7 Cr/₹41.7 Cr; ARC (in Non-Written off pool): Q3FY26/Q2FY26/Q3FY25: Nil / Nil / ₹208 Cr

Micro Banking (GL & IL) Bucket X Collections:

Particulars	Dec'25	Nov'25	Oct'25
Micro Banking (GL & IL) Bucket X Collection Efficiency	99.70%	99.63%	99.56%

The information with reference to Q3FY26 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