



## **Ujjivan reports a jump of 134% in its Net profit for FY2015-16**

- PAT grew by 133.83% to ₹177.21 crore in FY16 from ₹75.78 crore in FY15
- Gross AUM increased by 64.58% at ₹5388.60 crore with a repayment rate of 99.81% as on 31st March 2016

**Bengaluru, May 25, 2016:** Ujjivan Financial Services Ltd. [BSE: 539874; NSE: UJJIVAN] has announced its results for FY2015-16, their first results post listing.

### **Financial Highlights:**

- 🌱 Total Income of ₹1027.61 crore, growth of 67.94% over previous year
- 🌱 Operating Expense ratio decreased to 7.45% from 8.54%
- 🌱 Cost to income ratio decreased from 60.36% to 50.99%
- 🌱 GNPA at 0.15% and NNPA at 0.04%
- 🌱 RoA at 3.7% and RoE at 18.3%

Commenting on the results, **Mr. Samit Ghosh, Managing Director & CEO**, said, *“The healthy growth in our business is mainly due to enhanced scale of operations and improved productivity of existing staff. Additionally, continuous focus on reducing the costs helped us in reporting a 134% growth in our Net Profit.*

*This year we’ll be focusing in transition from an MFI to SFB and build all the required blocks for the same. We are excited about our recent investment in technology over next 5 years, sourced from IT giants for our proposed Small Finance Banking operations as it will help us support the high volume business and to meet security and compliance requirements of different regulatory authorities”.*

**Ms. Sudha Suresh, CFO** added, *“Our IPO including Pre-IPO placements received excellent investor interest which reflects the strong level of trust and credibility of the company and its management.*

*During the year, we maintained our focus to increase our business in MSE and Housing business while maintaining the growth in micro finance lending. The growth has been led by healthy disbursements and we are confident of creating a strong backbone for the upcoming Small Finance Bank.”*



## Operating Highlights

- 52.93% growth in Disbursement to ₹6,619.23 crore from ₹4,328.41 crore in PY
- 64.58% growth in Gross AUM to ₹5,388.6 crore over PY of ₹3,274.14
- 1.21 million new customers- 12% growth over PY
- MSE portfolio increased 2 times, contributing 12.5% of overall Gross AUM
- HL portfolio grew up to ₹20.7 crore from ₹0.32 crore in PY, post pilot in March 2015
- NII grew by 81.52% at ₹509.9 crore from ₹280.9 crore in the previous year*
- NIM increased to 12.3% from 11.6% in previous year*
- GNPA at 0.15% and NNPA at 0.04%*

## About Ujjivan Financial Services Limited:

Ujjivan Financial Services, a leading microfinance institution (MFI), started operations in Bangalore in 2005 and serves over 3.05 Million active customers through 469 branches and 8,049 employees spread across 209 districts and 24 states in India. Ujjivan's Gross AUM stands at ₹5388.6crore with a repayment rate of 99.81 % as on 31<sup>st</sup> March 2016.

Ujjivan also runs a robust financial literacy program and community development & disaster relief programs for customers in collaboration with Parinaam Foundation which is a non-profit organization. Web: [www.ujjivan.com](http://www.ujjivan.com) / Twitter: [UjjivanMFI](https://twitter.com/UjjivanMFI) | Facebook: [Ujjivanmicrofin](https://www.facebook.com/Ujjivanmicrofin)

## Safe Harbour

*Some of the statements in this document that are not historical facts are forward-looking statements. These forward-looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward- looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.*

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