

UJJIVAN/SE/2016-17/31

September 29, 2016

**National Stock Exchange of India Limited**  
Exchange Plaza, Bandra Kurla Complex,  
Bandra (East),  
Mumbai 400 051  
Kind Attention: Manager, Listing Department

**BSE Limited**  
P.J. Tower,  
Dalal Street  
Mumbai 400 001  
Kind Attention: Manager, Listing Compliance

**Trading Symbol: UJJIVAN**

**SCRIP CODE: 539874**

**Dear Sir/Madam,**

**Subject: Press Release**

We are enclosing a press release announcing that the Company heralds start of festive season with 0.75 per cent Interest Rate cut from Oct 1, 2016

The full version of the press release is being attached.


This disclosure is being made in compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We request you to please take the above on record.

Thanking You,

Yours faithfully,

For **Ujjivan Financial Services Limited**



**Sanjeev Barnwal**  
Company Secretary and Compliance Officer



**Ujjivan Financial Services Limited**

**Registered Office:** Grape Garden, No. 27, 3<sup>rd</sup> 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095  
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[www.ujjivan.com](http://www.ujjivan.com)

## **Ujjivan Financial Services heralds start of festive season with 0.75 per cent Interest Rate cut from Oct 1, 2016**

**Bengaluru, September 28, 2016:** Ujjivan Financial Services Limited, a leading pan-India microfinance institution, which is in process of transforming into a small finance bank, today announced a significant interest rate reduction of 75 bps (0.75 per cent) with effect from October 1, 2016.

The new interest rates for all Microfinance Loans have been lowered by 0.75 per cent. The rate for Individual Bazaar Loans, however, remains unchanged.

Speaking on the occasion, Mr. Samit Ghosh, MD, Ujjivan Financial Services said, “Ujjivan’s overall robust financial performance, lower borrowing costs and rapid progress in its transformation towards becoming a small finance bank, has helped us to reduce the interest rates on our products. We are equally happy to pass on the reduction of interest rate benefit to our valued customers at the onset of the long festive season as a bonanza offer to them”

Ujjivan’s predominant focus has been to cater to the unbanked urban financially weaker segment. However, over time, Ujjivan has substantially expanded its footprints in the semi-urban and rural geography across 24 states, especially in Karnataka, Tamil Nadu, West Bengal, Odisha, Delhi and Maharashtra and is now the largest Microfinance Institution in India by geography.

### **About Ujjivan Financial Services Limited:**

Ujjivan Financial Services, a leading microfinance institution (MFI), started operations in Bengaluru in 2005 and serves over 32.78 lakh active customers through 469 branches and 8,258 employees spread across 209 districts in 24 states in India.

Ujjivan’s Gross Loan Book stood at INR 5,850.87 crore with a repayment rate of 99.78 per cent, as on June 30, 2016.

Ujjivan also runs a robust financial literacy program and community development & disaster relief programs for its customers in collaboration with Parinaam Foundation, which is a non-profit organization.