

UJJIVAN/SE/2016-17/40

November 14, 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 Ujjivan Small Finance Bank Limited (a wholly owned subsidiary of Ujjivan Financial Services Limited) has received the final licence from Reserve Bank of India (RBI) to carry on Small Finance Bank (SFB) business in India subject to the terms and conditions as mentioned in RBI letter dated November 11, 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 same 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, 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru 560 095
Tel +91 80 4071 2121, Fax +91 80 4146 8700, CIN: U65999KA2004PLC035329, E-mail ID: ujjivan.blr@ujjivan.com

www.ujjivan.com



Ujjivan gets RBI nod to commence Small Finance Bank operations

Bengaluru, November 14 2016: Ujjivan Small Finance Bank Limited (a wholly owned subsidiary of Ujjivan Financial Services Limited) has received the final licence from Reserve Bank of India (RBI) to carry on Small Finance Bank (SFB) business in India subject to the terms and conditions as mentioned in RBI letter dated November 11, 2016.

“Ujjivan Small Finance Bank Limited”, is expected to commence banking operations in the first quarter of 2017 after receiving necessary approvals, registrations and licensing from various departments of RBI and other integrated agencies.

Commenting on the development, **Mr. Samit Ghosh, CEO & Managing Director, Ujjivan Financial Services Limited**, said, “It is a proud moment for all of us at Ujjivan, as this approval from RBI has taken us a step closer to our mission of providing comprehensive financial inclusion to the segments we wish to serve. As a bank, we will now provide the full range of services to the un-banked and under-banked in the 24 states we operate in. Our experience of functioning as an MFI for over a decade in the segments we have served will immensely benefit the future operations of Ujjivan Small Finance Bank Limited.

Currently, we are in the process of executing the final building blocks for the SFB and are testing our innovative technology, operations & mobility solutions created specifically for the SFB.”

The approval to set up a small finance bank comes at the backdrop of a profitable Q2 FY 2016-17 results. Ujjivan reported 89.69% increase in its Net Profit to INR 73.01 crore for the quarter ended 30th September 2016 and a gross loan book growth of 58.65% to INR 6,485.93 crore. Ujjivan has posted a profit after tax of Rs 144.4 crore for the half year ended 30th September 2016.

About Ujjivan Financial Services Limited:

Ujjivan Financial Services, a leading microfinance institution (MFI), started operations in Bengaluru since 2005 and serves over 32.79 lakh active customers through 469 branches and 8,880 employees spread across 209 districts and 24 states in India.

Ujjivan’s Gross Loan Book stood at 6,485.93 crore with a repayment rate of 99.78 per cent, as on Sep 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.



For further information, please contact:

Asha Gopal

PR, Media and Communications Manager
asha.gopal@ujjivan.com +91 9769917314

Ketchum Sampark:

Cijo Mathew- cijo.mathew@ketchumsampark.com +919986215777
Gayathri GK- gayathri.gk@ketchumsampark.com+918095964498