

# The Dawn of a New Era...







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## Awards and Accolades

Ujjivan has consistently been recognized for its excellence in providing customer centric services, a fulfilling career to its employees, social performance, transparency and innovations. Ujjivan received the prestigious "Microfinance Organization for the Year" award in 2011 and since 2009 it has always been recognized as 'Best Place to Work' in India. It has also been ranked among the 'Top 100 Innovative Companies'. In 2010, Ujjivan was awarded the 'Gold Social Performance Reporting' as well as 'MFI Transparency' awards.

## Some notable awards that Ujjivan has won over the past year include:

*Ujjivan was awarded the certificate of excellence in recognition of smart innovation at the Innovative 100 summit by Inc. India Magazine;*



*Ujjivan was ranked #1 amongst the best companies to work in the microfinance industry in 2015 by the Great Place to Work Institute in collaboration with The Economic Times.*



*Ujjivan was awarded the "Skoch Order-of-Merit" for qualifying as one of India's best in 2015 for capacity building and financial literacy.*



*Ujjivan received the PR Council of India- Chanakya Awards 2016 in the category- Corporate Citizen of the Year 2016 - for its outstanding contribution to the profession, industry and society at the PRCI 10th Global Communication Conclave at Kolkata.*



*The Forbes India Leadership Awards (FILA) was held on the evening of September 30, 2015 at the Grand Hyatt hotel in Mumbai. The awards recognize and honour outstanding business leaders from a wide spectrum of Indian entrepreneurs. Samit Ghosh won the Entrepreneur with Social Impact award. This award was for "setting up an institution that provides financial access to approximately 26 lakh of India's Urban and Semi-urban working poor, a majority of them women", and for providing "financial services to the wither to unbanked population in rural areas."*







AN EPIC  
STORY  
OF A  
WARRIOR

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## *Corporate Overview*



In our everyday lives, we see a lot of people and yet some we don't. In the context of the Indian society, we normally associate poverty with the typical Indian farmer; talk about urban migration and images of millions of educated young people leaving their homes and villages behind with the aspiration of seeking out bigger opportunities in metropolitan cities flash across our minds.

However, there is also a third category of people in our society - masses of impoverished and unskilled migrants, peddlers, construction workers, dhobiwalas, housemaids, wage labourers and many such people - people who once moved to the cities with dreams and aspirations like many of us. People whose dreams remained unfulfilled because they were left behind - unseen. While most of us did not as much as notice or hear them, one particular individual did. Mr. Samit Ghosh made it his dream to make millions of dreams come true. He chose to see them for what they are and that is what led to Ujjivan.

Ujjivan started operations as an NBFC in 2005 with the mission of providing a full range of financial services to the economically active poor who are not adequately served by financial institutions. Presently, Ujjivan's operations are spread across 24 states and union territories, and 209 districts across India, making it the largest MFI in terms of geographical spread. We serve over three million active customers through 469 branches with an employee strength of 8,049. As on March'16, our Gross Loan Book stands at ₹ 5,389 crore making us one of the leading providers of Microfinance in India.





Today, Ujjivan offers a diverse range of loan products to cater to the specific requirements of our customers. Our products can be classified under four broad categories, viz; Microfinance, MSE Finance, Agriculture and Animal Husbandry Finance and Housing Finance. MFI loans follow the Grameen model of lending which is a joint-liability group lending model. Depending on the end use, these broad categories of products can be further sub-divided into agricultural, education, home improvement, home purchase and livestock loans. MSE and Housing loans are both secured and unsecured higher ticket size loan products which are available for both existing and open market customers. Ujjivan has adopted an integrated approach to lending which combines a high customer touch-point typical of microfinance, with the technology infrastructure and related back-end support functions similar to that of a retail bank. This integrated approach has enabled it to manage increasing business volumes and optimize overall efficiencies. Ujjivan prides itself on being a customer centric organization, and this is reflected in our customer retention ratio, which is 86.3%. This approach has been recognized through accolades

such as the 'MIX 2013 Socially Transparent and Responsible (S.T.A.R.) MFI' award by MIX in 2013 and the 'Innovator in Responsible Business' award by Inc. India magazine in 2013.

For the past five consecutive years, Ujjivan has been ranked consistently among the top 25 companies to work for in India by the Great Places to Work® Institute in partnership with the Economic Times. For the year 2015, we were ranked 1<sup>st</sup> in the microfinance sector by the Great Places to Work® Institute.

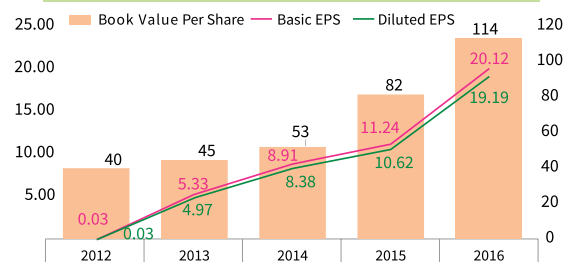
On October 7, 2015, Ujjivan received an in-principle approval from the RBI to set up a Small Finance Bank, placing it in a very select group of institutions to be recognized by the central bank for this institution creation. By virtue of being placed in a select group which has been granted this license, Ujjivan will transition from an institution that provided micro-credit for the unbanked and under-banked to offer a broader spectrum of products in the liabilities space such as savings, deposits and insurance, thus offering a full suite of banking products and services.



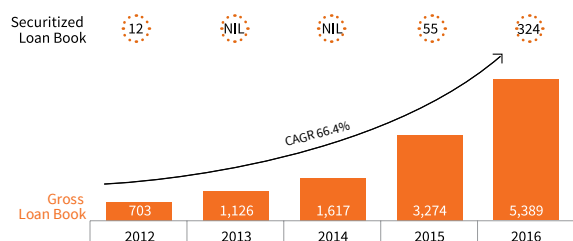
# Financial Highlights



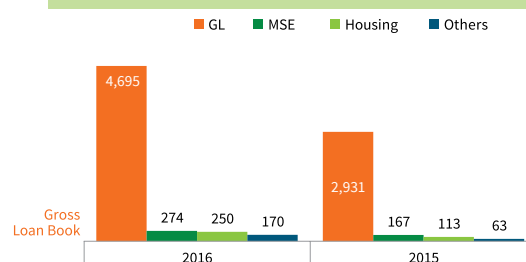
## Book Value Per share and EPS (in ₹)



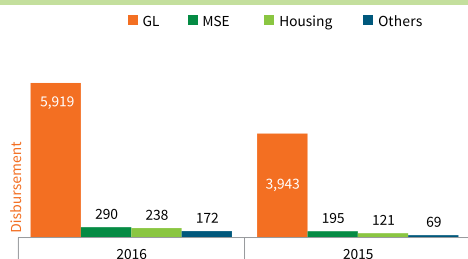
## Gross Loan Book & Securitized Loan Book (₹ in crore)



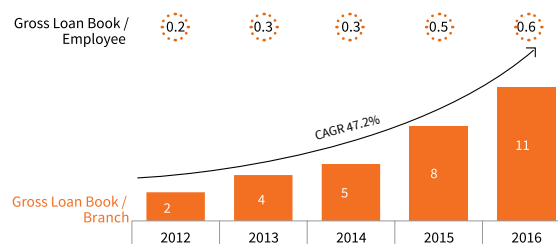
## Gross Loan Book-Segment Wise (₹ in crore)



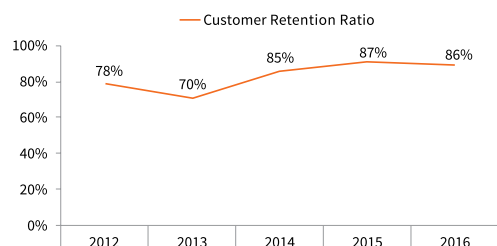
## Disbursement Segment Wise (₹ in crore)



## Gross Loan Book per Branch & Gross Loan Book per Employee (₹ in crore)



## Customer Retention Ratio



## Head Count & Staff Retention Ratio

