



Q4 OPERATIONAL HIGHLIGHTS FOR SFB SUBSIDIARY

The outreach of Utkarsh Small Finance Bank Limited (USFBL) expanded through 436 Banking Outlets [including 61 General Banking (GB) Outlets & 375 Micro Banking (MB) Outlets, besides 7 standalone Retail Assets business locations, which shall soon be merged with the Banking Outlets] in 139 Districts of 11 States pan India.

As per the Audited figures, as at the close of the FY2018-19, the Microfinance outreach had 2.0 Mn. active clients with Loan Portfolio of ₹41,387.0 Mn. The Retail Assets Business (including MSME Loans) had 10,868 active client base with Loan Portfolio of ₹1,649.3 Mn and Housing Loan Business had 554 active client base with Loan Portfolio of ₹382.0 Mn. The total Loans & Advances Portfolio of USFBL was ₹47,409.4 Mn, as on March 31, 2019. Total number of active accounts in the liability business were 2,01,960 with ₹37,913.9 Mn of Deposits base.

A comparative summary of the operational highlights of the Bank is as below:

OUTREACH	As on Mar 31, '19	As on Dec 31, '18	As on Mar 31, '18
Microfinance Outreach			
No. of States	10	10	10
No. of Districts	120	120	110
No. of Micro Banking (MB) Outlets	375	375	111
No. of Micro Finance (MF) Outlets	-	-	241
Total No. of Centres	1,23,039	1,10,592	1,01,082
Total No. of Groups	5,22,407	4,68,346	3,84,051
Active Client Base	20,00,214	18,26,152	15,12,377
Loan Portfolio Outstanding (₹ in Mn)#	41,387.0	33,984.2	28,424.8
<i>*(Including Managed Portfolio)</i>	<i>124.99</i>	<i>301.55</i>	<i>1,037.7</i>
<i>*(Including Business Correspondent Business)</i>	<i>609.9</i>	-	-
Retail Assets including Micro, Small & Medium Enterprises Loans			
No. of States	10	10	8
No. of Districts	40	40	32
No. of MSME Business Locations	46	45	35
Active Client Base	10,868	10,810	13,214
Loan Portfolio Outstanding (₹ in Mn)	1,649.3	1,438.4	1,034.1
Housing Loans			
No of States	7	7	6
No. of Districts	18	18	18
No. of Housing Business Locations	18	18	18
Active Client Base	554	474	300
Loan Portfolio Outstanding (₹ in Mn)	382.0	303.1	152.3
Wholesale Lending Business			
Active Client Base	23	21	19
Loan Portfolio Outstanding (₹ in Mn)	2,725.5	2,744.6	2,467.4
Liabilities Business			
No. of States	11	11	11
No. of Districts	48	47	45
No. of General Banking Outlets	61	56	53
Total No. of Accounts	2,01,960	1,38,304	34,945
Total Deposits base (₹ in Mn)	37,913.9	30,506.8	21,938.7
Overdraft against Fixed Deposit (₹ in Mn)	1,265.6	344.03	-
Number of ATMs			
On-site ATMs	88	74	58
Off-site ATMs	36	36	29
TOTAL	124	110	87





Employee Base:

Number of Employees	As on Mar 31,'19	As on Dec 31,'18	As on Mar 31,'18
A. Utkarsh CoreInvest Ltd. Total	6	6	3
B. Utkarsh Small Finance Bank Total	6,282	6,171	5,142
<i>Micro Banking Vertical</i>	<i>4,289</i>	<i>4,214</i>	<i>3,475</i>
<i>Retail Assets Vertical</i>	<i>323</i>	<i>348</i>	<i>532</i>
<i>Liabilities Vertical</i>	<i>824</i>	<i>776</i>	<i>601</i>
<i>Others including Support & Control Teams</i>	<i>846</i>	<i>833</i>	<i>534</i>
C. Utkarsh Welfare Foundation Total	23	29	32
Grand Total (Utkarsh) (A+B+C)	6,311	6,206	5,177

- **Corporate Social Responsibility (CSR) Initiatives:** Utkarsh Welfare Foundation (UWF) further increased the beneficiary outreach as below:

Initiatives' Particulars	As on Mar 31,'19	As on Dec 31,'18	As on Mar 31,'18
Financial Awareness Program			
No. of Programs	13,521	12,385	9, 236
No. of Beneficiaries Outreach	3,11,086	2,90,429	2, 37, 302
Health Program			
No. of Regular Poly Clinics	816	786	643
No. of Locations Covered	08	08	08
No. of Beneficiaries Outreach	82,423	76,415	55,157
No. of Mobile Van Poly Clinics	972	897	682
No. of Locations Covered	15	20	15
No. of Beneficiaries Outreach	1,69,342	1,51,840	1,15, 494

Milestones in Liabilities Business during Q4:

- **Over 2,00,000 Active Number of Accounts:** USFBL crossed the milestone of having more than 2,00,000 active number of Bank Accounts including Savings, Current and Term Deposits (TD) in which, the total number of Savings Bank Accounts were 1,64,696 as on March 31, 2019.
- **Landmark Achievement in Portfolio Outstanding & Deposit Base:** USFBL crossed the milestone of ₹3,700 crore of Deposit Base during Q4.
- **Instant Bill Payments with BBPS:** The bill payment facility now is available through BBPS (Bharat Bill Payment System) for Utility (Gas, electricity, water, DTH) and Telecom billers in General Banking Outlets.
- **POS (Point of Sale) Terminal Machine Installed:** The Bank has installed 100 POS Terminal Machines in the month of January and achieved a milestone of having 625 Total number of POS Terminal Machine (under Referral Model) during the FY2019.
- **FD & RD Booking through Online Channel:** USFBL achieved a milestone of **10 crore FDs** done through online channel as of March 31, 2019.

Milestones in Micro Banking during Q4:

- **Landmark Achievement in JLG Portfolio Outstanding:** USFBL crossed the milestone of crossing ₹4,100 crore of JLG Portfolio Outstanding alongwith having more than 20 lakh Active Clients by March 31, 2019.
- **Disbursed over 24,000 JLG Swachhata Loans in Q4:** After launching the 'Utkarsh Swachhata Loan' product on March 16, 2018, the Bank disbursed a total of 24,106 loans





of ₹25,000 each amounting to over ₹60.26 crore till March 31, 2019.

- **Savings Bank Account through Micro Banking Outlets:** USFBL crossed the milestone of having more than 1,00,000 Active Savings Bank Accounts through Micro Banking Outlets till March 31, 2019.
- **Robotics Process Automation – Customer details entry in CBS:** To increase the speed of data entry with accuracy, Robotics Process Automation (RPA) has been launched on February 28, 2019 for JLG customers sourced through Business Correspondents (BC).

Marketing and Branding Initiatives during Q4:

- **2nd Position in Facebook Followers among all Small Finance Banks (SFBs):** USFBL crossed the milestone of having 2nd Position in Facebook Followers among all SFBs with 1,28,000 followers on its Facebook Page.
- **Social Media Campaigns:** The Bank also organised Social Media Campaigns with the themes as #DoSaalBemisaal for January 2019, #SaveWisely for February 2019 and #BharoUmeedonMeinRang for March 2019.

Events / Conferences / Seminars during Q4:

- **Utkarsh received Excellence Award, 2019:** USFBL won the “**Excellence Award**”, 2019 in **7th MiNE (Microfinance & NBFCs Exhibition cum Conference) India Summit**. **Mr. Pankaj Singh**, Zonal Head- Credit and **Mr. Sudhir Dubey**, Zonal Head- Micro Banking received the award on behalf of Utkarsh in the event at Hotel Eros International, Nehru Place, New Delhi on February 22, 2019. Mr. Venkat Krishnan, Chief Technology Officer (CTO) participated as a Panel Member of the session “**New Era Technologies for NBFCs & MFIs**” on February 22, 2019.
- **Utkarsh Celebrated its 2nd Banking Anniversary on Jan 23, 2019:** Utkarsh Celebrating its 2nd Anniversary of Banking Services on January 23, 2019. The Banking Operations had started on January 23, 2017.
- **Blood Donation Camp:** Utkarsh Welfare Foundation (UWF) organised a **Blood Donation Camp** with Utkarsh Small Finance Bank Ltd. (USFBL) at Pt. Deen Dayal Upadhyay Hospital, Varanasi on March 16, 2019.
- **Festivities:** Utkarsh celebrated the auspicious festival of Makar Sankranti on January 14, 2019 by organising Office Decoration in Corporate Office and all Zonal Offices. Many employee engaging fun filled activities and competitions, wherein employees participated with full enthusiasm, were organised.
- **Inauguration of Banking Outlets:** USFBL launched 5 new Banking Outlets pan India. This included 5 new GB Outlet (1 in Bihar, 1 in Jharkhand, 2 in Nct of Delhi, 1 in Uttar Pradesh). Hence, the pan India Banking Outlet outreach of USFBL as on March 31, 2019 was as under:

Status as on	States	Districts	General Banking Outlets	Micro Banking Outlets	Total Banking Outlets	Micro Finance Business Location	Total Business Locations
Mar 31, '19	11	141	61	375	436	0*	436
Mar 31, '18	11	125	53	111	164	241	405

*All Micro Finance business locations were converted into Micro Banking Outlets by July 31, 2018.

Note: The total number of standalone MSME Outlets as on March 31, 2019 stood at 7, thereby making a total of 443 (436+7) Business Locations of Utkarsh.



SUCCESS STORIES - as client speak “....”

It is very difficult for us to forget the unforeseen drought which ruined our entire agriculture crops and at the same time my cow had stopped giving milk which adversely affected my family's earnings.

I am Shiv Devi, a housewife; belongs to the city of Prayagraj (erstwhile Allahabad) in Uttar Pradesh. Because of less savings, it became very hard for us to feed our family.



One day a friend of mine told me about Utkarsh, a company providing income generating loans to women in Groups for taking up business activities. She helped me to meet an Utkarsh official, who motivated me to take up a small business with the help of an income generating loan. After knowing this, I discussed with my husband and we applied for the loan.



From our initial loan of ₹10,000/- we started a business of grocery shop and with subsequent loan of ₹15,000/- we increased the stock in the shop. The initial earnings from our shop were only ₹2,500 to ₹3,000/- per month which was not sufficient for our family.

To increase the sources of earnings, we decided to start an additional business of livestock by purchasing a milk cow and for that Utkarsh had granted us with a further

subsequent loan of ₹18,000/-. Our earnings from shop and selling milk got increased upto ₹9,000/- per month.

One & half years ago we availed a loan of ₹20,000/- in order to buy agriculture inputs and crops seeds for cultivation. It is the grace of the god that we have a good agriculture output now. My two daughters started pursuing their education in a good school and through selling of vegetables, grocery items, milk of cow and agriculture items under one roof, our family earnings has now reached upto ₹20,000/- per month.

Our lives came back on track but still we had to cover more distance. Recently, we purchased a new cow (calf) from our savings. We thank Utkarsh, which has supported us through financial aid when we needed it the most. Now we are settled in life and own our Pakka (Cemented) House.

Ms. Shiv Devi, a resident of Prayagraj is a client of USFBL's Prayagraj (Erstwhile, Allahabad) Branch.



EMPLOYEE SPEAK “...”

“I joined Utkarsh Micro Finance Pvt. Ltd. as Trainee Credit Officer (TCO) on December 01, 2014. With more than 4 years of experience at Utkarsh, I worked in three different districts and I was promoted as Branch Manager at Kakarmatta Branch. Here, I got wonderful opportunity to learn and develop myself professionally and personally as well.”

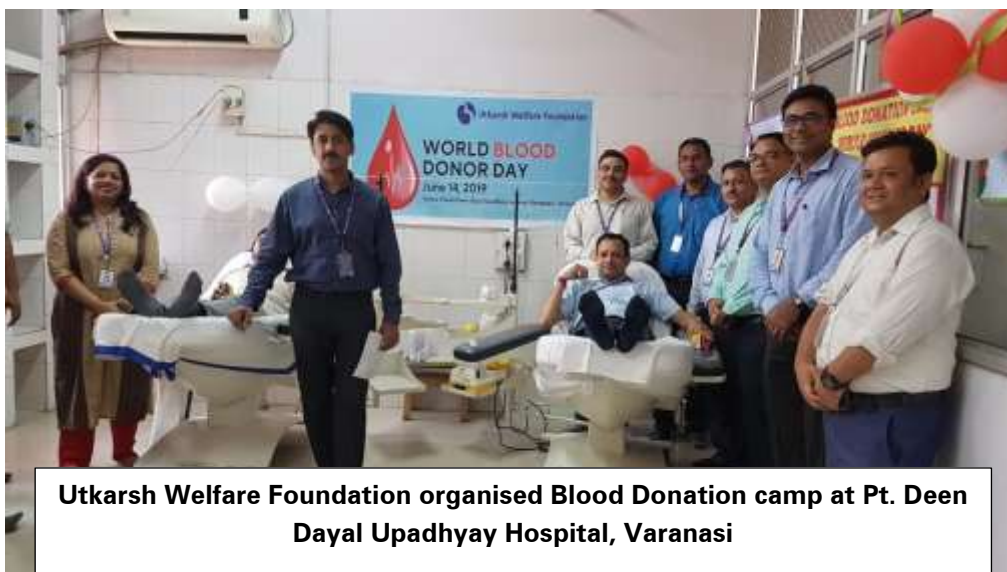
Utkarsh has provided me with an enabling environment which empowers expression and discussion of new ideas. Working with Utkarsh during its formative days has given me ample opportunity to gain suitable experience while also learning, reinventing and evolving myself, which has contributed to broadening of my personal and professional horizons.”

Excerpts from a talk with Ms. Shashi Pandey – Branch manager, Kakarmatta Branch at Varanasi.

PHOTO GALLERY: UTKARSH ACTIVITIES



USFBL receiving the “Excellence Award”, 2019 in 7th MiNE (Microfinance & NBFCs Exhibition cum Conference) India Summit



Utkarsh Welfare Foundation organised Blood Donation camp at Pt. Deen Dayal Upadhyay Hospital, Varanasi



UTKARSH IN NEWS

उत्कर्ष के खातों पर 7 फीसद ब्याज
 जागरण संवाददाता, वाराणसी : उत्कर्ष लघु वित्त बैंक ने अपने बचत खातों के ब्याज दर में संशोधित करते हुए सात प्रतिशत निर्धारित किया है। सावधि जमा पर ब्याज दर वॉरिंट नगरिकों के लिए 9.50 प्रतिशत वॉरिंटों के लिए 9 प्रतिशत किया गया है।

Jagaran

उत्कर्ष स्मॉल फाइनेंस बैंक का देश भर में अपनी बैंकिंग परिवारालन का दूसरा वर्ष पूर्ण

Aaj

बचत खातों पर सात प्रतिशत ब्याज
 उत्कर्ष लघु वित्त बैंक ने अपने बचत खातों के ब्याज दर में संशोधित करते हुए सात प्रतिशत निर्धारित किया है। सावधि जमा पर ब्याज दर वॉरिंट नगरिकों के लिए 9.50 प्रतिशत वॉरिंटों के लिए 9 प्रतिशत किया गया है।

Amar Ujala

उत्कर्ष बैंक ने बचत खातों पर सात प्रतिशत ब्याज निर्धारित किया
 डिजिट खातों की संख्या में हुई रिकॉर्ड वृद्धि

Jansandesh

2021 तक 1 करोड़ लोगों को वित्तीय सेवा प्रदान करना 'उत्कर्ष' का लक्ष्य
 बैंकिंग परिवारालन को वर्ष पूर्ण होने पर प्रबंध निदेशक गौरव सिंह ने विभागीय प्रशासकों के साथ चर्चा की

Kashivarta

Utkarsh Bank sanctions 88 pc loan to women entrepreneurs
 VARANASI: Utkarsh Small Finance Bank pays more emphasis on women empowerment and thus it sanctioned 88 per cent loan of its total loan to women entrepreneurs. Chair person under MSME and housing loan, talking to press conference...

Pioneer English

उत्कर्ष बैंक ने 2020 तक 25 लाख ग्राहकों का लक्ष्य रखा
 उत्कर्ष लघु वित्त बैंक ने वित्तीय वर्ष 2020 तक 25 लाख से ज्यादा वित्तीय ग्राहकों का लक्ष्य रखा है।

Hindustan

उत्कर्ष ने बैंकिंग सेवाओं का द्वितीय वित्तीय वर्ष किया पूरा

Jagruk Kashi

बैंकिंग के साथ स्वास्थ्य आर शिक्षा पर विशेष जोर
 उत्कर्ष लघु वित्त बैंक को बैंकिंग के साथ स्वास्थ्य आर शिक्षा पर विशेष जोर देना है।

Amar Ujala

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