

Ujjivan Small Finance Bank Limited

December 02, 2025

Credit Update

Per email intimation dated December 01, 2025, by Ujjivan Small Finance Bank Limited (USFBL or "the bank", rated 'CARE AA-; Stable'), the bank paid interest amounting to ₹2,73,94,477 on the due date, November 26, 2025, for ISIN INE551W08013. However, payments totalling ₹18,269 (net of TDS) to four debenture holders were returned due to error in their bank account details such as invalid IFSC codes and unknown end custom return, which were duly transferred to the designated escrow account on the due date. Intimation to debenture holders in such cases has been made by the bank.

CARE Ratings Limited (CareEdge Ratings) notes that: (1) USFBL had sufficient liquidity on the payment date, November 26, 2025. (2) Payment failures were caused by factors beyond the bank's control and not due to unwillingness or inability to meet obligations. (3) Unpaid amounts were transferred to a designated escrow account on November 26, 2025 (on the due date), in line with the Securities and Exchange Board of India's (SEBI's) circular dated November 18, 2024.

Name of security	ISIN	Amount to be paid	Due date of payment	Actual date of payment	Amount of payment made	Amount of payment returned / failed	Reasons for return/ failure of payment
Non-Convertible Debentures	INE551W08013	2,73,94,477	26-November-2025	26-November-2025	2,73,76,208	9,134.39	Invalid IFSC
						4,567.19	Unknown End Custom Return
						1,826.87	Invalid IFSC
						2,740.31	Invalid IFSC

For detailed press release of USFBL, please click [here](#).

Contact us

Media Contact Mradul Mishra Director CARE Ratings Limited Phone: +91-22-6754 3596 E-mail: mradul.mishra@careedge.in Relationship Contact Pradeep Kumar V Senior Director CARE Ratings Limited Phone: 044-28501001 E-mail: pradeep.kumar@careedge.in	Analytical Contacts Sanjay Agarwal Senior Director CARE Ratings Limited Phone: +91-22-6754 3500 E-mail: Sanjay.agarwal@careedge.in Priyesh Ruparelia Director CARE Ratings Limited Phone: +91 22 6754 1593 E-mail: priyesh.ruparelia@careedge.in Sudam Shrikrushna Shingade Associate Director CARE Ratings Limited Phone: +91 - 22 - 6754 3453 E-mail: sudam.shingade@careedge.in
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