



**Utkarsh Small Finance Bank**

**October 3, 2024**

**The BSE Limited  
543942, 958095, 959644, 968226, 975790**

**National Stock Exchange of India Limited  
UTKARSHBNK**

Dear Sir/Madam,

**Sub: Press Release**

Pursuant to Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed press release on *"Utkarsh Small Finance Bank Launches superCard\* & WhatsApp Banking to enhance Customer Experience"*

This is for your information and record.

For **Utkarsh Small Finance Bank Limited**

**Muthiah Ganapathy  
Company Secretary & Compliance Officer  
ICSI Membership No: F5674**



**Registered & Corporate Office**

Utkarsh Tower, NH-31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.

CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | 🌐 [www.utkarsh.bank](http://www.utkarsh.bank)



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*

## **Utkarsh Small Finance Bank Launches superCard\* & WhatsApp Banking to enhance Customer Experience**

**Mumbai, Oct 3, 2024: Utkarsh Small Finance Bank Limited (Utkarsh SFB), a leading provider of banking and financial services with a focus on financial inclusion, today announced the launch of two new products: superCard (Credit Card) and WhatsApp Banking.** Utkarsh SFB announced the launch of these products at a conference held today to announce their new brand ambassadors Ms. Mary Kom and Mr. Sunil Chhetri and the products launched were superCard and WhatsApp Banking service.

**Speaking on the occasion Mr. Parveen Kumar Gupta, Chairman Utkarsh Small Finance Bank said,** "Harnessing Technology for seamless Banking Experience is one of the significant step towards delightful customer service. The launch of WhatsApp Banking and superCard is a tailor made to enhance customer experience and provide for convenient banking services. This is sure to steer the Bank towards the right direction in redefining excellence in banking experience for our customers"

**Mr. Govind Singh, MD & CEO, Utkarsh Small Finance Bank speaking on the occasion said,** "We are dedicated to becoming the preferred financial institution for all customer segments. Our solutions are powered by technology and are designed to be sustainable, inclusive, and scalable. We are supported by a work culture that values passion, ethics, and corporate values. Our aim is to deliver the best customer experience. superCard and WhatsApp Banking Service marks a significant step in this direction. superCard offers exclusive, tailored made benefits such as Credit Card on UPI. Meanwhile, WhatsApp Banking provides everyday banking services directly to mobile phones, ensuring convenience and security."

Utkarsh Small Finance Bank's superCard offers a host of benefits, ranging from exclusive rewards to instant payments, designed to meet the modern lifestyle needs. superCard offers cash back on various card transactions as well as exciting rewards from the Bank's preferred partner merchants.

Utkarsh Small Finance Bank's WhatsApp Banking Service provides a convenient and secure way for customers to manage their accounts and perform various banking transactions. Through this service, users can access information such as account balances, recent transactions and brand details, as well as perform functions like fund transfers and bill payments. The aim is to offer a user-friendly platform that seamlessly integrates with the user's daily communication, allowing them to manage your finances effortlessly from anywhere.

Through this, users can access the following services:

1. **Account Balance:** This feature allows the customers to view their current available balance in their accounts.

\*super.money (a Flipkart company)



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*

2. **Mini Statement:** It allows the customers to view their last 10 transactions.
3. **Issue New Cheque Book:** Customers can place a request for Cheque Book. Post successfully completion a deferred CRM ticket will be created and same will be processed and dispatched to the customers as per existing flow.
4. **Block/Unblock Debit Card:** Customers can Temporary Block/Unblock their Debit Card. Also, it allows the customers to permanent block their Debit Card.
5. **View / Update Nominee Details:** Customers can view the Nominee updated in their Savings Account. To update Nominee, the script redirects the customers to Utkarsh Internet Banking to follow the update nominee process as per existing SOP.
6. **Locate Us:** This feature asks the customers to share their current location and suggest nearest Utkarsh SFB Branches.
7. **Raise Complaint:** This option will redirect the customers to Utkarsh SFB Website to lodge their complaints.

For more information on WhatsApp Banking, visit [WhatsApp Banking \(utkarsh.bank\)](https://www.utkarsh.bank) or simply send "Hi" to **9506941111**.

Utkarsh SFB, with a 967-branch strong banking outlets infrastructure, provides an array of financial products and services to its customers, which includes savings and current accounts, fixed deposits and recurring deposits. The Bank has kept pace with the evolving needs of their customers and offers them digital banking capabilities for an integrated banking experience through multiple channels such as Internet banking, Mobile banking, Unified Payment Interface (UPI), Merchant Payment Solutions – Utkarsh Vyapar, Debit cards, ATM/ Micro ATMs, Aadhar enable payment systems, Digital Onboarding of Savings, Fixed Deposits and Call Centre.

Utkarsh SFB aims to provide financial services to the underserved and unserved customer segments with micro-banking loans (JLG loans), while serving other segments of society with products and services including Business loans, personal loans, commercial vehicle and equipment loans (Wheels), MSME loans, housing loans and loan against property, credit cards amongst others. Also, the Bank provides facility to customers for opening a bank account without having to visit the branch through the tablet-based application assisted model, "Digi On-Boarding".

Utkarsh Small Finance Bank takes pride in its commitment to persistence, driving continuous growth and innovation. The bank remains responsible and ethical in its dealings, with inclusivity at the core of its approach. Striving for excellence in every aspect.

In a separate announcement, Utkarsh SFB also announced Mary Kom and Sunil Chhetri as their new brand ambassadors to drive the bank's communications to their growing community of customers and investors. Mary Kom's legacy as a trailblazer in Indian Women's Boxing and Sunil Chhetri's leadership in Indian Football make them aspirational figures. Their humility, perseverance, and ability to connect with people from all walks of life positions them

\*super.money (a Flipkart company)



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*

as relatable and trustworthy ambassadors for a brand like Utkarsh SFB, which caters to a diverse audience.

**About Utkarsh Small Finance Bank Limited:**

Utkarsh Small Finance Bank Limited (Utkarsh SFBL), incorporated on April 30, 2016, is engaged in providing banking and financial services with a focus on providing microfinance to the underserved and unserved segments. The Bank's micro-banking operations are focused in rural and semi-urban locations of the country while its general banking operations are spread across the country. The Bank commenced its operations on January 23, 2017, pursuant to the small finance banking license granted by Reserve Bank of India on November 25, 2016.

The Bank extends microfinance loans based on Joint Liability Group (JLG) model to individuals, other retail asset loans including Micro, Small and Medium Enterprise (MSME) Loans, Housing Loans (HL), Personal Loans, Commercial Vehicle Loans, Construction Equipment Loans and Wholesale Lending to borrowers.

The Bank offers a slew of digital services such as internet and mobile banking, Digi On-Boarding, UPI and an online account opening facility for clients, besides a range of ATMs and Micro ATMs for ease of transactions, amongst others. The Bank is headquartered at Varanasi, Uttar Pradesh.

**For media queries, please contact:**

**Ms. Meenakshi Vijay**

**Utkarsh Small Finance Bank Limited**

**Email: [meenakshi.vijay@utkarsh.bank](mailto:meenakshi.vijay@utkarsh.bank)**

**Mobile: +91 9823322290**

\*super.money (a Flipkart company)