



The BSE Limited

Scrip Code: 543942, 959644, 958226, 975790, 976203

National Stock Exchange of India Limited

NSE Symbol: UTKARSHBNK

Dear Sir/ Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Business Updates for the quarter & nine months ended December 31, 2024

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share following information for the quarter & nine months ended December 31, 2024:

Particulars	December 31, 2024	December 31, 2023	Change YoY	September 30, 2024	Change QoQ
<i>(In ₹ Crore unless specified otherwise)</i>	<i>(Provisional)</i>	<i>(Limited Review)</i>	<i>%</i>	<i>(Audited)</i>	<i>%</i>
Gross Loan Portfolio*	19,057	16,407	16.2%	19,101	(0.2)%
JLG Loan Portfolio*	9,737	9,852	(1.2)%	10,626	(8.4)%
Non-JLG Loan Portfolio	9,320	6,555	42.2%	8,475	10.0%
Total Deposits	20,172	15,111	33.5%	19,496	3.5%
CASA Deposits	3,973	3,016	31.7%	3,819	4.0%
Retail Term Deposits	10,163	7,228	40.6%	9,518	6.8%
Bulk Term Deposits	6,036	4,867	24.0%	6,159	(2.0)%
CASA Ratio (%)	19.7%	20.0%		19.6%	
CASA + Retail Term Deposits Ratio (%)	70.1%	67.8%		68.4%	

*Including IBPC issued by the Bank

Collection efficiency (excluding pre-payments, including NPA Portfolio) for Bank's Micro Banking loan portfolio was 87.7% for Q3, FY25.

Liquidity Coverage Ratio (LCR) stood at 184% as on December 31, 2024.

Please note that the numbers mentioned above as on December 31, 2024 are provisional unaudited numbers and are subject to review by the Joint Statutory Auditors of the Bank and also subject to approval of the Audit Committee and Board of Directors.

This is for your information and record.

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy

Company Secretary & Compliance Officer

Membership FCS 5674