



July 05, 2024

The BSE Limited	National Stock Exchange of India Limited
Phiroze Jeejeeboy Towers Dalal Street, Fort, Mumbai – 400001	5th Floor, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra East, Mumbai – 400 051
Scrip Code: 543942, 958095, 959644, 968226, 975790	NSE Symbol: UTKARSHBNK

Dear Sir/ Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business Updates for the quarter ended June 30, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share following information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 ended June 30, 2024:

Particulars	June 30, 2024	June 30, 2023	Change YoY	March 31, 2024	Change QoQ
<i>(In ₹ Crore unless specified otherwise)</i>	(Provisional)	(Limited Review)	%	(Audited)	%
Gross Loan Portfolio*	18,798	14,394	30.6%	18,299	2.7%
Total Deposits	18,163	13,967	30.0%	17,473	3.9%
CASA Deposits	3,453	2,719	27.0%	3,582	(3.6)%
Retail Term Deposits	8,729**	5,910	47.7%	7,968	9.5%
Bulk Term Deposits	5,980**	5,339	12.0%	5,922	1.0%
CASA Ratio (%)	19.0%	19.5%		20.5%	
CASA + Retail Term Deposits Ratio (%)	67.1%	61.8%		66.1%	

*Including IBPC issued by the Bank

**As per change in regulatory norms, bulk deposits threshold considered as ₹3 crore for June 30, 2024 vs. ₹2 crore for earlier period. If we consider retail term deposit (RTD) threshold of <₹2 crore for Jun-24 as well then RTD as on Jun-24 is ₹8,595 crore, YoY RTD growth will be ~45%

Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 96.2% for Q1, FY25.

Provisional Liquidity Coverage Ratio (LCR) stood at 179% as on June 30, 2024.

Registered & Corporate Office:

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

CIN: U65992UP2016PLC082804 | Tel.: 0542-6605555 | Website: www.utkarsh.bank



Utkarsh Small Finance Bank

Please note that the numbers mentioned above as on June 30, 2024 are provisional unaudited numbers and is subject to review by the Joint Statutory Auditors of the Bank and also subject to approval of the Audit Committee and Board of Directors.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy

Company Secretary & Compliance Officer



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