



SE/2023-24/90

January 04, 2024

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

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business Updates for the quarter ended December 31, 2023

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share following information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 December 31, 2023:

Particulars <i>(In ₹ Crore unless specified otherwise)</i>	December 31, 2023 (Provisional)	December 31, 2022 (Audited)	Change YoY %	September 30, 2023 (Audited)	Change QoQ %
Gross Loan Portfolio*	16,408	12,543	30.8%	14,892	10.2%
Total Deposits	15,111	12,847	17.6%	13,965	8.2%
CASA Deposits	3,016	2,702	11.6%	2,785	8.3%
Retail Term Deposits	7,228	4,957	45.8%	6,448	12.1%
Bulk Term Deposits	4,867	5,188	(6.2)%	4,732	2.9%
CASA Ratio (%)	20.0%	21.0%		19.9%	
CASA + Retail Term Deposits Ratio (%)	67.8%	59.6%		66.1%	

*Including IBPC issued by the Bank

Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 96.3% for Q3, FY24.

Provisional Liquidity Coverage Ratio (LCR) stood at 195% as on December 31, 2023.

Please note that the numbers mentioned above as on December 31, 2023 are provisional unaudited numbers and is subject to approval of the Audit Committee and Board of Directors and also subject to review by the Joint Statutory Auditors of the Bank.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy
Company Secretary & Compliance Officer

Registered & Corporate Office:

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

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