



SE/2023-24/49

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 Sirs/ Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business Updates for the quarter ended September 30, 2023

Pursuant to regulation 30 and other applicable regulation(s), if any, of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Bank's Code of Conduct for Prohibition of Insider Trading and Code of Fair Disclosure and Conduct framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to share following information for the quarter ended September 30, 2023:

Particulars <i>(In Rs. Crore unless specified otherwise)</i>	September 30, 2023 (Provisional)	September 30, 2022 (Audited)	Change YoY %	June 30, 2023 (Limited Review)	Change QoQ %
Gross Loan Portfolio*	14,894	11,786	26.4%	14,394	3.5%
Total Deposits	13,965	11,737	19.0%	13,967	0.0%
CASA Deposits	2,785	2,605	6.9%	2,719	2.4%
Retail Term Deposits	6,448	4,285	50.5%	5,910	9.1%
Bulk Term Deposits	4,732	4,847	(2.4)%	5,339	(11.4)%
CASA Ratio (%)	19.9%	22.2%		19.5%	
CASA + Retail Term Deposits Ratio (%)	66.1%	58.7%		61.8%	

*Including IBPC issued by the Bank

Provisional Liquidity Coverage Ratio (LCR) stood at 157% as on September 30, 2023

Please note that the numbers mentioned above as on September 30, 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