



October 05, 2024

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| The BSE Limited Scrip Code: 543942, 958095, 959644, 968226, 975790 | National Stock Exchange of India Limited 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 & half year ended September 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share following information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 & half year ended September 30, 2024:

| Particulars <i>(In ₹ Crore unless specified otherwise)</i> | September 30, 2024 (Provisional) | September 30, 2023 (Audited) | Change YoY % | June 30, 2024 (Limited Review) | Change OoQ % |
|---|--|--|-----------------|--|-----------------|
| Gross Loan Portfolio* | 19,101 | 14,892 | 28.3% | 18,798 | 1.6% |
| Total Deposits | 19,496 | 13,965 | 39.6% | 18,163 | 7.3% |
| CASA Deposits | 3,819 | 2,785 | 37.1% | 3,453 | 10.6% |
| Retail Term Deposits | 9,518 | 6,448 | 47.6% | 8,729 | 9.0% |
| Bulk Term Deposits | 6,159 | 4,732 | 30.2% | 5,980 | 3.0% |
| CASA Ratio (%) | 19.6% | 19.9% | | 19.0% | |
| CASA + Retail Term Deposits Ratio (%) | 68.4% | 66.1% | | 67.1% | |

*Including IBPC issued by the Bank

Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 92.3% for Q2, FY25.

Provisional Liquidity Coverage Ratio (LCR) stood at 180% as on September 30, 2024.

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

A copy of this letter is being uploaded on the website of the Bank at <https://www.utkarsh.bank/investors/>.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy
Company Secretary & Compliance Officer
Membership FCS 5674