



Utkarsh Small Finance Bank

February 02, 2026

BSE Limited

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

National Stock Exchange of India Limited

Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Audio recording of earnings conference call with the investors and analysts held on February 02, 2026 - Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Ref: Earnings conference call with Investors and Analysts on February 02, 2026

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, the audio recording of earnings conference call with investors and analysts held on Monday, February 02, 2026 at 05:00 p.m. (IST) with respect to the Un-audited Financial Results for the quarter and nine months ended December 31, 2025 is available on the website of the Bank at the below link:

[Link for Audio](#)

The Investor Presentation of aforesaid call has already been submitted with the stock exchanges vide Bank's letter dated February 02, 2026, and the same is also available on the Bank's website at www.utkarsh.bank.in.

The transcript of aforesaid call will be submitted in accordance with the SEBI Listing Regulations.

This is for your information and records.

Yours faithfully,

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy
Company Secretary & Compliance Officer

Registered & Corporate Office

Utkarsh Tower, NH-31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.
CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | www.utkarsh.bank.in