August 04, 2025

BSE Limited

Scrip Code: 543942, 975790, 959644,

958226, 976203

Dear Sir/Madam,

National Stock Exchange of India Limited Symbol: UTKARSHBNK

Sub: Audio recording of earnings conference call with the investors and analysts held on August 04, 2025 - 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 August 04, 2025

Further to our letter dated July 30, 2025 and 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 today on Monday, August 04, 2025 at 16:00 hours (IST) with respect to the Un-audited Financial Results for the quarter ended June 30, 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 August 02, 2025, and the same is also available on the Bank's website at www.utkarsh.bank.

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

This is for your information and records.

Thanking You

Yours faithfully,
For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Company Secretary & Compliance Officer