



April 05, 2026

The BSE Limited**Scrip Code:** 543942, 975790, 959644, 976203**National Stock Exchange of India Limited****Symbol:** UTKARSHBNK

Dear Sir/ Madam,

Sub: Disclosure under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulation”) – Business Updates for the quarter and year ended March 31, 2026

Pursuant to SEBI Listing Regulations and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, please find below updates for the quarter and year ended March 31, 2026:

Particulars	Q4 FY26	Q4 FY25	Change YoY	Q3 FY26	Change QoQ
(In ₹ Crore unless specified otherwise)	(Provisional)	(Audited)	%	(Limited Review)	%
Disbursements					
Total Disbursements	4,207	3,235	30.1%	2,880	46.1%
JLG Disbursements	1,425	1,398	2.0%	901	58.2%
Non-JLG Disbursements	2,782	1,837	51.4%	1,979	40.6%
Advances					
Gross Loan Portfolio*	19,333	19,666	(1.7)%	18,306	5.6%
JLG Loan Portfolio*	5,789	9,207	(37.1)%	6,419	(9.8)%
Non-JLG Loan Portfolio	13,544	10,459	29.5%	11,888	13.9%
Portfolio Mix					
JLG : Non-JLG	30 : 70	47 : 53		35 : 65	
MB : Non-MB	38 : 62	49 : 51		41 : 59	
Secured : Unsecured	51 : 49	43 : 57		50 : 50	
Deposits					
Total Deposits	21,654	21,566	0.4%	21,087	2.7%
CASA Deposits	5,196	4,699	10.6%	4,611	12.7%
Retail Term Deposits	12,720	10,635	19.6%	12,586	1.1%
Bulk Term Deposits	3,738	6,232	(40.0)%	3,890	(3.9)%

Registered & Corporate Office

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

CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | 🌐 www.utkarsh.bank

Particulars	Q4 FY26	Q4 FY25	Change YoY	Q3 FY26	Change QoQ
(In ₹ Crore unless specified otherwise)	(Provisional)	(Audited)	%	(Limited Review)	%
Key Deposits Ratio					
CASA Ratio (%)	24.0%	21.8%		21.9%	
CASA + Retail Term Deposits Ratio (%)	82.7%	71.1%		81.6%	

*Including IBPC issued by the Bank

Micro-Banking Asset Quality – Financial Year 2025-26				
Particulars	Q4 FY26	Q3 FY26	Q2 FY26	Q1 FY26
X Bucket Collection Efficiency	99.7%	99.1%	98.6%	98.7%
SMA Pool %	1.3%	3.2%	4.9%	5.1%

Additional information

Bihar State – Micro-Banking CE (Q4 FY26)			
Particulars	Mar-26	Feb-26	Jan-26
X Bucket Collection Efficiency	99.8%	99.8%	99.7%

Liquidity Coverage Ratio (LCR) stood at 177% as on March 31, 2026.

Please note that the information with reference to Q4 FY26 / FY26 is provisional and subject to audit by the Joint Statutory Auditors of the Bank and approval of the Audit Committee and Board of Directors.

The disclosure will also be made available on the Bank's website i.e. www.utkarsh.bank.in

Yours faithfully,

For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Company Secretary & Compliance Officer

Place: Mumbai