



<b>The BSE Limited</b>	<b>National Stock Exchange of India Limited</b>
Scrip Code: 543942, 959644, 958226, 975790, 976203	NSE Symbol: UTKARSHBNK

Dear Sir/ Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business Updates for the quarter & year ended March 31, 2025**

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share following information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 & year ended March 31, 2025:

Particulars	March 31, 2025	March 31, 2024	Change YoY	December 31, 2024	Change QoQ
<i>(In ₹ Crore unless specified otherwise)</i>	<i>(Provisional)</i>	<i>(Audited)</i>	<i>%</i>	<i>(Limited Review)</i>	<i>%</i>
Gross Loan Portfolio*	19,666	18,299	7.5%	19,057	3.2%
JLG Loan Portfolio*	9,207	11,090	(17.0%)	9,737	(5.4%)
Non-JLG Loan Portfolio	10,459	7,209	45.1%	9,320	12.2%
Total Deposits	21,566	17,473	23.4%	20,172	6.9%
CASA Deposits	4,692	3,582	31.0%	3,973	18.1%
Retail Term Deposits	10,635	7,968	33.5%	10,163	4.6%
Bulk Term Deposits	6,238	5,922	5.3%	6,036	3.4%
CASA Ratio (%)	21.8%	20.5%		19.7%	
CASA + Retail Term Deposits Ratio (%)	71.1%	66.1%		70.1%	

\*Including IBPC issued by the Bank

X Bucket Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 99.1% for Q4, FY25.

Liquidity Coverage Ratio (LCR) stood at 193% as on March 31, 2025.

Please note that the numbers mentioned above as on March 31, 2025, 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