



Utkarsh Small Finance Bank

September 30, 2025

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

National Stock Exchange of India Limited
Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 30 read with Schedule III of the SEBI Listing Regulations, we hereby inform that the authorised Management Committee of the Bank at its meeting held today i.e., September 30, 2025, has approved a proposal for sale of NPA and written-off loans to Asset Reconstruction Company ("ARC") as listed below:

- Principal outstanding as on September 30, 2025 ₹24 Crore;
- Bank carries an overall provision of 100 % on the above.

Further, the Bank concluded the transaction via bilateral method for a consideration amounting to ₹11.40 Crore.

The Meeting commenced at 01:20 p.m. and concluded at 04:10 p.m.

The aforesaid disclosure is also available on the Bank's website i.e. www.utkarsh.bank.

This is for your information and record.

Thanking You

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