



March 31, 2026

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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI listing regulations)

In furtherance to our letter dated March 26, 2026 informing about the approval of the authorised Management Committee to proceed with transfer of Portfolio of Unsecured Stressed MFI Loans (NPA and written-off accounts) to Asset Reconstruction Company ('ARC'), and pursuant to the applicable provisions of the SEBI LODR, we would like to inform that upon conclusion of Swiss Challenge Method, the Bank has completed the transaction of transfer of portfolio of unsecured stressed MFI loans to ARC as detailed below:

Nature of accounts (Stressed Assets)	No. of A/c's	Aggregate Principal O/s as on 31.12.2025 in Cr	Considerati on (in cr)	Buyer
Pool 1 - Portfolio of Unsecured Stressed MFI Loans	2,92,030	₹.1,016.24	₹.133.10	Asset Reconstruction company India Limited (ARCIL)
Pool 2 - Portfolio of Unsecured Stressed MFI Loans	1,36,832	₹.474.75	₹.62.19	Shriram Asset Reconstruction Private Limited (SARC)

This disclosure will also be available on the website of the Bank i.e. www.utkarsh.bank.in.

This is for your information and records.

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy
Company Secretary

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