



Utkarsh CoreInvest Limited
(Formerly Utkarsh Micro Finance Limited)

April 02, 2026

The BSE Limited
Phiroze Jeejeeboy Towers
Dalal Street, Fort
Mumbai – 400001

National Stock Exchange of India Limited
5th Floor, Exchange Plaza, C-1, Block G,
Bandra Kurla Complex (BKC)
Bandra (east) Mumbai – 400051

Dear Sir/ Madam,

Sub: Disclosure under Regulation 31(4) Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 ("SEBI SAST Regulations")

Pursuant to Regulation 31(4) of the SEBI SAST Regulations, Utkarsh CoreInvest Limited ("Company"), Promoter of Utkarsh Small Finance Bank Limited ("Bank") hereby confirm that the Company have not made any encumbrance, directly or indirectly, on the equity shares of the Bank during the financial year 2025-26.

Kindly take the same on record.

Yours faithfully,
For Utkarsh CoreInvest Limited

Neeraj Kumar Tiwari
Neeraj Kumar Tiwari
Company Secretary
Membership No.12101



CC: Audit Committee of the Board, Utkarsh Small Finance Bank