



June 26, 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)

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the authorised Management Committee of the Bank at its meeting held today i.e., June 26, 2026, has approved a proposal for sale of NPA and written-off loans to ARC as listed below:

Nature of accounts (Stressed Assets)	No. of A/c's	Aggregate Principal O/s as on 31.03.2026	Reserve Price / Binding Offer	Starting Price for counter bid with 5% mark-up	Term of Sale
Pool 1 - Portfolio of Unsecured MFI Loans	1,67,271	Rs. 507.42 crore	Rs. 75.35 crore	Rs. 79.12 crore	100% Cash upfront / Cash + Security Receipts with minimum 50.50% in cash
Pool 2 - Portfolio of Unsecured MFI Loans	47,168	Rs. 143.12 crore	Rs. 20.04 crore	Rs. 21.04 crore	100% Cash upfront / Cash + Security Receipts with minimum 49.15% in cash
Pool 3 - Portfolio of Secured Commercial Vehicle & Construction Equipment Loans	288	Rs. 76.29 crores	Rs. 49.59 crore	Rs. 52.07 crore	100% Cash upfront / Cash + Security Receipts with minimum 55.80% in cash

We are simultaneously releasing a newspaper advertisement of Expression of Interest (EOI) as per applicable requirements.

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



We will separately intimate as and when the aforesaid proposed deal is completed.

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 & Compliance Officer