



June 30, 2026

**BSE Limited**  
**Scrip Code:** 543942, 975790, 959644,  
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 June 26, 2026 informing about the approval of the authorised Management Committee to proceed with transfer of Stressed Portfolio of Unsecured Stressed MFI Loans (NPA and written-off accounts) and Secured Commercial Vehicle & Construction Equipment Loans to Asset Reconstruction Company/s ('**ARC/s**'), 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 the afore-mentioned stressed portfolio to ARCs as detailed below:

<b>Nature of accounts (Stressed Assets)</b>	<b>No. of A/c's</b>	<b>Aggregate Principal O/s as on 31.03.2026 (in Rs. Crore)</b>	<b>Consideration (in Rs. Crore)</b>	<b>Buyer</b>
<b>Pool 1 - Portfolio of Unsecured MFI Loans</b>	1,67,271	507.42	79.92	Prasadiya ARC Limited (PARC)
<b>Pool 2 - Portfolio of Unsecured MFI Loans</b>	47,168	143.11	20.04	Asset Reconstruction company India Limited (ARCIL)
<b>Pool 3 - Portfolio of Secured Commercial Vehicle &amp; Construction Equipment Loans</b>	288	76.29	49.59	Asset Reconstruction company India Limited (ARCIL)



**Utkarsh Small Finance Bank**

This disclosure will also be available on the website of the Bank i.e. [www.utkarsh.bank.in](http://www.utkarsh.bank.in).

This is for your information and records.

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.in](http://www.utkarsh.bank.in)