



The BSE Limited

National Stock Exchange of India Limited

Scrip Code: 543942, 975790, 959644, 976203

Symbol: UTKARSHBNK

Dear Sir/ Madam,

**Sub: Disclosure under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulation”) – Business Updates for the quarter ended June 30, 2026**

Pursuant to SEBI Listing Regulations and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, please find below updates for the quarter ended June 30, 2026:

Particulars	Q1 FY27	Q1 FY26	Change YoY	Q4 FY26	Change QoQ
(In ₹ Crore unless specified otherwise)	(Provisional)	(Limited Review)	%	(Audited)	%
<b>Disbursements</b>					
Total Disbursements *	3,370	2,269	48.5%	4,207	(19.9)%
JLG Disbursements*	1,190	1,139	4.5%	1,425	(16.5)%
Non-JLG Disbursements	2,180	1,130	92.9%	2,782	(21.6)%
<b>Portfolio</b>					
Gross Loan Portfolio**	19,612	19,224	2.0%	19,332	1.4%
JLG Loan Portfolio**	5,480	8,578	(36.1)%	5,789	(5.3)%
Non-JLG Loan Portfolio	14,132	10,646	32.7%	13,543	4.3%
<b>Portfolio Mix</b>					
JLG : Non-JLG	28 : 72	45 : 55		30 : 70	
MB : Non-MB	37 : 63	47 : 53		38 : 62	
Secured : Unsecured	51 : 49	45 : 55		51 : 49	
<b>Deposits</b>					
Total Deposits	22,053	21,489	2.6%	21,654	1.8%
CASA Deposits	4,867	4,229	15.1%	5,196	(6.3)%
Retail Term Deposits	13,393	11,675	14.7%	12,720	5.3%
Bulk Term Deposits	3,794	5,585	(32.1)%	3,738	1.5%
<b>Key Deposits Ratio</b>					
CASA Ratio (%)	22.1%	19.7%		24.0%	
CASA + Retail Term Deposits Ratio (%)	82.8%	74.0%		82.7%	

**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



\*All eligible Micro banking disbursements from January 17, 2025 onwards are covered under the CGFMU Scheme.

\*\*Including IBPC issued by the Bank.

Micro-Banking Asset Quality					
Particulars	Q1 FY27	Q4 FY26	Q3 FY26	Q2 FY26	Q1 FY26
X Bucket Collection Efficiency	99.63%	99.69%	99.08%	98.62%	98.65%
SMA Pool %	1.20%	1.33%	3.18%	4.87%	5.10%

Liquidity Coverage Ratio (LCR) stood at 223% as on June 30, 2026.

Please note that the information with reference to Q1 FY27 is provisional and subject to review by the Joint Statutory Auditors of the Bank and approval of the Audit Committee and Board of Directors.

The disclosure will also be made available on the Bank's website i.e. [www.utkarsh.bank.in](http://www.utkarsh.bank.in)

Thanking You.

Yours faithfully,

For **Utkarsh Small Finance Bank Limited**

**Muthiah Ganapathy**

**Company Secretary & Compliance Officer**