Utkarsh Small Finance Bank

November 04, 2026

BSE Limited
Scrip Code: 543942, 975790, 959644, 976203, 978213

National Stock Exchange of India Limited
Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Audio recording of earnings conference call with the investors and analysts held on November 04, 2026 - Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Ref: Earnings conference call with Investors and Analysts on November 04, 2026

Further to our letter dated November 01, 2026 and pursuant to Regulation 30 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, the audio recording of earnings conference call with investors and analysts held on Wednesday, November 04, 2026 at 18:15 hours (IST) with respect to the Unaudited Financial Results for the quarter and half year ended September 30, 2026 is available on the website of the Bank at the below link:

Link

The Investor Presentation of aforesaid call has already been submitted with the stock exchanges vide Bank's letter dated November 03, 2026, and the same is also available on the Bank's website at www.utkarsh.bank.in.

The transcript of aforesaid call will be submitted in accordance with the SEBI Listing Regulations.p

This is for your information and records.

Yours faithfully,
For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Digitally signed by Muthiah Ganapathy
Date: 2026.11.04 21:32:01 +05'30'

Muthiah Ganapathy
Company Secretary & Compliance Officer