



July 21, 2026

BSE Limited

Scrip Code: 543942, 975790, 959644,
976203

National Stock Exchange of India Limited

Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Outcome of the Meeting held on Tuesday, July 21, 2026 and intimation of fixation of Record date in compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 30 and 51 and other applicable provisions of the SEBI Listing Regulations, we hereby inform that the meeting of the Capital Structuring and Fund Raise Committee ("Board Committee") of the Bank held on Tuesday, July 21, 2026, inter alia, considered and approved:

- i. The execution of a supplementary debenture trust deed to the Debenture Trust Deed dated June 26, 2020 entered into between the Bank and IDBI Trusteeship Services Limited, in its capacity as the debenture trustee.
- ii. Exercise of call option on August 13, 2026 ("Call Option") through redemption, at par, of 1,950 Rated, Listed, Unsecured, Redeemable, Lower Tier II Bonds (in the nature of Non-Convertible Debentures) aggregating up to ₹ 195 crores.

A notice under Regulation 15 of the Securities and Exchange Board of India (Issue and Listing of Non-convertible Securities) Regulations, 2021, as amended from time ("NCS Regulations"), in relation to the Call Option will be issued in due course to the debenture holders and Debenture Trustee, additionally copy of such notice will be provided to stock exchanges where such Non-Convertible Debentures are listed, in accordance with the applicable laws.

Further, pursuant to Regulation 60 (2) of SEBI Listing Regulations, please be informed that the Bank has fixed the record date for the Call Option as July 29, 2026.

The meeting commenced at 10:30 a.m. (IST) and concluded at 11:35 p.m. (IST).

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



Utkarsh Small Finance Bank

This disclosure is also available on the website of the Bank i.e. www.utkarsh.bank.in.

This is for your information and records.

Yours faithfully,

For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy
Company Secretary & Compliance Officer

CC: IDBI Trusteeship Services Limited

Universal Insurance Building,
Ground Floor, Sir P.M. Road,
Fort, Mumbai- 400 001

Registered & Corporate Office

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