



Utkarsh Small Finance Bank

December 31, 2025

BSE Limited

Scrip Code: 543942, 975790, 959644,
958226, 976203

National Stock Exchange of India Limited

Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Appointment of Mr. Ritesh Kumar as Chief Compliance Officer of the Bank

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we hereby inform that based on the recommendations of the Audit Committee and the Nomination and Remuneration Committee, the Board of Directors of the Bank vide circular resolution passed on December 31, 2025 approved the appointment of Mr. Ritesh Kumar as the Chief Compliance Officer (CCO) of the Bank in terms of the RBI Circular No. DoS.CO.PPG./SEC.02/11.01.005/2020-21 on Compliance functions in Banks and role of CCO dated September 11, 2020, for a period of three (3) years with effect from December 31, 2025.

The details required under Regulation 30 of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 are enclosed as Annexure - A.

The disclosure will also be available on the Bank's website at 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

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

Annexure A

Disclosure pursuant to Regulation 30 of SEBI Listing Regulations read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024

Name of Chief Compliance Officer	Mr. Ritesh Kumar
Reason for change	Appointment
Date of appointment and Term of appointment	Effective date of Appointment: December 31, 2025 Terms of appointment: Full Time Employment
Disclosure of relationship between Directors inter-se	Not Applicable
Brief Profile	<p>Mr. Ritesh Kumar is a Science Graduate (B.Sc.) from Bangalore University, Post-Graduate Management (MBA) from Patna University, CAIIB, and Post Graduate Diploma in Banking & Finance from NIBM, Pune. He has done his Certification in 'Risk in Financial Services' from IIBF, Mumbai & Certification in 'Risk in Financial Services' from CISI, London; Certificate in 'Market Risk Capital Charges- Internal Models & Regulatory Approaches' from NIBM, Pune and Certificate in 'Trade Finance', 'SME Financing' from IIBF etc.</p> <p>Mr. Ritesh Kumar has over 25 years of enriching experience in multiple banking domains. He commenced his career with Canara Bank as Probationary Officer and worked in Branch banking, Credit, Treasury, Trade Finance functions etc. Later, he worked with IDBI Bank Limited & Doha Bank QPSC in Risk Management functions for around 15 years. He also served as Chief of Internal Vigilance at Doha Bank QPSC.</p> <p>His last assignment before joining Utkarsh SFBL was with DCB Bank Limited as Deputy Chief Compliance Officer of the Bank, where he was overseeing the Assurance function, Compliance Advisory, Compliance Monitoring, Compliance Testing, etc.</p>

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