



**Utkarsh Small Finance Bank**

**November 15, 2025**

**BSE Limited**

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

**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 14, 2025 - 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 14, 2025**

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Further to our letter(s) dated November 11, 13 & 14, 2025 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 Friday, November 14, 2025 at 17:30 hours (IST) with respect to the Unaudited Financial Results for the quarter and half year ended September 30, 2025 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 14, 2025, and the same is also available on the Bank's website at [www.utkarsh.bank.in](http://www.utkarsh.bank.in).

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

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