



**Utkarsh Small Finance Bank**

**January 5, 2026**

**The BSE Limited**  
**Scrip Code: 543942, 958095, 959644,**  
**968226, 975790**

**National Stock Exchange of India Limited**  
**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 and nine months ended December 31, 2025**

Pursuant to SEBI Listing Regulations and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, please find below updates for the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 and nine months ended December 31, 2025:

Particulars	December 31, 2025	December 31, 2024	Change YoY	September 30, 2025	Change QoQ
(In ₹ Crore unless specified otherwise)	(Provisional)	(Limited Review)	%	(Limited Review)	%
Gross Loan Portfolio*	18,306	19,057	(3.9)%	18,655	(1.9)%
JLG Loan Portfolio*	6,419	9,737	(34.1)%	7,613	(15.7)%
Non-JLG Loan Portfolio	11,888	9,320	27.5%	11,041	7.7%
Total Deposits	21,087	20,172	4.5%	21,447	(1.7)%
CASA Deposits	4,611	3,973	16.1%	4,482	2.9%
Retail Term Deposits	12,586	10,163	23.8%	12,257	2.7%
Bulk Term Deposits	3,890	6,036	(35.6)%	4,707	(17.4)%
CASA Ratio (%)	21.9%	19.7%		20.9%	
CASA + Retail Term Deposits Ratio (%)	81.6%	70.1%		78.1%	

\*Including IBPC issued by the Bank

**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)



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X Bucket Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 99.1% for Q3, FY26.

Liquidity Coverage Ratio (LCR) stood at 200% as on December 31, 2025.

Please note that the information with reference to Q3 FY26 is provisional and subject to review by the Joint Statutory Auditors of the Bank and approval of the Audit Committee and Board of Directors.

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

Yours faithfully,

For **Utkarsh Small Finance Bank Limited**

**Muthiah Ganapathy**  
**Company Secretary & Compliance Officer**

**Place:** Mumbai

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