

Integrated Governance**UTKARSH SMALL FINANCE BANK LIMITED****General information about company**

Scrip code	543942
NSE Symbol	UTKARSHBNK
MSEI Symbol	NA
ISIN	INE735W01017
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Reporting Quarter Type	Quarterly
Date of Quarter Ending	31-12-2025
Type of company	Equity
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is Applicable to the entity?	true
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	true
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	false
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	false
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	false
Risk management committee	true
Market Capitalisation as per immediate previous Financial Year	Top 1000 listed entities
Is SCORE ID Available ?	true
SCORE Registration ID	COMZ00200
Reason For No SCORE ID	
Type of Submission	Original
Remarks (website dissemination)	All eight grievances received through the SEBI SCORES portal have been duly responded to by the Bank. Out of them SEBI has disposed of six grievances.

Annexure I

Annexure I to be submitted by listed entity on quarterly basis

I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory										Disqualification of Directors under section 164 of the Companies Act, 2013																										
Whether the listed entity has a Regular Chairperson						true																														
Whether Chairperson is related to MD or CEO						Disqualification of Directors under section 164 of the Companies Act, 2013																														
Sr no.	Title(Mr/Ms)	Name of the Director	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director(in months)	No of Directorship in listed entities including this listed entity/Refer Regulation 17A of Listing Regulations	No of Independent Directorship in listed entities including this listed entity/Refer Regulation 17A(1) of Listing Regulations	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee	Reason for Cessation	Notes for not providing PAN												
1	Mr	Kshatrapati Shivaji	01185381	Non-Executive - Independent Director	Chairperson		false				Active	No		01-07-2025	01-07-2025		6	1	1	0	0															
2	Mr	Parveen Kumar Gupta	02895343	Non-Executive - Independent Director	Not Applicable		false				Active	No		01-09-2021	01-09-2021		52	3	3	6	2															
3	Mr	Ajay Kumar Kapur	00108420	Non-Executive - Independent Director	Not Applicable		false				Active	No		02-03-2021	02-03-2021		58	1	1	2	0															
4	Mrs	Kalpana Prakash Pandey	06715713	Non-Executive - Independent Director	Not Applicable		false				Active	No		29-04-2020	29-04-2025		68.02	1	1	2	0															
5	Mr	Muralidharan Rajamani	01690363	Non-Executive - Non Independent Director	Not Applicable		false				Active	No		02-03-2021	02-03-2021		58	2	1	2	1															
6	Mrs	Gauri Rushabh Shah	06625227	Non-Executive - Independent Director	Not Applicable		false				Active	No		01-06-2025	01-06-2025		7	1	1	1	1															
7	Mr	Govind Singh	02470880	Executive Director	Not Applicable	CEO-MD	false				Active	NA		30-04-2016	21-09-2024				1	0	1	0														
8	Mr	Pramod Kumar Dubey	10174154	Executive Director	Not Applicable		false				Active	NA		20-09-2024	20-09-2024	31-12-2025		1	0	0	0	Others														

Annexure I**II. Composition of Committees**

Disclosure of notes on composition of committees explanatory

Audit Committee Details

Whether the Audit Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	06625227	Gauri Rushabh Shah	Non-Executive - Independent Director	Chairperson	20-07-2025		
2	00108420	Ajay Kumar Kapur	Non-Executive - Independent Director	Member	31-05-2025		
3	06715713	Kalpana Prakash Pandey	Non-Executive - Independent Director	Member	23-10-2020		
4	02895343	Parveen Kumar Gupta	Non-Executive - Independent Director	Member	20-07-2025		

Nomination and remuneration committee

Whether the Nomination and remuneration committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	02895343	Parveen Kumar Gupta	Non-Executive - Independent Director	Chairperson	04-11-2021		
2	01690363	Muralidharan Rajamani	Non-Executive - Non Independent Director	Member	23-03-2022		
3	01185381	Kshatrapati Shivaji	Non-Executive - Independent Director	Member	20-07-2025		

Stakeholders Relationship Committee

Whether the Stakeholders Relationship Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01690363	Muralidharan Rajamani	Non-Executive - Non Independent Director	Chairperson	31-05-2021		
2	06715713	Kalpana Prakash Pandey	Non-Executive - Independent Director	Member	31-05-2021		
3	02470880	Govind Singh	Executive Director	Member	04-11-2021		

Risk Management Committee

Whether the Risk Management Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00108420	Ajay Kumar Kapur	Non-Executive - Independent Director	Chairperson	31-05-2021		
2	06715713	Kalpana Prakash Pandey	Non-Executive - Independent Director	Member	07-05-2020		
3	01185381	Kshatrapati Shivaji	Non-Executive - Independent Director	Member	20-07-2025		
4	10174154	Pramod Kumar Dubey	Executive Director	Member	16-01-2025	31-12-2025	Textual Information(1)

Text Block

Textual Information(1)

Due to Resignation from Directorship with effect from December 31, 2025.

Corporate Social Responsibility Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01690363	Muralidharan Rajamani	Non-Executive - Non Independent Director	Chairperson	31-05-2021		
2	00108420	Ajay Kumar Kapur	Non-Executive - Independent Director	Member	04-11-2021		
3	06715713	Kalpana Prakash Pandey	Non-Executive - Independent Director	Member	07-05-2020		

Other Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson					true	
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks
No records available						

Annexure I**III. Meeting of Board of Directors**

Disclosure of notes on meeting of board of directors explanatory							
Sr	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present*(All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	02-08-2025			true	8	8	5
2	06-09-2025	34		true	8	8	5
3	01-10-2025	24		true	8	8	5
4	08-10-2025	6		true	8	8	5
5	14-11-2025	36		true	8	8	5
6	13-12-2025	28		true	8	8	5

Annexure I

IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reson for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	02-08-2025				true	4	4	4	0
2	Audit Committee	05-09-2025	33			true	4	4	4	0
3	Audit Committee	14-11-2025	69			true	4	4	4	0
4	Audit Committee	06-12-2025	21			true	4	4	4	0
5	Nomination and remuneration committee	27-10-2025				true	3	3	2	0
6	Nomination and remuneration committee	08-11-2025	11			true	3	3	2	0
7	Nomination and remuneration committee	30-12-2025	51			true	3	3	2	0
8	Stakeholders Relationship Committee	01-08-2025				true	3	3	1	0
9	Stakeholders Relationship Committee	13-11-2025	103			true	3	3	1	0
10	Corporate Social Responsibility Committee	05-09-2025				true	3	3	2	0
11	Risk Management Committee	28-08-2025				true	4	4	3	0
12	Risk Management Committee	02-12-2025	95			true	4	4	3	0

Annexure I

Sr	V. Affirmations Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	true
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	true
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	true
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	true
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	true
9	Any comments/observations/advice of Board of Directors may be mentioned here:	

Annexure I

Sr	Subject	Compliance status
1	Name of signatory	Muthiah Ganapathy
2	Designation	Company Secretary and Compliance Officer

Details of Cyber security incidence

Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter	false	
Other details of cyber security incidence or breaches or loss of data event		
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event
No records available		

Signatory Details

Name of signatory	Muthiah Ganapathy
Designation of person	Company Secretary and Compliance Officer
Place	Mumbai
Date	27-01-2026

Investor Grievance Details

No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	8
No. of investor complaints disposed off during the Quarter	6
No. of investor complaints those remaining unresolved at the end of the Quarter	2

Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies- The details of acquisition of shares or voting rights in unlisted companies during the quarter in terms of sub-para 1 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies				
Sr.No.	Name of the unlisted company in which shares or voting rights have been acquired	Date of acquisition	Aggregate holding (% shares or voting rights) as at the end of the previous quarter	% shares or voting rights acquired during the quarter
No records available				

Disclosure of Imposition of Fine or Penalty The details of imposition of fine or penalty during the quarter in terms of sub-para 20 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Imposition of Fine or Penalty					
Sr.No.	Name of the authority	Nature and details of the action(s) taken or order(s) passed	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Details of the violation(s)/ contravention(s) committed or alleged to be committed	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible
No records available					

Disclosure of Updates to Ongoing Tax Litigations or Disputes The updates on tax litigations or disputes in terms of sub-para 8 of para B of Part A of Schedule III read with corresponding provisions of Annexure 18 of the Master Circular are given below:

Any Other Information for Disclosure of Updates to Ongoing Tax Litigations or Disputes				
Sr.No.	Name of the opposing party	Date of initiation of the litigation / dispute	Status of the litigation / dispute as per last disclosure	Current status of the litigation / dispute
No records available				