



Utkarsh Small Finance Bank

April 29, 2026

**BSE Limited**

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

Dear Sir/Madam,

**Sub: Information under Clause 2.2(b) of Chapter XIV of the SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025**

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In Compliance with Clause 2.2(b) of Chapter XIV of Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, issued by the SEBI, we submit herewith the information regarding the Bank's listed Non-Convertible Debt Securities as **Annexure A**.

The disclosure is also available on the Bank's website i.e. [www.utkarsh.bank.in](http://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) Sehmapur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.

CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | 🌐 [www.utkarsh.bank.in](http://www.utkarsh.bank.in)



Details

1. Listing Details

Sl. No	ISIN	Allotment date	Listing date	Listing quantity	First issue/ further issue	Exchange
1	INE735W08038	26/06/2020	03/07/2020	1,950	First Issue	BSE Limited
2	INE735W08053	28/06/2024	02/07/2024	20,000	First Issue	BSE Limited
3	INE735W08061	27/11/2024	29/11/2024	10,500	First Issue	BSE Limited

2. A hyperlink of 'Listing Notification by stock exchange' [final approval] hyperlink (downloadable):

Sl. No	ISIN	BSE Hyperlink
1	INE735W08038	<a href="https://www.bseindia.com/markets/marketinfo/dispnewnoticescirculars?page=20200702-24">https://www.bseindia.com/markets/marketinfo/dispnewnoticescirculars?page=20200702-24</a>
2	INE735W08053	<a href="https://www.bseindia.com/markets/marketinfo/dispnewnoticescirculars?page=20240702-26">https://www.bseindia.com/markets/marketinfo/dispnewnoticescirculars?page=20240702-26</a>
3	INE735W08061	<a href="https://www.bseindia.com/markets/marketinfo/dispnewnoticescirculars?page=20241129-41">https://www.bseindia.com/markets/marketinfo/dispnewnoticescirculars?page=20241129-41</a>

3. Details of record date:

In FY 2025-26:

Sl. No.	ISIN	Due Date	Record date	Interest/ redemption	Date of payment of Interest / Dividend / Redemption
1.	<b>INE735W08020:</b> Q1 FY26 Q2 FY26	30/06/2025 30/08/2025	16/06/2025 15/08/2025	Interest Interest and Redemption	27/06/2025* 30/08/2025
2.	<b>INE735W08038:</b> Q1 FY26 Q2 FY26 Q3 FY26 Q4 FY26	26/06/2025 26/09/2025 26/12/2025 26/03/2026	11/06/2025 11/09/2025 11/12/2025 11/03/2026	Interest Interest Interest Interest	26/06/2025 26/09/2025 26/12/2025 25/03/2026*



3.	<b>INE735W08053:</b>				
	Q1 FY26	28/06/2025	13/06/2025	Interest	27/06/2025*
	Q2 FY26	28/09/2025	13/09/2025	Interest	26/09/2025*
	Q3 FY26	28/12/2025	13/12/2025	Interest	26/12/2025*
	Q4 FY26	28/03/2026	13/03/2026	Interest	27/03/2026*
4.	<b>INE735W08061:</b>				
	Q1 FY26	27/05/2025	12/05/2025	Interest	27/05/2025
	Q2 FY26	27/08/2025	12/08/2025	Interest	27/08/2025
	Q3 FY26	27/11/2025	12/11/2025	Interest	27/11/2025
	Q4 FY26	27/02/2026	12/02/2026	Interest	27/02/2026

\* As per the Business Day Convention in accordance with the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and circulars issued by SEBI from time to time.

#### In FY 2026-27

Sl. No.	ISIN	Due Date	Record date	Interest/ redemption	Date of payment of Interest / Dividend / Redemption
1.	INE735W08038	26/06/2026	11/06/2026	Interest	Yet to be due
2.	INE735W08053	28/06/2026	13/06/2026	Interest	Yet to be due
3.	INE735W08061	27/05/2026	12/05/2026	Interest	Yet to be due

#### 4. Details of credit rating:

##### a) Current rating details:

ISIN	Name of the CRA	Credit rating	Outlook	Rating action (new, upgrade, downgrade , reaffirm)	Date of credit rating	Verification status of CRAs (verified/ not verified)	Date of verifica tion
INE735W 08038	ICRA Ratings Limited	A	Negative	Downgrade	August 12, 2025	NA.	NA.
INE735W 08053	ICRA Ratings Limited	A	Negative	Downgrade	August 12, 2025	NA.	NA.
INE735W 08061	CARE Edge Ratings	A	Negative	Reaffirmed	January 05, 2026	NA.	NA.

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**b) Earlier rating details (immediately previous ratings, if any):**

ISIN	Name of the CRA	Credit rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified/not verified)	Date of verification
INE735W08020	CARE Edge Ratings	A+	Stable	Reaffirmed	September 24, 2024	NA.	NA.
INE735W08038	ICRA Ratings Limited	A+	Stable	Reaffirmed	June 06, 2024	NA.	NA.
INE735W08053	ICRA Ratings Limited	A+	Stable	New	June 06, 2024	NA.	NA.
INE735W08061	CARE Edge Ratings	A+	Stable	New	October 31, 2024	NA.	NA.

**5. Payment Status:**a) Whether Interest payment/redemption payment made (yes/ no): **Yes**

b) Details of interest payments:

**IN FY 2025-26**

Sl. No.	Particulars	Details			
1.	ISIN	INE735W08038	INE735W08053	INE735W08061	INE735W08020
2.	Issue size (Rs. in crore)	195	200	105	15
3.	Interest Amount to be paid on due date:				
	Q1 FY26	6,14,38,356	5,54,52,055	2,79,06,986	39,55,508
	Q2 FY26	6,14,38,356	5,54,52,055	2,88,47,671	26,51,495
	Q3 FY26	6,07,70,548	5,48,49,315	2,88,47,671	NA.
	Q4 FY26	6,01,02,740	5,42,46,575	2,88,47,671	NA.

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4.	Frequency - quarterly/ monthly / yearly	Quarterly	Quarterly	Quarterly	Quarterly
5.	Change in frequency of payment (if any)	NA.	NA.	NA.	NA.
6.	Details of such change	NA.	NA.	NA.	NA.
7.	Interest payment record date: Q1 FY26: Q2 FY26: Q3 FY26: Q4 FY26:	11/06/2025 11/09/2025 11/12/2025 11/03/2026	13/06/2025 13/09/2025 13/12/2025 13/03/2026	12/05/2025 12/08/2025 12/11/2025 12/02/2026	16/06/2025 15/08/2025 NA. NA.
8.	Due date for interest payment (DD/MM/YYYY): Q1 FY26 Q2 FY26 Q3 FY26 Q4 FY26	26/06/2025 26/09/2025 26/12/2025 26/03/2026	28/06/2025 28/09/2025 28/12/2025 28/03/2026	27/05/2025 27/08/2025 27/11/2025 27/02/2026	30/06/2025 30/08/2025 NA. NA.
9.	Actual date for interest payment (DD/MM/YYYY): Q1 FY26 Q2 FY26 Q3 FY26 Q4 FY26	26/06/2025 26/09/2025 26/12/2025 25/03/2026*	27/06/2025* 26/09/2025* 26/12/2025* 27/03/2026*	27/05/2025 27/08/2025 27/11/2025 27/02/2026	27/06/2025 30/08/2025 NA. NA.
10.	Amount of interest paid (Net Interest Payment, net of TDS): Q1 FY26 Q2 FY26 Q3 FY26 Q4 FY26	5,52,94,520 5,52,94,520 5,46,93,493 5,40,92,465	4,99,30,308 4,99,43,856 4,94,07,800 4,88,63,955	2,51,16,287 2,59,62,904 2,59,62,904 2,59,62,904	36,04,564 24,16,011 NA. NA.



11.	Date of last interest payment: Q1 FY26: Q2 FY26: Q3 FY26: Q4 FY26:	26/03/2025 26/06/2025 26/09/2025 26/12/2025	27/03/2025 27/06/2025 26/09/2025 26/12/2025	27/02/2025 27/05/2025 27/08/2025 27/11/2025	28/03/2025 27/06/2025 NA. NA.
12.	Reason for non-payment/ delay in payment	NA.	NA.	NA.	NA.

\* As per the Business Day Convention in accordance with the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and circulars issued by SEBI from time to time.

c) Details of redemption payments:

**IN FY 2025-26**

Sr. No.	Particulars	Details
1.	ISIN	INE735W08020
2.	Issue size	₹15,00,00,000
3.	Interest Amount to be paid on due date (Gross Interest)	₹26,51,495*
4.	Frequency – quarterly/monthly	Quarterly
5.	Change in frequency of payment (if any)	NA
6.	Details of such change	-
7.	Interest payment record date	15.08.2025
8.	Due date for interest payment	30.08.2025
9.	Actual date for interest payment	30.08.2025
10.	Amount of interest paid (Net Interest Payment, net of TDS)	₹24,16,011*
11.	Date of last interest payment	27.06.2025
12.	Reason for non-payment/delay in payment	NA

\* Gross Interest payment ₹26,51,495; TDS deducted ₹2,35,484; Net interest payment made ₹ 24,16,011

6. Default history information: Have there been any defaults/ delays in servicing any other debt security issued by the issuer? If yes, details thereof:

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<b>Nature of the issue</b>	<b>Issue size</b>	<b>Due date of interest/ redemption (dd/mm/yyyy)</b>	<b>Actual payment date details (dd/mm/yyyy)</b>	<b>Default details</b>	<b>Verification status of debenture trustee (yes/ no)</b>	<b>Date of verification</b>
N.A						

