



**Utkarsh Small Finance Bank**

**January 08, 2026**

**BSE Limited**

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

**National Stock Exchange of India Limited**

**Symbol:** UTKARSHBNK

Dear Sir/Madam,

**Sub: Submission of Reconciliation of Share Capital Audit Report under Regulation 76  
of Securities and Exchange Board of India (Depositories and Participants)  
Regulations, 2018 for the quarter ended December 31, 2025**

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Pursuant to Regulation 76 of Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018, please find enclosed the Reconciliation of Share Capital Audit Report for the quarter ended December 31, 2025 received from M/s. BNP & Associates, Company Secretaries.

This disclosure will also be available on the website of the Bank 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) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.  
CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | 🌐 [www.utkarsh.bank.in](http://www.utkarsh.bank.in)

**RECONCILIATION OF SHARE CAPITAL AUDIT REPORT FOR THE QUARTER  
ENDED  
DECEMBER 31, 2025 PURSUANT TO REGULATION 76 OF SEBI (DEPOSITORIES  
AND PARTICIPANTS) REGULATIONS, 2018**

|     |  |  |                           |
|-----|--|--|---------------------------|
| 1.  | For Quarter Ended  | 31.12.2025   |                           |
| 2.  | ISIN   | INE735W01017   |                           |
| 3.  | Face Value   | Rs. 10/-   |                           |
| 4.  | Name of the Company  | Utkarsh Small Finance Bank Limited (“the Bank”)  |                           |
| 5.  | Registered Office Address  | Utkarsh Tower, NH - 31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh, 221105 |                           |
| 6.  | Correspondence Address   | As above   |                           |
| 7.  | Telephone and Fax Nos.   | Tel: 0542-6605555,<br>Fax: Not Applicable  |                           |
| 8   | Email Address  | secretarial.usfb@utkarsh.bank  |                           |
| 9.  | Name of the Stock Exchanges (“SE”) where the company’s Securities are listed:  | BSE Limited (“BSE”)<br>National Stock Exchange of India Limited (“NSE”)                              |                           |
|     |  | Number of Shares   | % of Total Issued Capital |
| 10. | Issued Capital   | 1,77,95,23,684   | 100.00%                   |
| 11. | Listed Capital (Exchange Wise)<br>(as per Company records)<br>BSE Limited and National Stock Exchange of India Limited | 1,77,95,23,684   | 100.00%                   |
| 12. | Held in dematerialised form in CDSL  | 34,30,75,021   | 19.28%                    |
| 13. | Held in dematerialised form in NSDL  | 1,43,64,48,663   | 80.72%                    |
| 14. | Physical   | 00   | 0.00%                     |
| 15. | Total No. of Shares (12+13+14)   | 1,77,95,23,684   | 100.00%                   |
| 16. | Reasons for differences if any, between (10&11), (10&15), (11&15)  | NIL  |                           |

17. Certifying the details of changes in share capital during the quarter under consideration as per table below:



| Particulars  | No. of shares | Applied / Not Applied for listing | Listed Stock Exchanges (Specify Names) | Whether intimated to CDSL | Whether intimated to NSDL | In-principle approval pending from Stock Exchanges (Specify Names) |
|--|---------------|-----------------------------------|--|---------------------------|---------------------------|--|
| Allotment of 677,913,784 Right Equity Shares to the eligible equity shareholders of the Bank of face value Rs. 10/- each, at a premium of Rs.4/- on right basis. | 677,913,784   | Yes                               | BSE and NSE                            | Yes                       | Yes                       | Nil  |

|     |  |                |
|-----|--|----------------|
| 18. | Register of Members is updated (Yes/No)  | Yes            |
| 19. | Reference of previous quarter with regard to excess dematerialized shares, if any:                               | Not Applicable |
| 20. | Has the Company resolved the matter mentioned in Point No. 19 above, in the current quarter? If not, reason why? | Not Applicable |

21. Mention the total no. of requests, if any, for demat confirmed after 21 days and the total no. of requests pending beyond 21 days with reasons for delay:

| Total no. of demat request   | No. of request | No. of shares | Reasons for delay |
|------------------------------|----------------|---------------|-------------------|
| Confirmed after 21 days      | Nil            | Nil           | Nil               |
| Pending for more than 21days | Nil            | Nil           | Nil               |

|     |   |  |
|-----|---|--|
| 22. | Name, Telephone & Fax No. of Compliance Officer of the company    | Mr. Muthiah Ganapathy – Company Secretary and Compliance Officer<br>Membership No. F5674<br>Tel: +91 9702244762<br>Fax: - muthiah.ganapathy@utkarsh.bank         |
| 23. | Name, Address, Telephone & Fax No., Regn No. of the certifying CS | Avinash Bagul, Partner<br>BNP & Associates – Company Secretaries<br><br>Address: 1st Floor, 101, Bholanath Chogle Residency, Babhai Naka, Opp Bhargava Hospital, |

# BNP & Associates

E-mail: support@bnpassociates.in  
Web: www.bnpassociates.in

|     |  |   |
|-----|--|---|
|     |  | Near Ram mandir, Borivali West, Mumbai - 400092<br>Mob No.: +91- 98200 09316<br>E-mail: ab@bnpassociates.in<br>FCS No. 5578/COP No. 19862   |
| 24. | Appointment of common agency for share registry work.<br>If yes (name & address) | KFin Technologies Limited (formerly KFin Technologies Private Limited)<br><br>Selenium, Tower B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Telangana<br><br>Tel No: 040-6716 2222/ 1800 345 4001<br>E-mail: <a href="mailto:inward.ris@kfintech.com">inward.ris@kfintech.com</a><br>SEBI Registration no.- INR000000221 |
| 25. | Any other detail that the auditor may like to provide:                           | Nil   |

For BNP & Associates  
Company Secretaries  
[Firm Regn. No. P2014MH037400]  
PR No. 7353/2025



Avinash Bagul  
Partner  
FCS No. 5578  
CP No. 19862  
UDIN: F005578G003192841

Date: January 8, 2026

Place: Mumbai