

Shareholding Pattern

Utkarsh Small Finance Bank Limited

General Information

Scrip code	543942
NSE Symbol	UTKARSHBNK
MSEI Symbol	NA
ISIN	INE735W01017
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-06-2026
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration

Searial No.	Particular	Yes / No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under 'Pledge'?	No	No		
8	Whether any shares held by promoters are encumbered under 'Non-Disposal Undertaking'?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Table I - Summary Statement holding of specified securities

Note : Data will be automatically populated from shareholding pattern sheet - Data Entry Restricted in this sheet																												
Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+ (V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities(XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X)As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)	Non- Disposal Undertaking (XV)	Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
								No of Voting (XIV) Rights									Total as a % of (A+B+C)	Shareholding (No. of shares) under										
								Class eg:X	Class eg:Y	Total								No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)		As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)
(A)	Promoter & Promoter Group	1	759272222			759272222	42.67%	759272222		759272222	42.67%			759272222	41.15%										759272222			
(B)	Public	279232	1020251462			1020251462	57.33%	1020251462		1020251462	57.33%		65507027	65507027	1085758489	58.85%									1020251462	0	0	0
(C)	Non Promoter-Non Public	0	0			0		0		0	0.00%			0											0			
(C1)	Shares underlying DRs	0	0			0		0		0	0.00%			0											0			
(C2)	Shares held by Employee Trusts	0	0			0	0.00%	0		0	0.00%			0	0.00%										0			
	Total	279233	1779523684			1779523684	100.00%	1779523684		1779523684	100.00%		65507027	65507027	1845030711	100.00%									1779523684	0	0	0

Searial No.	Category & Name of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (III)	No.of fully paid up equity shares held (IV)	No.Of Partly paid-up equity shares held (V)	No.Of shares underlying Depository Receipts (VI)	Total nos.shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No.Of Shares Underlying Outstanding convertible securities (XA)	No.of Shares Underlying Outstanding Warrants (XB)	No.Of Outstanding ESOP Granted (XC)	No.of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No.of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	Shareholding , as a % assuming full conversion of convertible securities(as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of(A+B+C2)	Number of Locked in shares (XIII))		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized for (XVIII)	Sub-categorization of shares		
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	Shareholding (No.of shares under												
											Class eg:X	Class eg:Y	Total								Sub - category (i)	Sub - category (ii)	Sub - category (iii)										
(h)	Sovereign Wealth Funds				1	315000			315000	0.02%	315000		315000	0.02%			0	0	315000	0.02%									315000	0	0	0	
(i)	NBFCs registered with RBI				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(j)	Other Financial Institutions				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(k)	Any Other (specify)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
	Sub-Total (B)(1)				13	170019776			170019776	9.55%	170019776		170019776	9.55%			0	0	170019776	9.22%									170019776	0	0	0	0
(2)	Institutions (Foreign)																																
(a)	Foreign Direct Investment				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(b)	Foreign Venture Capital Investors				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(c)	Sovereign Wealth Funds				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(d)	Foreign Portfolio Investors Category I				21	152275065			152275065	8.56%	152275065		152275065	8.56%			0	0	152275065	8.25%									152275065	0	0	0	0
	INDIA CAPITAL FUND LIMITED				1	53000000			53000000	2.98%	53000000		53000000	2.98%			0	0	53000000	2.87%									53000000	0	0	0	0
	MASSACHUSETTS INSTITUTE OF TECHNOLOGY				1	27857142			27857142	1.57%	27857142		27857142	1.57%			0	0	27857142	1.51%									27857142	0	0	0	0
	FLC INVESTCO, LLC				1	49157078			49157078	2.76%	49157078		49157078	2.76%			0	0	49157078	2.66%									49157078	0	0	0	0
(e)	Foreign Portfolio Investors Category II				2	59509231			59509231	3.34%	59509231		59509231	3.34%			0	0	59509231	3.23%									59509231	0	0	0	0
	COHESION MK BEST IDEAS SUB-TRUST				1	57142857			57142857	3.21%	57142857		57142857	3.21%			0	0	57142857	3.10%									57142857	0	0	0	0
(f)	Overseas Depositories (holding DRs) (balancing figure)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(g)	Any Other (specify)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
	Sub-Total (B)(2)				23	211784296			211784296	11.90%	211784296		211784296	11.90%			0	0	211784296	11.48%									211784296	0	0	0	0
(3)	Central Government / State Government(s)																																
(a)	Central Government / President of India				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(b)	State Government / Governor				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
	Sub-Total (B)(3)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(4)	Non-institutions																																
(a)	Associate companies / Subsidiaries				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%									0	0	0	0	
(b)	Directors and their relatives (excluding independent directors and nominee directors)				3	1201359			1201359	0.07%	1201359		1201359	0.07%			5474169	5474169	6675528	0.36%									1201359	0	0	0	0
(c)	Key Managerial Personnel				0	0			0	0.00%	0		0	0.00%			355970	355970	355970	0.02%									0	0	0	0	

Searial No.	Category & Name of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (III)	No.of fully paid up equity shares held (IV)	No.Of Partly paid-up equity shares held (V)	No.Of shares underlying Depository Receipts (VI)	Total nos.shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No.Of Shares Underlying Outstanding convertible securities (XA)	No.of Shares Underlying Outstanding Warrants (XB)	No.Of Outstanding ESOP Granted (XC)	No.of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No.of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	Shareholding , as a % assuming full conversion of convertible securities(as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of(A+B+C2)	Number of Locked in shares (XIII))		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized for (XVIII)	Sub-categorization of shares			
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	Shareholding (No.of shares under													
											Class eg:X	Class eg:Y	Total								Sub - category (i)	Sub - category (ii)	Sub - category (iii)											
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)				0	0			0	0.00%	0		0		0	0	0	0.00%											0	0	0	0		
(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'				0	0			0	0.00%	0		0		0	0	0	0.00%											0	0	0	0		
(f)	Investor Education and Protection Fund (IEPF)				0	0			0	0.00%	0		0		0	0	0	0.00%											0	0	0	0		
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs				271188	223485804			223485804	12.56%	223485804		223485804		160506	160506	223646310	12.12%											223485804	0	0	0	0	
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs				2955	240417685			240417685	13.51%	240417685		240417685		59516382	59516382	299934067	16.26%											240417685	0	0	0	0	
(i)	Non Resident Indians (NRIs)				1820	13408023			13408023	0.75%	13408023		13408023		0	0	13408023	0.73%											13408023	0	0	0	0	
(j)	Foreign Nationals				0	0			0	0.00%	0		0		0	0	0	0.00%											0	0	0	0	0	
(k)	Foreign Companies				4	53269594			53269594	2.99%	53269594		53269594		0	0	53269594	2.89%											53269594	0	0	0	0	
	OLYMPUS ACF PTE LIMITED				1	34201634			34201634	1.92%	34201634		34201634		0	0	34201634	1.85%											34201634	0	0	0	0	
(l)	Bodies Corporate				495	83419493			83419493	4.69%	83419493		83419493		0	0	83419493	4.52%											83419493	0	0	0	0	
	ZODIAC WEALTH ADVISORS LLP				1	23791078			23791078	1.34%	23791078		23791078		0	0	23791078	1.29%											23791078	0	0	0	0	
(m)	Any Other (specify)				2731	23245432			23245432	1.31%	23245432		23245432		0	0	23245432	1.26%											23245432	0	0	0	0	
		Clearing Members	Category		2	5			5	0.00%	5		5		0	0	5	0.00%											5	0	0	0	0	
		HUF	Category		2728	23045427			23045427	1.30%	23045427		23045427		0	0	23045427	1.25%											23045427	0	0	0	0	
		Trusts	Category		1	200000			200000	0.01%	200000		200000		0	0	200000	0.01%											200000	0	0	0	0	
	Sub-Total (B)(4)				279196	638447390			638447390	35.88%	638447390		638447390		65507027	65507027	703954417	38.15%											638447390	0	0	0	0	
	(B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				279232	1020251462			1020251462	57.33%	1020251462		1020251462		65507027	65507027	1085758489	58.85%											1020251462	0	0	0	0	
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder																																	
(1)	Custodian/DR Holder - Name of DR Holders (If Available)				0	0			0		0		0				0												0					
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021				0	0			0	0.00%	0		0				0	0.00%											0					
	Total NonPromoter-Non Public Shareholding (C)= (C)(1)+(C)(2)				0	0			0		0		0				0												0					
	Total (A+B+C2)				279233	1779523684	0	0	1779523684	100.00%	1779523684	0	1779523684	100.00%	0	0	65507027	65507027	1845030711	100.00%	0	0%	0	0%	0	0%	0	0%	0	0%	1779523684	0	0	

Searial No.	Category & Name of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (III)	No.of fully paid up equity shares held (IV)	No.Of Partly paid-up equity shares held (V)	No.Of shares underlying Depository Receipts (VI)	Total nos.shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No.Of Shares Underlying Outstanding convertible securities (XA)	No.of Shares Underlying Outstanding Warrants (XB)	No.Of Outstanding ESOP Granted (XC)	No.of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No.of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	Shareholding , as a % assuming full conversion of convertible securities(as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of(A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized for (XVIII)	Sub-categorization of shares		
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	Shareholding (No.of shares under	Sub - category (i)	Sub - category (ii)	Sub - category (iii)									
											Class eg:X	Class eg:Y	Total																				
	Total (A+B+C)				279233	1779523684			1779523684	100.00%	1779523684		1779523684	100.00%		65507027	65507027	1845030711	100.00%										1779523684	0	0	0	
Disclosure of notes on shareholding pattern																																	
Disclosure of notes in case of promoter holding in dematerialised form is less than 100 percentage																																	
Disclosure of notes in case of public share holding is less than 25 percentage																																	
Disclosure of notes on shareholding pattern for company remarks explanatory											Textual Information(1)																						

Text Block

[Textual Information\(1\)](#)

1. In terms of provisions of Section 12(2) of the Banking Regulation Act, 1949 (Banking Regulations) read with Gazette Notification DBR.PSBD. No.1084/16.13.100/2016-17 dated July 21, 2016 (Gazette Notification) and Reserve Bank of India Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies dated January 16, 2023 (RBI Guidelines), the voting rights of a Promoter of the Bank are restricted to 26% of the total voting rights in the Bank. 2. Multiple folios have been consolidated on the basis of PAN for the Public category. 3. The figure under Resident Individuals holding nominal value of share capital up to Rs.2 lakhs category and Resident Individuals holding nominal value of share capital in excess of Rs.2 lakhs category includes ESOPs granted to the employees for the purpose of computation of diluted share capital. 4. The shareholding of Mr. Sarju Simaria has been reclassified from the KMP category to the Director category consequent to his designation as Whole-time Director with effect from June 22, 2026. 5. In Annexure B statement showing foreign ownership limits, the Bank has considered sectoral/statutory cap prescribed by Government /Regulatory Authorities i.e., 74.00% out of which 49% is through automatic route.

Table VI - Statement showing foreign ownership limits

Particular	Approved limits(%)	Limits utilized(%)
As on shareholding date	74.00%	14.76%
As on the end of previous 1st quarter	74.00%	14.31%
As on the end of previous 2nd quarter	74.00%	23.56%
As on the end of previous 3rd quarter	74.00%	6.49%
As on the end of previous 4th quarter	74.00%	6.63%