

Shareholding Pattern

Utkarsh Small Finance Bank Limited

General Information

Scrip code	543942
NSE Symbol	UTKARSHBNK
MSEI Symbol	NA
ISIN	INE735W01017
Whether company is SME	false
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	31-12-2025
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	false

Declaration

Serial 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?	false	false	false	false
2	Whether the Listed Entity has issued any Convertible Securities ?	false	false	false	false
3	Whether the Listed Entity has issued any Warrants ?	false	false	false	false
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	true	false	true	false
5	Whether the Listed Entity has any shares against which depository receipts are issued?	false	false	false	false
6	Whether the Listed Entity has any shares in locked-in?	false	false	false	false
7	Whether any shares held by promoters are encumbered under 'Pledge'?	false	false		
8	Whether any shares held by promoters are encumbered under 'Non-Disposal Undertaking'?	false	false		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	false	false		
10	Whether company has equity shares with differential voting rights?	false	false	false	false
11	Whether the listed entity has any significant beneficial owner?	false			

Shareholding Pattern

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			Shareholder type	
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	No. of total Shares held (a)	As a % of total Shares held (b)	No. of total Shares held (a)	As a % of total Shares held (b)	No. of total Shares held (a)	As a % of total Shares held (b)	No. of total Shares held (a)	As a % of total Shares held (b)	No. of total Shares held (a)		As a % of total Shares held (b)	Sub - category (i)	Sub - category (ii)		Sub - category (iii)
											Class eg: X	Class eg: Y	Total																						
A Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																																			
(1)	Indian																																		
(a)	Individuals/Hindu undivided Family																																		
(b)	Central Government/ State Government(s)																																		
(c)	Financial Institutions/ Banks																																		
(d)	Any Other (specify)				1	759272222			759272222	42.67%	759272222	759272222	42.67%				759272222	41.01%									759272222								
	Utkarsh Coreinvest Limited	Bodies Corporate			1	759272222			759272222	42.67%	759272222	759272222	42.67%				759272222	41.01%									759272222						Promoter		
	Sub-Total (A)(1)				1	759272222			759272222	42.67%	759272222	759272222	42.67%				759272222	41.01%									759272222								
(2)	Foreign																																		
(a)	Individuals (NonResident Individuals/ Foreign Individuals)																																		
(b)	Government																																		
(c)	Institutions																																		
(d)	Foreign Portfolio Investor																																		
(e)	Any Other (specify)																																		
	Sub-Total (A)(2)																																		
	Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)				1	759272222			759272222	42.67%	759272222	759272222	42.67%				759272222	41.01%									759272222								
B Table III - Statement showing shareholding pattern of the Public shareholder																																			
(1)	Institutions (Domestic)																																		
(a)	Mutual Funds				2	7315382			7315382	0.41%	7315382	7315382	0.41%				7315382	0.40%									7315382	0	0	0					
(b)	Venture Capital Funds				0	0			0	0.00%	0	0	0.00%				0	0.00%									0	0	0	0					
(c)	Alternate Investment Funds				8	47398509			47398509	2.66%	47398509	47398509	2.66%				47398509	2.56%									47398509	0	0	0					
	SINGULARITY LARGE VALUE FUND III				1	28571428			28571428	1.61%	28571428	28571428	1.61%				28571428	1.54%									28571428	0	0	0					
(d)	Banks				1	1			1	0.00%	1	1	0.00%				1	0.00%									1	0	0	0					
(e)	Insurance Companies				7	118470048			118470048	6.66%	118470048	118470048	6.66%				118470048	6.40%									118470048	0	0	0					
	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED				1	50617809			50617809	2.84%	50617809	50617809	2.84%				50617809	2.73%									50617809	0	0	0					
	KOTAK MAHINDRA LIFE INSURANCE COMPANY LTD.				1	42142857			42142857	2.37%	42142857	42142857	2.37%				42142857	2.28%									42142857	0	0	0					
(f)	Provident Funds/ Pension Funds				0	0			0	0.00%	0	0	0.00%				0	0.00%									0	0	0	0					
(g)	Asset reconstruction companies				0	0			0	0.00%	0	0	0.00%				0	0.00%									0	0	0	0					
(h)	Sovereign Wealth Funds				1	315000			315000	0.02%	315000	315000	0.02%				315000	0.02%									315000	0	0	0					
(i)	NBFCs registered with RBI				1	150000			150000	0.01%	150000	150000	0.01%				150000	0.01%									150000	0	0	0					
(j)	Other Financial Institutions				0	0			0	0.00%	0	0	0.00%				0	0.00%									0	0	0	0					
(k)	Any Other (specify)				0	0			0	0.00%	0	0	0.00%				0	0.00%									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 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) As a % of (A+B+C2)	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			Shareholder type								
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying 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) As a % of (A+B+C2)	As a % of total Shares held (b)	As a % of total Shares held (b)	As a % of total Shares held (b)	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)	Shareholding (No. of shares) under		
											Class eg: X	Class eg: Y	Total																											Sub - category (i)	Sub - category (ii)	Sub - category (iii)
	Sub-Total (B)(1)				20	173648940			173648940	9.76%	173648940	173648940	9.76%			0	0	173648940	9.38%										173648940	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				23	111295000			111295000	6.25%	111295000	111295000	6.25%			0	0	111295000	6.01%									111295000	0	0	0	0										
	INDIA CAPITAL FUND LIMITED				1	44000000			44000000	2.47%	44000000	44000000	2.47%			0	0	44000000	2.38%									44000000	0	0	0	0										
	MASSACHUSETTS INSTITUTE OF TECHNOLOGY				1	27857142			27857142	1.57%	27857142	27857142	1.57%			0	0	27857142	1.50%									27857142	0	0	0	0										
(e)	Foreign Portfolio Investors Category II				4	98729850			98729850	5.55%	98729850	98729850	5.55%			0	0	98729850	5.33%									98729850	0	0	0	0										
	COHESION MK BEST IDEAS SUB-TRUST				1	57142857			57142857	3.21%	57142857	57142857	3.21%			0	0	57142857	3.09%									57142857	0	0	0	0										
	FLC INVESTCO, LLC				1	41576908			41576908	2.34%	41576908	41576908	2.34%			0	0	41576908	2.25%									41576908	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	0										
(g)	Any Other (specify)				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%									0	0	0	0	0										
	Sub-Total (B)(2)				27	210024850			210024850	11.80%	210024850	210024850	11.80%			0	0	210024850	11.34%									210024850	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	0									
(b)	State Government / Governor				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%										0	0	0	0	0									
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter				1	93535			93535	0.01%	93535	93535	0.01%			0	0	93535	0.01%									93535	0	0	0	0	0									
	Sub-Total (B)(3)				1	93535			93535	0.01%	93535	93535	0.01%			0	0	93535	0.01%									93535	0	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	0									
(b)	Directors and their relatives (excluding independent directors and nominee directors)				1	1101390			1101390	0.06%	1101390	1101390	0.06%			4587569	4587569	5688959	0.31%									1101390	0	0	0	0	0									
(c)	Key Managerial Personnel				1	80769			80769	0.00%	80769	80769	0.00%			1726758	1726758	1807527	0.10%									80769	0	0	0	0	0									
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%									0	0	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	0.00%			0	0	0	0.00%									0	0	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) As a % of(A+B+C2)	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			Shareholder type			
											No of Voting (XIV) Rights									Total as a % of Total Voting rights	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)	No. (a)	As a % of total Shares held (b)		Shareholding (No.of shares) under		
											Class eg:X	Class eg:Y	Total																						Sub - category (i)	Sub - category (ii)	Sub - category (iii)
(f)	Investor Education and Protection Fund (IEPF)				0	0			0	0.00%	0	0	0.00%			0	0	0.00%										0	0	0	0						
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs				269183	210972149			210972149	11.86%	210972149		11.86%			1550042	1550042	212522191	11.48%										210972149	0	0	0					
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs				2567	215179965			215179965	12.09%	215179965		12.09%			64016319	64016319	279196284	15.08%									215179965	0	0	0						
(i)	Non Resident Indians (NRIs)				1778	11776347			11776347	0.66%	11776347		0.66%			0	0	11776347	0.64%								11776347	0	0	0							
(j)	Foreign Nationals				0	0			0	0.00%	0		0.00%			0	0	0	0.00%								0	0	0	0							
(k)	Foreign Companies				3	53270594			53270594	2.99%	53270594		2.99%			0	0	53270594	2.88%								53270594	0	0	0							
(l)	Bodies Corporate				494	121899389			121899389	6.85%	121899389		6.85%			0	0	121899389	6.58%								121899389	0	0	0							
	ZODIAC WEALTH ADVISORS LLP				1	19491067			19491067	1.10%	19491067		1.10%			0	0	19491067	1.05%								19491067	0	0	0							
	GDN INVESTMENTS PRIVATE LIMITED				1	27900000			27900000	1.57%	27900000		1.57%			0	0	27900000	1.51%								27900000	0	0	0							
(m)	Any Other (specify)				2666	22203534			22203534	1.25%	22203534		1.25%			0	0	22203534	1.20%								22203534	0	0	0							
		Clearing Members	Category		2	5			5	0.00%	5		0.00%			0	0	5	0.00%								5	0	0	0							
		HUF	Category		2664	22203529			22203529	1.25%	22203529		1.25%			0	0	22203529	1.20%								22203529	0	0	0							
	Sub-Total (B)(4)				276693	636484137			636484137	35.77%	636484137		35.77%			71880688	71880688	708364825	38.26%								636484137	0	0	0							
	(B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				276741	1020251462			1020251462	57.33%	1020251462		57.33%			71880688	71880688	1092132150	58.99%								1020251462	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	0.00%	0		0.00%			0	0	0	0.00%								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		0.00%			0	0	0	0.00%								0	0	0	0							
	Total NonPromoter- Non Public Shareholding (C)= (C)(1)+(C)(2)				0	0			0	0.00%	0		0.00%			0	0	0	0.00%								0	0	0	0							
	Total (A+B+C2)				276742	1779523684	0	0	1779523684	100.00%	1779523684	0	100.00%	0	0	71880688	71880688	1851404372	100.00%	0	0%	0	0%	0	0%	0	0%	0	0%	1779523684	0	0	0				
	Total (A+B+C)				276742	1779523684			1779523684	100.00%	1779523684		100.00%			71880688	71880688	1851404372	100.00%									1779523684	0	0	0						
Disclosure of notes on shareholding pattern Textual Information(1)																																					
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																																					

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 includes 9,01,896 options which are yet to be granted to the employees. 4. 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%	23.56%
As on the end of previous 1st quarter	74.00%	6.49%
As on the end of previous 2nd quarter	74.00%	6.63%
As on the end of previous 3rd quarter	74.00%	6.15%
As on the end of previous 4th quarter	74.00%	6.45%