

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)	31-03-2026
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

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?	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			

Shareholding Pattern

Serial 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							
											Total as a % of Total Voting rights	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)	Sub - category (i)	Sub - category (ii)	Sub - category (iii)
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	41.15%							759272222												
	Utkarsh Coreinvest Limited	Bodies Corporate			1	759272222			759272222	42.67%	759272222	759272222	42.67%				759272222	41.15%							759272222					Promoter							
	Sub-Total (A)(1)				1	759272222			759272222	42.67%	759272222	759272222	42.67%				759272222	41.15%							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	41.15%							759272222												
B Table III - Statement showing shareholding pattern of the Public shareholder																																					
(1)	Institutions (Domestic)																																				
(a)	Mutual Funds				2	3168998			3168998	0.18%	3168998	3168998	0.18%				3168998	0.17%							3168998	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				6	47268547			47268547	2.66%	47268547	47268547	2.66%				47268547	2.56%							47268547	0	0	0									
	SINGULARITY LARGE VALUE FUND III				1	28571428			28571428	1.61%	28571428	28571428	1.61%				28571428	1.55%							28571428	0	0	0									
(d)	Banks				0	0			0	0.00%	0	0	0.00%				0	0.00%							0	0	0	0									
(e)	Insurance Companies				5	119533542			119533542	6.72%	119533542	119533542	6.72%				119533542	6.48%							119533542	0	0	0									
	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED				1	51881303			51881303	2.92%	51881303	51881303	2.92%				51881303	2.81%							51881303	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				0	0			0	0.00%	0	0	0.00%				0	0.00%							0	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									
	Sub-Total (B)(1)				14	170286087			170286087	9.57%	170286087	170286087	9.57%				170286087	9.23%							170286087	0	0	0									
(2)	Institutions (Foreign)																																				
(a)	Foreign Direct Investment				0	0			0	0.00%	0	0	0.00%				0	0.00%							0	0	0	0									
(b)	Foreign Venture Capital Investors				0	0			0	0.00%	0	0	0.00%				0	0.00%							0	0	0	0									
(c)	Sovereign Wealth Funds				0	0			0	0.00%	0	0	0.00%				0	0.00%							0	0	0	0									
(d)	Foreign Portfolio Investors Category I				20	147146914			147146914	8.27%	147146914	147146914	8.27%				147146914	7.97%							147146914	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)	Sub - category (i)	Sub - category (ii)	Sub - category (iii)
											Class eg:X	Class eg:Y	Total																									
	INDIA CAPITAL FUND LIMITED				1	53000000			53000000	2.98%	53000000	53000000	2.98%			0	0	53000000	2.87%									53000000	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							
	FLC INVESTCO, LLC				1	41576908			41576908	2.34%	41576908	41576908	2.34%			0	0	41576908	2.25%								41576908	0	0	0								
(e)	Foreign Portfolio Investors Category II				3	57270422			57270422	3.22%	57270422	57270422	3.22%			0	0	57270422	3.10%								57270422	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								
(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	204417336			204417336	11.49%	204417336	204417336	11.49%			0	0	204417336	11.08%								204417336	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)				1	1101390			1101390	0.06%	1101390	1101390	0.06%			1447617	1447617	2549007	0.14%								1101390	0	0	0								
(c)	Key Managerial Personnel				1	80769			80769	0.00%	80769	80769	0.00%			1776757	1776757	1857526	0.10%								80769	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								
(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								
(f)	Investor Education and Protection Fund (IEPF)				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0								
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs				274900	226350915			226350915	12.72%	226350915	226350915	12.72%			33109444	33109444	259460359	14.06%								226350915	0	0	0								
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs				2992	242594071			242594071	13.63%	242594071	242594071	13.63%			29444816	29444816	272038887	14.74%								242594071	0	0	0								
(i)	Non Resident Indians (NRIs)				1846	13108771			13108771	0.74%	13108771	13108771	0.74%			0	0	13108771	0.71%								13108771	0	0	0								
(j)	Foreign Nationals				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0								
(k)	Foreign Companies				3	53269594			53269594	2.99%	53269594	53269594	2.99%			0	0	53269594	2.89%								53269594	0	0	0								
	OLYMPUS ACF PTE LIMITED				1	34201634			34201634	1.92%	34201634	34201634	1.92%			0	0	34201634	1.85%								34201634	0	0	0								
(l)	Bodies Corporate				486	84669439			84669439	4.76%	84669439	84669439	4.76%			0	0	84669439	4.59%								84669439	0	0	0								
	ZODIAC WEALTH ADVISORS LLP				1	23791078			23791078	1.34%	23791078	23791078	1.34%			0	0	23791078	1.29%								23791078	0	0	0								
(m)	Any Other (specify)				2726	24373090			24373090	1.37%	24373090	24373090	1.37%			0	0	24373090	1.32%								24373090	0	0	0								

Text Block

Textual Information(1)	<p>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. 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.</p>
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Table VI - Statement showing foreign ownership limits

Particular	Approved limits(%)	Limits utilized(%)
As on shareholding date	74.00%	14.31%
As on the end of previous 1st quarter	74.00%	23.56%
As on the end of previous 2nd quarter	74.00%	6.49%
As on the end of previous 3rd quarter	74.00%	6.63%
As on the end of previous 4th quarter	74.00%	6.15%