Notice

Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

UTKARSH SMALL FINANCE BANK LIMITED

CIN: L65992UP2016PLC082804

Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh, PIN – 221105

Tel No.: 0542-6605555 | **Website:** www.utkarsh.bank.in | **Email:** shareholders@utkarsh.bank.in

NOTICE is hereby given that the Tenth (10th) Annual General Meeting of the Members of Utkarsh Small Finance Bank Limited ("USFBL" or "the Bank") will be held on Tuesday, August 04, 2026 at 2.30 p.m, Indian Standard Time ("IST") through Video Conferencing ("VC") or Other Audio-Visual Means ("OAVM") in compliance with the relevant provisions of the Companies Act, 2013 and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with relevant circulars issued by Ministry of Corporate Affairs ("MCA") and Securities and Exchange Board of India ("SEBI") in this regard, to transact the following business:

ORDINARY BUSINESS:

1. **To receive, consider and adopt the Audited Financial Statements of the Bank for the financial year ended March 31, 2026 together with the reports of the Board of Directors and the Auditors thereon.**

2. **To appoint a Director in place of Dr. Ram Jass Yadav (DIN: 08911900), who retires by rotation and being eligible, offers himself for re-appointment.**

SPECIAL BUSINESS:

3. **To appoint Mr. Anjani Srivastava (DIN: 07594445) as an Non-Executive Non-Independent Director of the Bank.**

   To consider and if thought fit, to pass, the following resolution as a **Ordinary Resolution:**

   "RESOLVED THAT pursuant to sections 149, 152, 160 and other applicable provisions, if any, of the Companies Act, 2013 ("Act"), the Companies (Appointment and Qualification of Directors) Rules, 2014, regulation 17 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations") and Section 10A (2)(a) and such other applicable provisions, if any, of the Banking Regulation Act, 1949 and relevant circulars issued by the Reserve Bank of India ("RBI") from time to time, including any amendment(s), modification(s), variation(s) or re-enactment(s) thereof for the time being in force, and in accordance with the Articles of Association and pursuant to the recommendation of the Nomination and Remuneration Committee and the approval by the Board of Directors of the Bank ('Board'), Mr. Anjani Srivastava (DIN: 07594445) who was appointed as an Additional Director in the category of Non-Executive Non-Independent Director, with effect from May 09, 2026 and who holds office till the ensuing Annual General Meeting of the Bank under Section 161(1) of the Act and in respect of whom the Bank has received from Member a notice in writing under Section 160 of the Act proposing his candidature for the office of Director, be and is hereby appointed as a Non-Executive Non-Independent Director of the Bank, liable to retire by rotation, for a term of 5 (Five) consecutive years with effect from May 09, 2026 to May 08, 2031 (both days inclusive).

   "RESOLVED FURTHER THAT the Board of Directors of the Bank (which term shall include any Committee authorized by the Board or any other person(s) authorized by the Board or the Committee of the Board in this regard) be and is hereby authorized to do all such acts, deeds, matters, things and to execute any agreements, documents, instruments and writings as may be required with power to settle all questions, difficulties or doubts that may arise, to give effect to this resolution."

4. **To re-appoint Mr. Parveen Kumar Gupta (DIN: 02895343) as an Independent Director of the Bank.**

   To consider and if thought fit, to pass, the following resolution as a **Special Resolution:**

   "RESOLVED THAT pursuant to the provisions of sections 149, 152 read with Schedule IV and other applicable provisions, if any, of the Companies Act, 2013 ("Act"), the Companies (Appointment and Qualification of Directors), Rules, 2014, regulations 17, 25 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and Section 10A (2)(a) and applicable provisions of the Banking Regulation Act, 1949 and relevant circulars issued by the Reserve Bank of India ("RBI") from time to time, including any statutory amendment(s), modification(s), variation(s) or re-enactment(s) thereof, for the time being in force, the Articles of Association and pursuant to the recommendations of Nomination and Remuneration Committee and approval of the Board of Directors of the Bank, Mr. Parveen Kumar Gupta (DIN: 02895343), whose first term as an Independent Director of the Bank is expiring on August 31, 2026 and in respect of whom the Bank has received from member a notice in writing proposing his candidature under Section 160 of the Act, be and is hereby re-appointed as an Independent Director of the Bank , not liable to retire by rotation, for second term of 3 (Three) consecutive years with effect from September 01, 2026 to August 31, 2029 (both days inclusive)."

"RESOLVED FURTHER THAT the Board of Directors of the Bank (which term shall include any Committee authorized by the Board or any other person(s) authorized by the Board or the Committee of the Board in this regard) be and is hereby authorized to do all such acts, deeds, matters and things including payment of remuneration, and to execute any agreements, documents, instruments and writings as may be required with power to settle all questions, difficulties or doubts that may arise, to give effect to this resolution."

5. **To appoint Mr. Sarjukumar Pravin Simaria (DIN: 02436025) as Whole-time Director of the Bank and payment of remuneration to him.**

To consider and if thought fit, to pass, the following resolution as **Special Resolution:**

"RESOLVED THAT pursuant to Section 35B and other applicable provisions, if any, of the Banking Regulation Act, 1949 and the rules, guidelines and circulars issued by the Reserve Bank of India (the "RBI") in this regard from time to time and section 152, 196, 197, 203 and other applicable provisions, if any, of the Companies Act, 2013, read with the relevant rules and schedule made thereunder ("Act"), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and any other applicable laws (including any statutory amendment(s), modification(s), variation(s) and / or re-enactment(s) thereto, for the time being in force), and in accordance with the Articles of Association and in terms of approval of RBI vide its letter dated April 15, 2026 and pursuant to the recommendation of the Nomination and Remuneration Committee and the approval by the Board of Directors of the Bank ('Board'), consent of the Members of the Bank be and is hereby accorded for the appointment of Mr. Sarjukumar Pravin Simaria (DIN: 02436025) as Whole-time Director of the Bank, liable to retire by rotation, for a period of 3 (Three) consecutive years with effect from June 22, 2026 to June 21, 2029, on the following terms and conditions of remuneration:

Remuneration:	
Fixed Compensation	up to ₹2,00,00,000 per annum (inclusive of perquisites)
Target Variable Compensation	up to ₹2,00,00,000 per annum

The other terms and conditions as applicable to employees would apply to him.

"RESOLVED FURTHER THAT in case of absence or inadequacy of profits in any financial year during the tenure, remuneration approved by the Committee, the Board and the RBI shall be the minimum remuneration payable to Mr. Simaria."

"RESOLVED FURTHER THAT the Board of Directors of the Bank (which term shall include any Committee authorized by the Board or any other person(s) authorized by the Board or the Committee of the Board in this regard) be and is hereby authorized to do all such acts, deeds, matters, things, and to execute any agreements, documents, instruments and writings as may be required with power to settle all questions, difficulties or doubts that may arise, to give effect to this resolution."

By Order of the Board of Directors
For Utkarsh Small Finance Bank Limited

Muthiah Ganapathy
Company Secretary & Compliance Officer
ICSI Membership No.: FCS5674

Date: June 20,2026
Place: Mumbai

Notes:

1. The Ministry of Corporate Affairs, Government of India ("MCA") vide its Circular No. 3/2025 dated September 22, 2025 (in continuation with the Circulars issued earlier in this regard) ("MCA Circulars") and the Securities and Exchange Board of India ("SEBI") vide various circulars issued in this regard ("SEBI Circulars") has permitted companies to hold Annual General Meetings through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM"), without physical presence of the Members at a common venue.
2. In compliance with the provisions of the Companies Act, 2013 ("Act"), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), MCA Circulars, the Members can attend and participate the 10th (Tenth) Annual General Meeting ("AGM") of the Bank VC/ OAVM only. The proceedings of the AGM will be deemed to be conducted at the Registered Office of the Bank which shall be the deemed Venue of the AGM.
3. In compliance with the MCA Circulars and SEBI Circulars, the Notice of AGM and Annual Report of the Bank for the Financial Year 2025-26 are being sent only through electronic mode to those Members whose e-mail addresses are registered with the Bank/ Registrar and Transfer Agent ("RTA") i.e. KFin Technologies Limited ("KFIN") or with the Depository Participant ("DP").

   The Members will be entitled to get a physical copy of the Annual Report for the F.Y. 2025-26, free of cost, upon sending a request to the Bank on shareholders@utkarsh.bank.in. The Members may note that the Notice of the AGM and the Annual Report are also available on the Bank's website at www.utkarsh.bank.in and on the websites of Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com. The Notice of the AGM and the Annual Report is also available on website of e-Voting agency i.e., National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.

   Additionally, as per Regulation 36(1)(b) of the SEBI Listing Regulations, a letter providing the weblink of the Annual Report for FY 2025-26, will be sent to those shareholder(s) who have not registered their email address with the Bank/ Depositories /DP / KFin.
4. The Bank has enabled the Members to participate at the AGM through the VC/OAVM facility provided by NSDL. The instructions for participation by Members are given in the subsequent paragraphs.
5. **PROXIES:**

   Pursuant to the provisions of the Act, a Member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/ her behalf and the proxy need not be a Member of the Bank. Since this AGM is being held pursuant to the MCA Circulars and SEBI Circulars through VC/ OAVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies by the Members will not be available for the AGM and hence the Proxy Form and Attendance Slip including the route map are not annexed to this Notice.
6. The Explanatory Statement pursuant to Section 102 of the Act in respect of the business under Item Nos. 3 - 5 set out above and the relevant details in respect of the Directors seeking appointment / re-appointment at this AGM as required under Regulation 36(3) of the Listing Regulations and Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India ('Secretarial Standard') are annexed hereto. Requisite declarations have been received from the Directors seeking appointment / reappointment.
7. The Institutional / Corporate Shareholders (i.e. other than individuals / HUF, NRI, etc.) intending their authorized representatives to attend the AGM through VC/ OAVM on its behalf and to vote through remote e-Voting are requested to send scanned certified true copy (PDF/JPEG Format) of the Board Resolution/ Authority Letter etc. to the Scrutinizer by e-mail through its registered e-mail address at support@bnpassociates.in with a copy marked to shareholders@utkarsh.bank.in.

   The Institutional / Corporate Members can also upload the aforesaid documents by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-voting" tab in their login.
8. In case of joint holders, only such joint holder who is higher in the order of names as per the Register of Members of the Bank will be entitled to vote at the AGM.
9. The Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.
10. All relevant documents referred to in this Notice requiring the approval at the AGM will be available for inspection by the Members and those who wish to inspect the documents are requested to send an e-mail to shareholders@utkarsh.bank.in mentioning their name, folio no. / client ID and DP ID, and the documents they wish to inspect, with a self-attested copy of their PAN card attached to the e-mail.
11. Members are requested to note that dividends, which are not claimed within seven years from the date of transfer to the Bank's Unpaid Dividend Account, shall as per the provisions of Section 124 of the Act read with the rules made thereunder, be transferred to

the Investor Education and Protection Fund. Further, pursuant to the provisions of Section 124(6) of the Act read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended ("IEPF Rules"), all shares in respect of which dividend has not been claimed for seven consecutive years shall also be transferred to the demat account of the Investor Education and Protection Fund authority ("IEPF Authority"). In view of this, information containing the names and the last known addresses of the persons entitled to receive the sums lying in the account as referred to in Section 125(2) of the Act, nature of the amount, the amount to which each person is entitled, due date for transfer to IEPF, etc. is provided by the Bank on its website: www.utkarsh.bank.in and on the website of the IEPF Authority.

The concerned Members are requested to verify the details of their unclaimed dividend, if any, from the said websites and lodge their claim with the Bank's R&T agent i.e. KFIN before the unclaimed dividends are transferred to the IEPF.

12. Members are requested to update their details such as name, postal address, e-mail address, telephone/ mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details viz. name of the bank, branch, bank account number, MICR code, IFSC code etc. with their DPs. Members may contact their respective DPs to avail the nomination facility.

13. As per the provisions of Section 72 of the Act and SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD-1/P/ CIR/2023/37 dated March 16, 2023, the facility for making nomination is available for the Members in respect of the shares held by them. Members who have not yet registered their nomination are requested to register the same by submitting Form No. SH-13. If a member desires to opt out or cancel the earlier nomination as the case may be, he/she can download said forms from the RTA's website https://www.kfintech.com. Members are requested to submit the said details to their DP for the shares held by them in dematerialised form.

14. SEBI vide its notification dated January 24, 2022 has mandated that all requests for transfer of securities including transmission, transposition shall be processed only in dematerialized form. The shares of the Bank are in dematerialized form.

15. Members who have not registered their e-mail IDs, are requested to kindly register the same by contacting DP and register e-mail ID and mobile number in demat account, as physical copies of this Notice and Annual Report will not be sent to them in physical mode and will be sent only by e-mail, in accordance with the applicable Circulars.

16. **Procedure & Instructions for e-Voting and joining the AGM through VC/ OAVM are as follows:-**

A. VOTING THROUGH ELECTRONIC MEANS:

a. In terms of Section 108 and other applicable provisions, if any, of the Act, read with the Companies (Management and Administration) Rules, 2014 and other relevant rules made thereunder, as amended, Regulation 44 of the SEBI Listing Regulations and MCA Circulars read with SEBI Circulars, the Bank is pleased to provide the facility of remote e-Voting and e-Voting during the AGM to its Members holding shares as on Tuesday, July 28, 2026 ("cut-off date"), to exercise their right to vote through electronic means on any or all of the businesses specified in this Notice. The Bank has engaged the services and made necessary arrangements with NSDL for facilitating voting through electronic means, as authorized e-Voting agency

b. The Remote e-Voting commences on Saturday, August 01, 2026 at 9:00 a.m. (IST) and ends on Monday, August 03, 2026 at 5:00 p.m. (IST). The e-Voting module shall be disabled by NSDL for voting thereafter.

c. A person who is not a Member as on the cut-off date should treat this Notice for information purpose only.

Those Members, who will be present in the AGM through VC/ OAVM facility and have not cast their vote on the Resolutions through Remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system during the AGM.

d. The Members who have cast their vote by remote e-Voting prior to the AGM may also attend/ participate in the AGM through VC/ OAVM but shall not be entitled to cast their vote again.

e. The voting rights of the Members shall be in proportion to their shares of the paid-up equity share capital of the Bank as on the cut-off date, subject to the provisions of the Banking Regulation Act, 1949, as amended from time to time and RBI (Acquisition and Holding of Shares or Voting Rights in Banking Companies) Directions, 2023 dated January 16, 2023.

f. Only a person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the RTA of Bank as on the cut-off date, shall be entitled to avail the facility of Remote e-Voting or casting vote through e-voting system during the AGM.

g. The Members are strongly advised to use the e-voting procedure by themselves and not through any other person.

h. The Board of Directors of the Bank has appointed Mr. Avinash Bagul (FCS: 5578, COP:19862) and in his absence, Mr. K Venkataraman (ACS:8897, COP:12459) of M/s. BNP & Associates, Company Secretaries, as the Scrutinizer for conducting the voting process for Remote e-Voting and e-Voting during the AGM in a fair and transparent manner.

The details of the process and the way to vote electronically on NSDL e-voting system consists of 'Two Steps' which are mentioned below:

Step 1: Access to NSDL e-voting system

A) Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants.

Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	1. For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section , this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 3. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com Select "Register Online for IDeAS Portal" or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 4. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 5. Shareholders/Members can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience. NSDL Mobile App is available on App Store Google Play

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with CDSL	1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password. 2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository

Login type	Login Method
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911

B) Login Method for shareholders other than Individual shareholders holding securities in demat mode

How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.\

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https://eservices.nsdl.com with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example, if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example, if your Beneficiary ID is 12************** then your user ID is 12**************

5. Password details for shareholders other than Individual shareholders are given below:
   a) If you are already registered for e-Voting, then you can user your existing password to login and cast your vote.
   b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
   c) How to retrieve your 'initial password'?
      (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to

   you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
      (ii) If your email ID is not registered, please follow steps mentioned below in process for those shareholders whose email ids are not registered.
6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
   a) Click on "Forgot User Details/ Password?"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
   b) Physical User Reset Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
   c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
   d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically on NSDL e-Voting system.

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select "EVEN" of Utkarsh Small Finance Bank Limited i.e. 139979.
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.

6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

The instructions for members for e-Voting on the day of the AGM are as under:-

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-Voting.
2. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for remote e-Voting.

General guidelines for Members

1. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-Voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the 'Forgot User Details/Password?' or 'Physical User Reset Password?' option available on www.evoting.nsdl.com to reset the password.
2. In case of any queries, you may refer the Frequently Asked Questions ("FAQs") for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 022- 48867000 or send a request at evoting@nsdl.com.
3. In case of any grievances connected with the facility of e-voting, please contact Ms. Pallavi Mhatre, Sr. Manager, NSDL, 3rd Floor, Naman Chamber, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051 or write on evoting@nsdl.com

Process for those Members whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolution set out in this notice:

1. In case shares are held in physical mode please provide Folio No., Name of Members, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to shareholders@utkarsh.bank.in.
2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self -attested scanned copy of Aadhar Card) to shareholders@utkarsh.bank.in. If you are an Individual Members holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting for Individual Members holding securities in demat mode.
3. Alternatively, Members/Members may send a request to evoting@nsdl.com in for procuring user id and password for e-voting by providing above mentioned documents.
4. In terms of SEBI circular dated December 09, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and DPs. Shareholders are required to update their mobile number and e-mail ID correctly in their demat account in order to access e-Voting facility.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

i. The Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. The Members may access by following the steps mentioned above for 'Access to NSDL e-voting system'. After successful login, you can see link of **"VC/OAVM link"** placed under **"Join meeting"** menu against company name. You are requested to click on VC/ OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/ Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the Notice to avoid last minute rush.

ii. In accordance with the MCA Circulars, the VC/ OAVM will have a capacity to allow at least 1000 Members to participate in the AGM and such participation shall be on a first-come-first served basis. However, please note that pursuant to the MCA Circulars, large Shareholders (i.e. Shareholders holding 2% or more shareholding), promoters, institutional investors, directors, key managerial personnel, the chairpersons of the

Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, auditors, etc. may be allowed to attend the AGM without restriction on account of first-come- first-served principle.

iii. The link for joining the AGM through VC/ OAVM will be activated 30 minutes before the time scheduled for commencement of the AGM and will be closed 30 minutes after commencement of the AGM. The Members may join the AGM by following the procedure mentioned in this Notice.

iv. The Members are encouraged to join the Meeting through Laptops for better experience. Further, the Members will be required to allow camera and use internet with a good speed to avoid any disturbance during the meeting. Please note that participants connecting from mobile devices or tablets or through laptop connecting via mobile hotspot may experience audio/video loss due to fluctuation in their respective network. It is therefore recommended to use stable Wi-Fi or LAN connection to mitigate any kind of aforesaid glitches.

v. Members who would like to express their views or ask questions during the AGM may register themselves as speaker shareholders by sending request from their registered e-mail ID mentioning their name, DP ID and Client ID/ folio number, PAN, mobile number at shareholders@utkarsh.bank.in from Wednesday, July 29, 2026 (09:00 A.M. IST) to Friday, July 31, 2026 (05:00 P.M. IST). Only those Members who have registered themselves as speakers will be allowed to express their views / ask questions during the AGM. Members intending to speak at the AGM would require microphone and speakersbuilt-in or USB plug-in or wireless Bluetooth. The Bank reserves the right to restrict the number of questions and number of speakers as appropriate, to ensure smooth conduct of the AGM.

17. A person, who acquire shares of the Bank and become member of the Bank after the date of sending of this Notice and hold shares as on the cut-off date i.e. Tuesday, July 28, 2026 can cast the vote by following instructions as mentioned in this Notice under "Access to NSDL e-voting system".

18. In line with "Green Initiative" the Members whose email addresses are not registered with the Bank/RTA or with their respective DP are requested to register and update their email address through respective DP.

19. Members are requested to address all correspondence, to Registrar and Transfer Agent ("RTA") of the Bank at evoting@kfintech.com or or call KFin on 1800 309 4001 (toll free).

20. The Scrutinizer shall, immediately after the conclusion of voting at the AGM, first count the votes cast during the AGM thereafter unblock the votes cast through remote e-Voting and make a consolidated Scrutinizer's Report of the total votes cast in favour or against, if any, to the Chairman or Managing Director & CEO or Company Secretary who shall countersign the same, in accordance with the applicable provisions of law. The results of voting will be announced within 2 (two) working days of the conclusion of AGM and same along with the Scrutinizer's Report will be available on the Bank's website at www.utkarsh.bank.in and on the e-Voting agency's website i.e. NSDL at https://www. evoting.nsdl.com and communication of the same will be sent to BSE Limited and National Stock Exchange of India Limited. The Bank will also display the results of the AGM on the notice board at its Registered Office.

Explanatory Statement pursuant to section 102 of the Companies Act, 2013 and other applicable provisions

Item No. 3

The Bank has received a letter dated March 06, 2026 from Small Industries Development Bank of India ("SIDBI"), nominating Mr. Anjani Kumar Srivastava (DIN: 07594445) to be appointed as a Director (representative of SIDBI) on the Board of the Bank, in place of Mr. Chandra Shekhar Thanvi, who ceased to be a Director of the Bank upon his superannuation from SIDBI.

In view of above, the Board of Directors ("Board") of the Bank, based on the recommendation of the Nomination and Remuneration Committee and subject to approval of the Members, had appointed Mr. Anjani Kumar Srivastava (DIN: 07594445) as an Additional Director of the Bank in the capacity of Non-Executive Non-Independent Director, liable to retire by rotation, for a period of five (5) consecutive years commencing from May 09, 2026 to May 08, 2031 (both days inclusive).

Pursuant to regulation 17(1C) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), approval of the Members for the appointment or re-appointment of a person on the Board of directors has to be obtained at the next general meeting or within a time period of three months from the date of appointment/re-appointment whichever is earlier. In view of the above, consent of the Members for the appointment is being sought within three months from the date of appointment by the Board.

The Bank has received a declaration from Mr. Anjani Kumar Srivastava to the effect that he meets the fit and proper criteria prescribed by the Reserve Bank of India ("RBI") and other applicable guidelines / circulars issued from time to time. Mr. Anjani Kumar Srivastava has given his consent to act as Non-Executive Non-Independent Director and confirmed that he is qualified to be appointed as a Director in terms of section 164 of the Act and has not been debarred from holding office of a Director by virtue of any order passed by SEBI or any other such authority. In the opinion of the Board, Mr. Anjani Kumar Srivastava is a person of integrity, possesses relevant expertise/ experience and fulfils the conditions specified in the Act, BR Act and the rules made thereunder read with the provisions of the SEBI Listing Regulations, as amended, from time to time.

Mr. Anjani Kumar Srivastava shall not be entitled to any sitting fees, fixed remuneration or any other form of compensation for attending meetings of the Board or its Committees.

Given his experience, the Board considers it desirable and in the interest of the Bank and accordingly recommends for approval of the Members, the appointment of Mr. Anjani Kumar Srivastava as Non-Executive Non-Independent Director, as proposed in the Ordinary Resolution set out at Item No. 3.

A brief profile of Mr. Anjani Kumar Srivastava along with the required information, in terms of regulation 36(3) of the SEBI Listing Regulations and Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India, has been provided in the Annexure A, attached to the Notice.

Except Mr. Anjani Kumar Srivastava and/or his relatives, none of the Directors, Key Managerial Personnel and/or their relatives are, in any way, financially or otherwise, concerned or interested, in the resolution mentioned at Item No. 3 of the notice

Item no. 4

The Members of the Bank at the Extraordinary General Meeting held on August 23, 2021 had appointed Mr. Parveen Kumar Gupta (DIN: 02895343) as an Independent Director of the Bank for a term of 5 (Five) consecutive years commencing from September 1, 2021 till August 31, 2026 and ending on August 31, 2026.

Pursuant to the performance evaluation and considering the valuable contributions made by Mr. Parveen Kumar Gupta and based on recommendation of the Nomination and Remuneration Committee, the Board of Directors ("Board") at its meeting held on May 09, 2026 subject to approval of Members, had re-appointed Mr. Parveen Kumar Gupta as an Independent Director of the Bank, not liable to retire by rotation, for the second term of 3 (Three) consecutive years effective from September 01, 2026 to August 31, 2029 (both days inclusive).

The Bank has received a notice in writing under Section 160 of the Companies Act, 2013 ("Act") from a member proposing his candidature for re-appointment as Independent Director of the Bank.

The Bank has received a declaration from Mr. Parveen Kumar Gupta to the effect that he fulfils all criteria for independence stipulated under section 149(6) of the Act and Regulation 16 of the SEBI Listing Regulations and meets the fit and proper criteria prescribed by the Reserve Bank of India ("RBI") and other applicable guidelines / circulars issued from time to time. He has further confirmed that he is not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact his ability to discharge his duties, in terms of Regulation 25(8) of SEBI Listing Regulations.

Mr. Parveen Kumar Gupta has given his consent for re-appointment as Independent Director and confirmed that he is qualified to be re-appointed as a Director in terms of section 164 of the Act and has not been debarred from holding office of a Director by virtue of any order passed by SEBI or any other such authority.

Mr. Parveen Kumar Gupta shall be entitled to sitting fees and expenses for attending the meetings of the Board and Committees, as may be permissible under law from time to time, as well as compensation in the form of fixed remuneration payable to Non-executive Directors in accordance with the resolution passed by the Members of the Bank on June 13, 2024 and the limits prescribed under the Act, SEBI Listing Regulations, and the Banking Regulation Act, 1949 and directions issued by the RBI, from time to time.

It may be noted that Section 149 of the Act allows independent directors to be appointed for 2 (Two) consecutive terms of maximum 5 (Five) years each. However, as per Section 10A (2A) of the Banking Regulation Act, 1949 ("BR Act"), no director of a banking company, other than its Chairman or Whole-Time Director, can hold office continuously for a period exceeding 8 (Eight) years.

In the opinion of the Board, Mr. Parveen Kumar Gupta is a person of integrity, possesses relevant expertise/ experience and fulfils the conditions specified in the Act, BR Act and the Rules made thereunder read with the provisions of the SEBI Listing Regulations, each as amended, and is independent of the Management of the Bank.

Given his experience, the Board considers it desirable and in the interest of the Bank and accordingly recommends to the Members for approval, the re-appointment of Mr. Parveen Kumar Gupta as an Independent Director as proposed in the special resolution set out at Item No. 4.

A brief profile of Mr. Parveen Kumar Gupta along with the required information, in terms of Regulation 36(3) of the SEBI Listing Regulations and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, has been provided in the Annexure A, attached to the Notice.

Except Mr. Parveen Kumar Gupta and/or his relatives, none of the Directors, Key Managerial Personnel and/or their relatives are, in any way, financially or otherwise, concerned or interested, in the resolution mentioned at Item No. 4 of the Notice.

Item No. 5

The Reserve Bank of India ("RBI") vide its circular RBI/2023-24/70 DOR.HGG. GOV.REC.46/29.67.001/2023-24 dated October 25, 2023 on appointment of Whole-Time Director(s) (WTD) had advised Banks to ensure presence of at least two WTD, including MD & CEO on their Boards. In this regard, the Bank after considering the recommendations of the Nomination and Remuneration Committee and the Board of Directors had applied to RBI for considering the candidature of Mr. Sarjukumar Parvin Simaria as Whole-time Director of the Bank in accordance with section 35B of the Banking Regulation Act, 1949.

RBI, vide its letter dated April 15, 2026, conveyed their approval for the appointment of Mr. Sarjukumar Parvin Simaria (DIN: 02436025) as Whole-time Director (designated as Executive Director) of the Bank for a period of 3 (three) years subject to him stepping down as Chief Financial Officer of the Bank before taking the charge as Whole-time Director.

Accordingly, the Board of Directors ("Board") of the Bank, based on the recommendation of the Nomination and Remuneration Committee and subject to approval of the Members, had appointed Mr. Sarjukumar Parvin Simaria as Additional Director – Whole-time Director (Executive Director), liable to retire by rotation, on the terms and conditions as given below:

1. Fixed Compensation – Not exceeding ₹2 Crore p.a. including perquisites
2. Variable Pay will be decided post finalization of the financial statements and completion of the annual appraisal cycle for FY2026-27.
3. Period: for a period of 3 years from June 22, 2026 to June 21, 2029.

The payment of variable pay in each financial year is subject to the specific prior approval of the RBI in terms of Section 35B of the Banking Regulation Act, 1949 and Nomination and Remuneration Policy of the Bank.

In terms of Section 161(1) of the Companies Act, 2013, and Regulation 17(1C) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), Mr. Sarjukumar Parvin Simaria shall hold office up to the date of next General Meeting or for a period of three months from the date of appointment, whichever is earlier.

While considering the appointment of Mr. Sarjukumar Parvin Simaria as a Whole-time Director, the Committee and the Board reviewed that:

1. He is a fit and proper person to be appointed as a Director of the Bank in accordance with the norms prescribed by the RBI.
2. He is not disqualified from being appointed as a Whole-time Director (designated as Executive Director) in terms of Section 164 of the Act, Section 10A and other applicable provisions of the Banking Regulation Act, 1949 and other applicable Acts, Rules and Regulations and he fulfils the conditions for the said appointment as prescribed under the relevant provisions of the Act and the relevant Rules made thereunder, the SEBI Listing Regulations, the Banking Regulation Act, 1949 and other guidelines issued by the RBI, from time to time.
3. He is not debarred from holding office by virtue of any order of Securities and Exchange Board of India or any other such authority.
4. He has the requisite qualifications, skills, experience and expertise in functional areas.

The Board recommends the resolution in relation to the appointment of Mr. Sarjukumar Parvin Simaria as a Whole-time Director of the Bank and also the terms and conditions of his appointment as set out in Item No. 5 of the notice for approval of the Shareholders by way of an Special Resolution in terms of Section 152, 196, 197 and other applicable provisions of the Act and Regulation 17 (1C) of the SEBI Listing Regulations.

A brief profile of Mr. Sarjukumar Parvin Simaria along with the required information, in terms of Regulation 36(3) of the SEBI Listing Regulations and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, has been provided in the Annexure A, attached to the Notice.

Except Mr. Sarjukumar Parvin Simaria or his relatives, none of the Directors or Key Managerial Personnel(s) of the Bank and/ or their relatives are concerned or interested, financially or otherwise, in the resolution set out in Item No. 5 of this notice.

By Order of the Board of Directors
For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Company Secretary & Compliance Officer
ICSI Membership No.: FCS5674

Date: June 20, 2026
Place: Mumbai

ANNEXURE A

Details of Director seeking re-appointment/appointment in terms of the regulation 36(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Secretarial Standard on General Meetings (SS-2) issued by the Institute of the Company Secretaries of India

Item Nos. 2 to 5

Name of the Director	Dr. Ram Jass Yadav	Mr. Parveen Kumar Gupta	Mr. Anjani Kumar Srivastava	Mr. Sarjukumar Parvin Simaria
DIN	08911900	02895343	07594445	02436025
Age	61 years	66 years	57 years	58 years
Date of first appointment on the Board	January 03, 2026	September 01, 2021	May 09, 2026	June 22, 2026
Qualifications	Ph.D in Banking and Finance, M.Com, CAIIB, MBA, FCMA (ICWA, now CMA) and Company Secretary.	Bcom, Associate Company Secretary and CAIIB	BTech (Civil Engineer)	B.Com. and Chartered Accountant
Brief Resume including experience	Dr. Ram Jass Yadav is an Non-Executive Non-Independent Director of our Bank. He is an enterprising banking leader with over 40 years of diversified experience and expertise across all spheres of banking viz. retail, corporate, treasury, credit, risk management, compliance, and governance, operational experience in rural, metro, and international banking environment. He is known for driving digital transformation, strategic planning,	Mr. Parveen Kumar Gupta is the Independent Director of our Bank. He holds a bachelor's degree of commerce from Guru Nanak Dev University. He has been an associate member of The Institute of Company Secretaries of India since 1986. He is also a certified associate of the Indian Institute of Bankers. He superannuated as a Managing Director of State Bank of India, after working for 38 years in India and abroad. He was also associated with Bank of Baroda as a Senior Advisor.	Mr. Anjani Kumar Srivastava is the Chief General Manager of SIDBI. He is a Civil Engineer from the University of Delhi, and has 32 years of experience in development banking in SIDBI. He has extensive exposure in the areas of Credit & Receivable Financing to MSMEs, Infrastructure Financing, Stressed Asset Management & NPA Management and Human Resources across various branches, regions and Head Office at New Delhi, Ahmedabad, Lucknow, Mumbai and Pune. He has also headed SIDBI's Pune Regional Office with jurisdiction across Maharashtra, Madhya Pradesh and Daman. He was a key member of the team setting up India SME Asset Reconstruction Company Limited, an RBI registered NBFC (ARC). He has also been the Chief Financial Officer at MUDRA (Micro Units Development & Refinance Agency Limited), a subsidiary of SIDBI. Currently, he is looking after Premises Vertical of SIDBI.	Mr. Sarjukumar Pravin Simaria is a seasoned finance professional with over three decades of post-qualification experience, having served as Chief Financial Officer across diverse segments of the financial services sector. His extensive career spans leadership roles in regulated entities, including Banking, Insurance, NBFCs, and Asset Management (Mutual Funds). In addition, in his capacity at the helm of a holding company, he has overseen businesses in Broking, Wealth Management, Asset Reconstruction, and Investment Banking, reflecting his versatility across the BFSI landscape. Mr. Simaria is a Chartered Accountant (1992) and holds a degree in Commerce from Sydenham College of Commerce & Economics, University of Mumbai.

Name of the Director	Dr. Ram Jass Yadav	Mr. Parveen Kumar Gupta	Mr. Anjani Kumar Srivastava	Mr. Sarjukumar Parvin Simaria
				Over the past 3.5 years, he has played a pivotal role in strengthening the Bank's financial architecture and capital strategy. As Chief Financial Officer, he successfully steered the Bank through its Initial Public Offering (IPO), which witnessed significant investor participation with a subscription of over 100 times. More recently, he led the Bank's ₹950 Crore capital raise, further reinforcing the balance sheet and supporting its long-term growth trajectory.
Nature of expertise in specific functional areas	Banking, Finance, Law and Technology	Banking, Finance, Risk Management and Treasury	Finance, Development Banking, MSME and HR	Accountancy, Business Strategy, Banking, Taxation and Finance
Directorships held in other companies	Nil	Unlisted Companies: 1. Bank of India Investment Managers Private Limited 2. Generali Central Insurance Company Limited 3. Protium Finance Limited 4. Midland Microfin Limited Listed Companies: 5. India Shelter Finance Corporation Limited 6. NationalSecurities Depository Limited	Nil	Nil
Listed entities from which the person has resigned from the directorship in the past three years	Nil	Nil	Nil	Nil

Name of the Director	Dr. Ram Jass Yadav	Mr. Parveen Kumar Gupta	Mr. Anjani Kumar Srivastava	Mr. Sarjukumar Parvin Simaria
Shareholding in the Bank as on date	Nil	Nil	Nil	80,769 equity shares
No. of Board meetings attended during the year till date	Refer Corporate Governance Report FY26 for the details of the number of meetings attended by the Directors.		NA	NA
Terms and conditions of appointment or reappointment including details of remuneration sought to be paid	Appointed for a period of 5 (five) years, liable to retire by rotation.	Re-appointment of Mr. Parveen Kumar Gupta for a period of 3 (three) years with effect from September 01, 2026 to August 31, 2029 (both days inclusive), not liable to retire by rotation. He shall be entitled to receive remuneration by way of sitting fees, reimbursement of expenses for attending Board and Committee meetings and fixed remuneration as proposed in Item No. 04 of this Notice.	Appointed for a period of 5 (five) years, liable to retire by rotation.	As detailed in Item No. 5 of the explanatory statement to this Notice.
Relationship with other Directors, Manager and other Key Managerial Personnel of the Bank	None	None	None	None
Remuneration last drawn	Refer Corporate Governance Report FY2025-26 for remuneration details		NA	NA
Memberships/ Chairperson ships of Committees of other Boards as on date	Nil	Refer Annexure B	Nil	NA

Annexure B

Name of the Company	Name of the Committee	Member/Chairman
Bank of India Investment Managers Private Limited	Audit Committee	Chairman
	Risk Committee	Member
	Unitholders' Protection Committee	Member
	Nomination & Remuneration Committee	Chairman
Protium Finance Limited	Audit Committee	Chairman
	IT Strategy Committee	Member
	Customer Service Committee	Member
	Share Allotment Committee	Member
	Risk Management Committee	Member
Midland Microfin Limited	Audit Committee	Member
	Nomination & Remuneration Committee	Member
Generali Central Insurance Company Limited	Nomination & Remuneration Committee	Member
	Investment Committee	Member
	Policyholders Protection Committee	Chairman
	Ethics & Compliance Committee	Member
	Risk Management Committee	Chairman
	Corporate Social Responsibility	Member
National Securities Depository Limited	Audit Committee	Member
	Nomination & Remuneration Committee	Member
	Members Committee	Member
	Standing Committee on Technology	Member
	Regulatory Oversight Committee	Member
	Risk Management Committee	Chairman
India Shelter Finance Corporation Limited	Audit Committee	Member
	Risk Management Committee	Chairman
	IT Strategy Committee	Member