



**Utkarsh Small Finance Bank**

October 05, 2025

**The BSE Limited**

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

**National Stock Exchange of India Limited**

**Symbol:** UTKARSHBNK

Dear Sir/ Madam,

**Sub: Disclosure under Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulation") – Business Updates for the quarter and half year ended September 30, 2025**

Pursuant to SEBI Listing Regulations and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, please find below updates for the quarter and half year ended September 30, 2025:

Particulars	September 30, 2025	September 30, 2024	Change YoY	June 30, 2025	Change QoQ
<i>(In ₹ Crore unless specified otherwise)</i>	<b>(Provisional)</b>	<b>(Audited)</b>	<b>%</b>	<b>(Limited Review)</b>	<b>%</b>
Gross Loan Portfolio*	18,655	19,101	(2.3)%	19,224	(3.0)%
JLG Loan Portfolio*	7,613	10,626	(28.4)%	8,578	(11.2)%
Non-JLG Loan Portfolio	11,042	8,475	30.3%	10,646	3.7%
Total Deposits	21,447	19,496	10.0%	21,489	(0.2)%
CASA Deposits	4,478	3,819	17.3%	4,229	5.9%
Retail Term Deposits	12,257	9,518	28.8%	11,675	5.0%
Bulk Term Deposits	4,712	6,159	(23.5)%	5,585	(15.6)%
CASA Ratio (%)	20.9%	19.6%		19.7%	
CASA + Retail Term Deposits Ratio (%)	78.0%	68.4%		74.0%	

\*Including IBPC issued by the Bank

X Bucket Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 98.6% for Q2, FY26. Liquidity Coverage Ratio (LCR) stood at 219% as on September 30, 2025.

Please note that the information with reference to Q2 FY26 is provisional and subject to review by the Joint Statutory Auditors of the Bank and approval of the Audit Committee and Board of Directors.

The disclosure will also be available on the Bank's website at [www.utkarsh.bank](http://www.utkarsh.bank). Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Utkarsh Small Finance Bank Limited**

**Muthiah Ganapathy**

**Company Secretary & Compliance Officer**

**Registered & Corporate Office**

Utkarsh Tower, NH-31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.

CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | 🌐 [www.utkarsh.bank](http://www.utkarsh.bank)