



April 05, 2024

The BSE Limited Phiroze Jeejeeboy Towers Dalal Street, Fort, Mumbai – 400001 Scrip Code: 543942, 958095, 959644, 968226	National Stock Exchange of India Limited 5th Floor, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 NSE Symbol: UTKARSHBNK
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Dear Sir/ Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business Updates for the quarter & year ended March 31, 2024

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share following information for the quarter & year ended March 31, 2024:

Particulars <i>(In ₹ Crore unless specified otherwise)</i>	March 31, 2024 (Provisional)	March 31, 2023 (Audited)	Change YoY %	December 31, 2023 (Limited Review)	Change QoQ %
Gross Loan Portfolio*	18,299	13,957	31.1%	16,407	11.5%
Total Deposits	17,473	13,710	27.4%	15,111	15.6%
CASA Deposits	3,582	2,864	25.1%	3,016	18.8%
Retail Term Deposits	7,968	5,575	42.9%	7,228	10.2%
Bulk Term Deposits	5,922	5,271	12.3%	4,867	21.7%
CASA Ratio (%)	20.5%	20.9%		20.0%	
CASA + Retail Term Deposits Ratio (%)	66.1%	61.6%		67.8%	

*Including IBPC issued by the Bank

Collection efficiency (excluding pre-payments) for Bank's Micro Banking loan portfolio was 97.6% for Q4, FY24.

Provisional Liquidity Coverage Ratio (LCR) stood at 165% as on March 31, 2024.

Please note that the numbers mentioned above as on March 31, 2024 are provisional unaudited numbers and is subject to review by the Joint Statutory Auditors of the Bank and also subject to approval of the Audit Committee and Board of Directors.

Kindly take the above information on record.

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

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