



Utkarsh Small Finance Bank

The Bank is committed to ethics, integrity, accountability and transparency. In order to ensure that the highest standards are maintained in these aspects on an on-going basis, and to provide safeguards to various stakeholders (including but not limited to shareholders, depositors and employees) the Bank has formulated a 'Whistleblower Policy'. The Policy approved by the Board, provides stakeholders with an opportunity to address serious concerns arising from irregularities, malpractices and other misdemeanors, if any, committed by the Bank's personnel, by approaching a Committee of senior officials of the Bank, set-up specifically for the purpose (known as the Whistleblower Committee). Concerns relating to senior management & members of Whistleblower committee can be reported directly to the Audit Committee of the Board. The ACB is chaired by Shri Tantra Narayan Thakur, Independent Director. In order to ensure smooth flow and management of complaints under Whistleblower policy, a dedicated email ID; whistleblower@utkarsh.bank has been set up. Additionally, stakeholders can contact +91 7311131234 to voice their concerns. Stakeholders may also reach out to the Chairman, ACB at 08369965559.

The Policy is intended to encourage stakeholders to report suspected or actual occurrence of illegal, unethical or inappropriate actions, behavior or practices by staff without fear of retribution. Complaints can be raised to this mail ID. Bank also accepts complaints from anonymous persons, hence complaints can be made without fear of revelation of identity. The Policy contains provisions protecting Whistleblowers from any unfair action prejudicial to their interest. The Audit Committee of the Board reviews, on a quarterly basis, a synopsis of the complaints received from the whistleblower mechanism and the resolution thereof. The Whistle Blower policy complies with the vigil mechanism as envisaged by the Companies Act, 2013 and the rules framed thereunder.