



February 02, 2026

BSE Limited

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

National Stock Exchange of India Limited

Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Investor Presentation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Pursuant to Regulation 30 of SEBI Listing Regulations, enclosed herewith the Investor Presentation on Un-audited Financial Results for the quarter and nine months ended December 31, 2025 of the Bank.

The said presentation is also available on the Bank's website i.e. www.utkarsh.bank.in.

This is for your information and records.

Yours faithfully,

For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Company Secretary & Compliance Officer

Encl: As above

Registered & Corporate Office

Utkarsh Tower, NH-31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.
CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | www.utkarsh.bank.in



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

INVESTOR PRESENTATION

Q3 FY26

Key Highlights Q3'FY26 – Assets & Liabilities



Particulars (Amount in ₹ Crore)	December 31, 2025 (Limited Review)	December 31, 2024 (Limited Review)	Change YoY %	September 30, 2025 (Limited Review)	Change QoQ %
Gross Loan Portfolio*	18,306	19,057	(3.9)%	18,655	(1.9)%
JLG (incl. BC JLG) Loan Portfolio*	6,419	9,737	(34.1)%	7,613	(15.7)%
Non-JLG Loan Portfolio	11,888	9,320	27.5%	11,041	7.7%
Total Deposits	21,087	20,172	4.5%	21,447	(1.7)%
CASA Deposits	4,611	3,973	16.1%	4,482	2.9%
Retail Term Deposits	12,586	10,163	23.8%	12,257	2.7%
Bulk Term Deposits	3,890	6,036	(35.6)%	4,707	(17.4)%
CASA Ratio (%)	21.9%	19.7%		20.9%	
CASA + Retail Term Deposits Ratio (%)	81.6%	70.1%		78.1%	

*Incl. IBPC issued by the Bank

Key Highlights Q3 & 9M'FY26



NETWORK	ASSETS	LIABILITIES	FINANCIAL PERFORMANCE	CAPITAL STRUCTURE	ASSET QUALITY
 1,105 vs. [1,028] Banking Outlets	 ₹18,306 cr. vs. [₹19,057 cr.] Gross Loan Portfolio	 ₹21,087 cr. vs. [₹20,172 cr.] Deposits	9M FY26 Loss ₹963 cr. vs. Profit [₹21 cr.] Profit After Tax	Q3 FY26 Loss ₹375 cr. vs. Loss [₹168 cr.] Profit After Tax	 ₹2,961 cr. vs. [₹2,965 cr.] Capital + Reserves
27 States & UTs	-3.9% Gross Loan Portfolio Growth YoY	4.5% / 23.8% Deposits / RTD Growth YoY	₹44 cr. vs. [₹773 cr.] Pre-provisioning Operating Profit	Op. Loss ₹44 cr. vs. Op. Profit [₹185 cr.] Pre-provisioning Operating Profit	 11.0% vs. [6.2%] Gross NPAs
18,827 vs. [19,519] Employees	50% vs. [41%] Share of Secured Loans in Gross Loan Portfolio	82% vs. [70%] Share of CASA + Retail Term Deposits	96.9% vs. [59.8%] Cost to Income	110.3% vs. [68.4%] Cost to Income	 4.5% vs. [2.5%] Net NPA
			-4.6% / -47.1% vs. [0.1% / 0.9%] RoAA / RoAE	-5.4% / -55.9% vs. [-2.5% / -21.8%] RoAA / RoAE	 62.2% vs. [45.0%] Provision Coverage Ratio (excl. floating provision)

Figures in [] represent 9M'FY25 / Q3'FY25

*CD Ratio at 74% excl. advances against which refinance is raised



Journey and Franchise

Portfolio Build Up

Deposits Build Up

Financial Performance

Technology, ESG & CSR



Journey and Franchise



Committed journey of ~16 years from Microfinance to Small Finance Bank to Listed Company

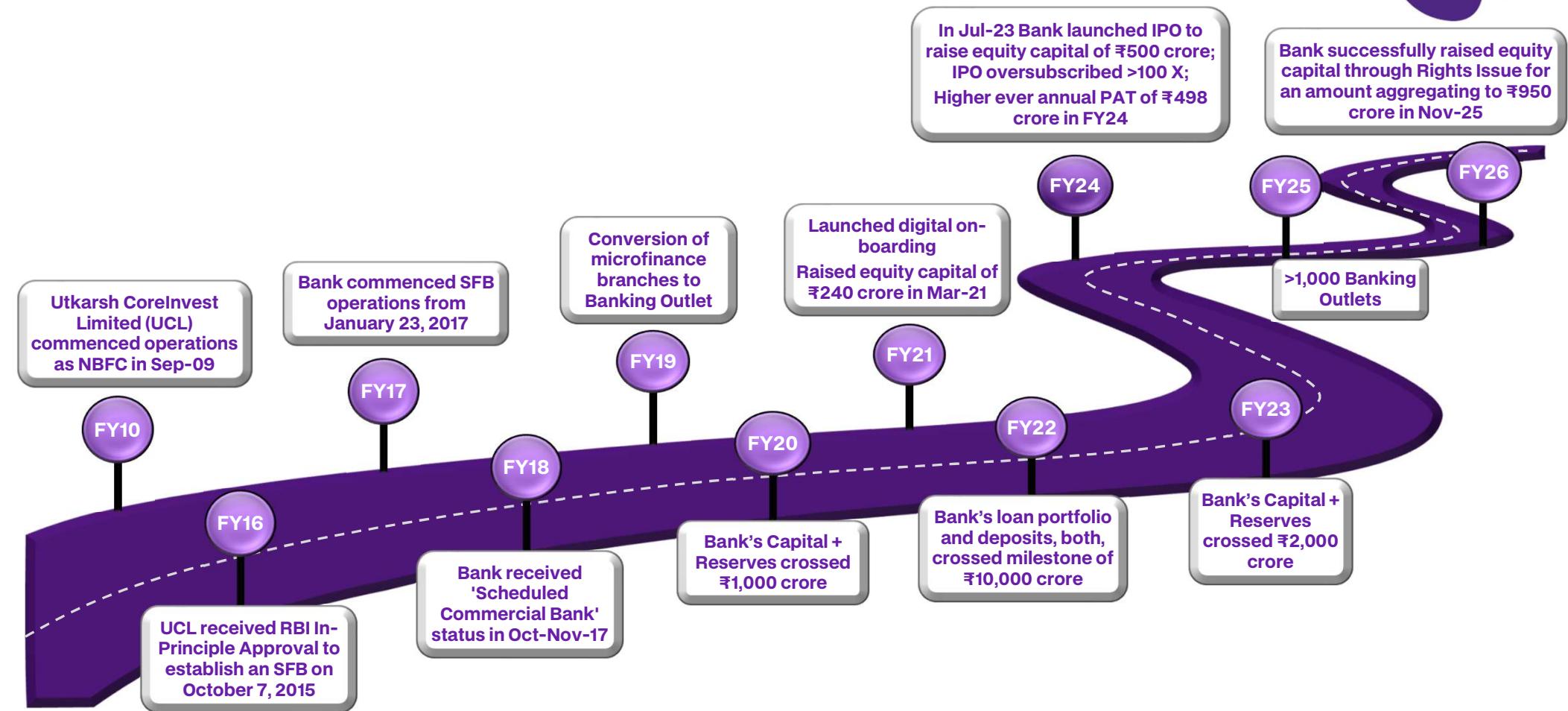


Significant presence in rural & semi urban locations and under penetrated States of the Country



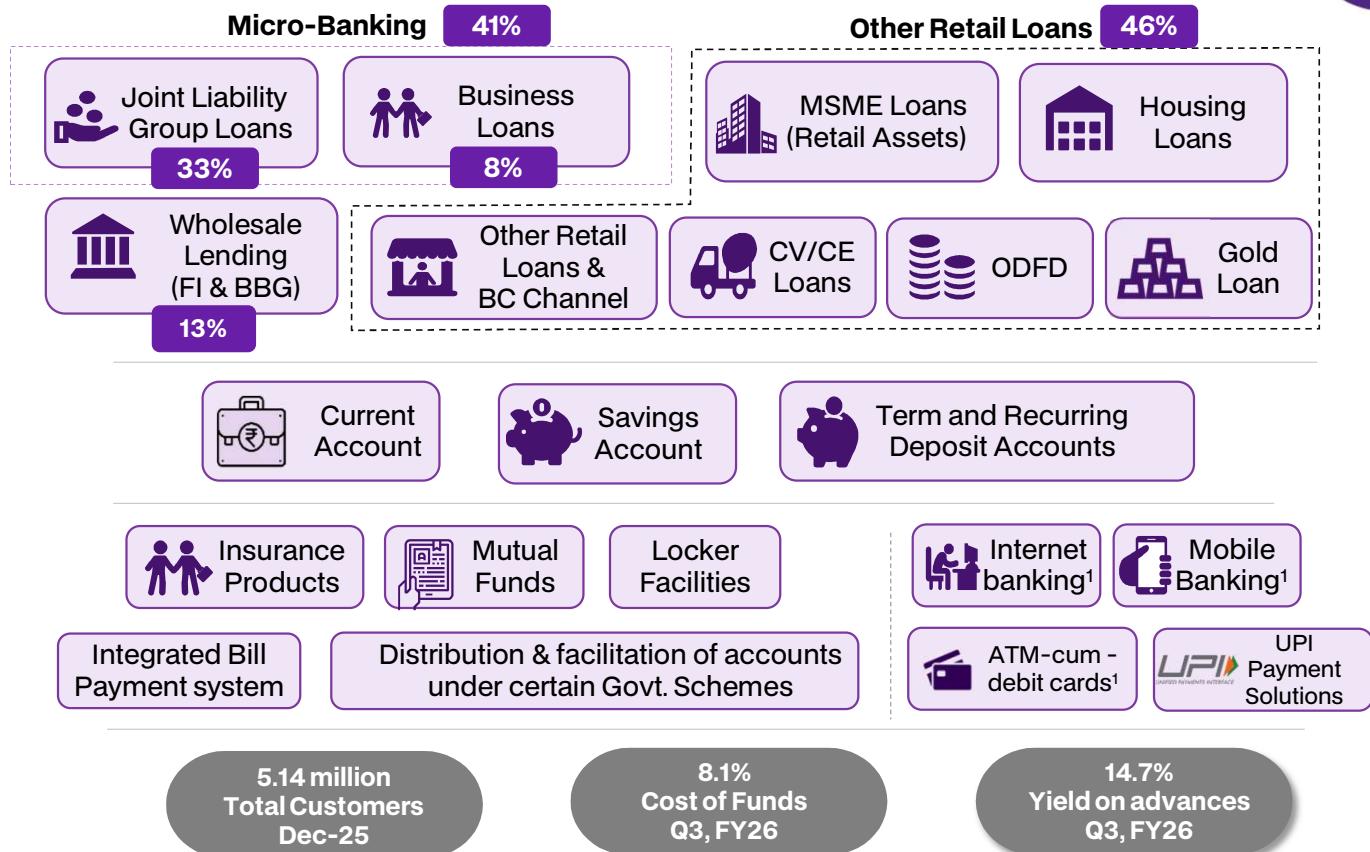
Differentiated branch network to ensure relevant product offerings for customers & ensuring cost efficiency of operations

Utkarsh Journey



Business Overview

Focus on Financial inclusion, offer a range of financial products and services that address the specific requirements of customer segments



Portfolio split % (Dec'25)

¹ Other Distribution channels

Diversified distribution network



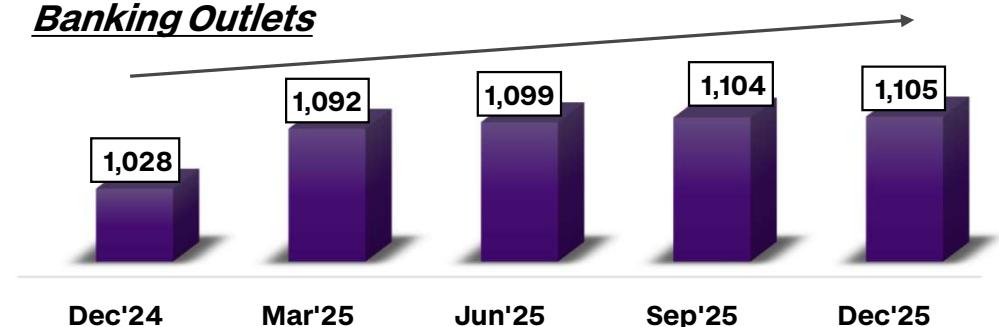
Extensive physical network of Banking Outlets (Dec'25)

Potential for Retail Assets within existing Branches (Dec'25)

STATES	Total Banking Outlets	MB Outlets	GB Outlets*	Subset of GB Branches		
				MSME Locations	HL Locations	Wheels Locations
Bihar	281	261	20	9	3	4
Uttar Pradesh	227	176	51	18	17	25
Odisha	102	95	7	2	2	-
Jharkhand	100	89	11	3	1	3
Maharashtra	85	42	43	19	12	-
NCT Of Delhi	35	4	31	3	1	1
Other States	275	107	168	33	26	15
TOTAL	1,105	774	331	87	62	48

During 9M'FY26, opened 13 MB branches

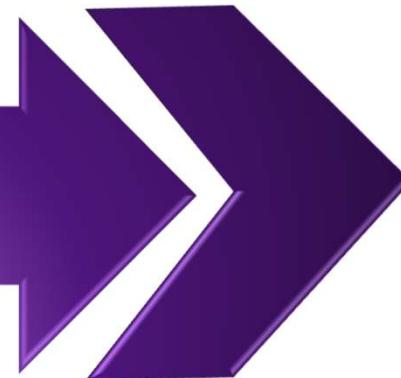
Banking Outlets



***Includes 9 Combo Branches**



||| Portfolio Build-up



- Slowdown witnessed in JLG segment due to market disruptions
- Continued focus on high yield products & improving productivity
- Increased emphasis on Micro LAP, MBBL



Non-JLG Loan portfolio grew by 27.5% YoY



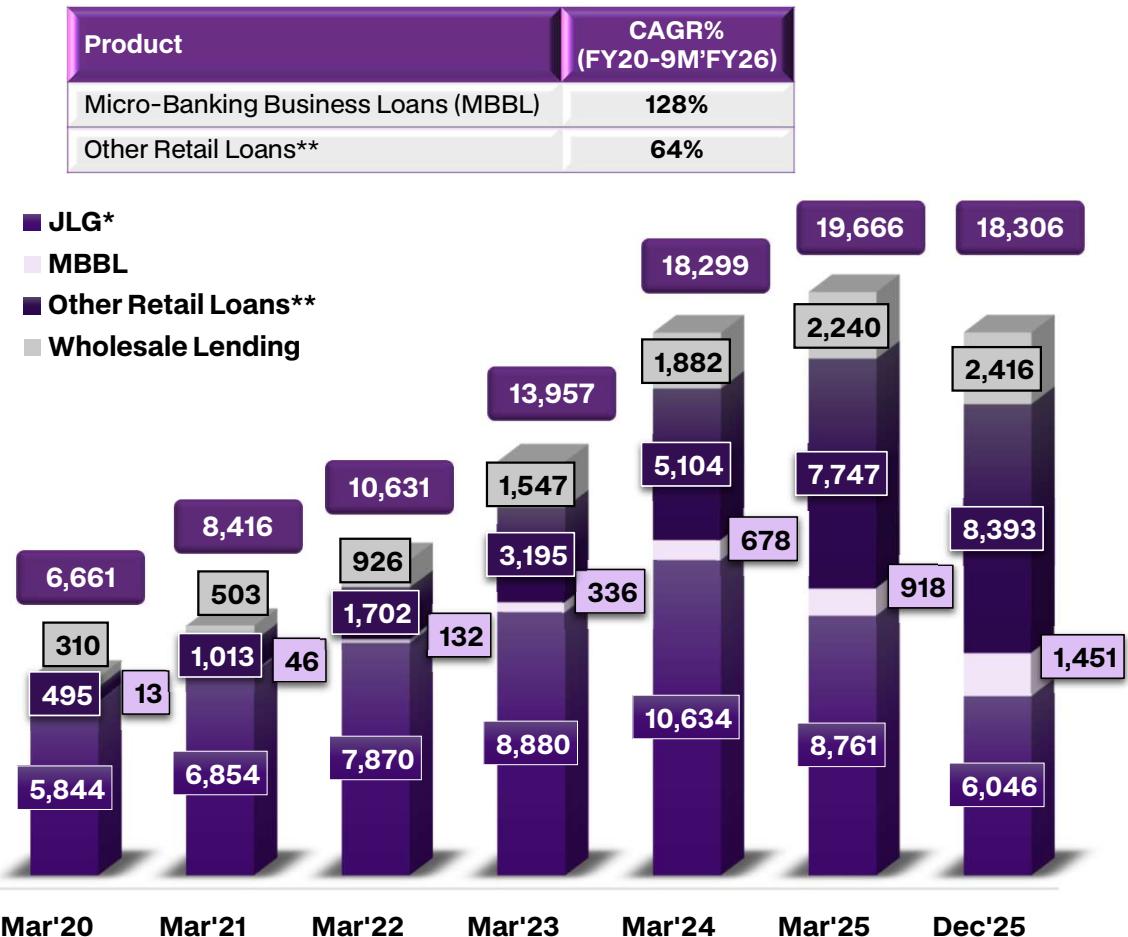
Rural & semi urban franchise, deep rooted understanding of our core geographies, proven track record - key strength of our micro-banking lending



Increasing share of secured lending with build-up of MSME, Housing, Gold loan

Loan Portfolio Build-up

All Amounts in ₹ Crores



*Excluding BC JLG portfolio; including BC JLG, JLG loan book is ₹6,419 crore (35% of total portfolio) as of Dec-25;

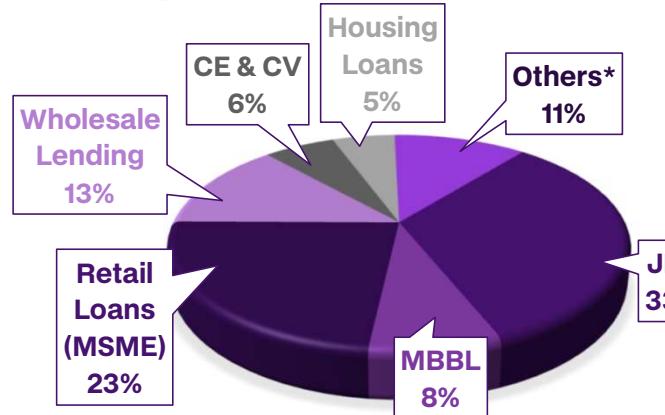
**Includes MSME, Housing, CE & CV, BC channel, Personal Loans, OD Against FD and others

Loan Book (Mar-20)



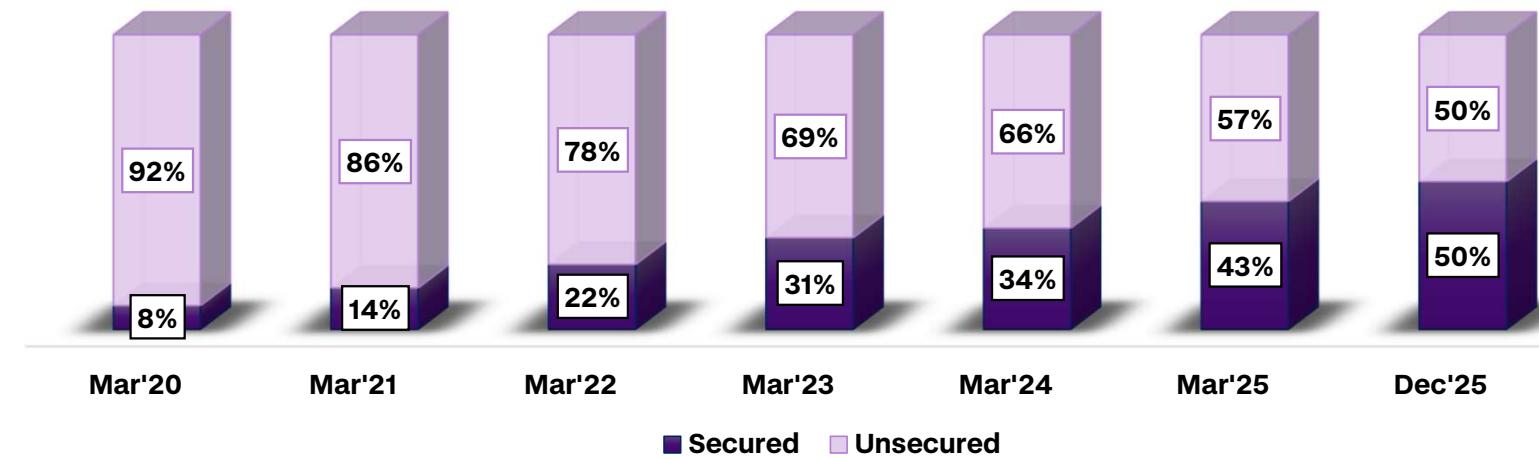
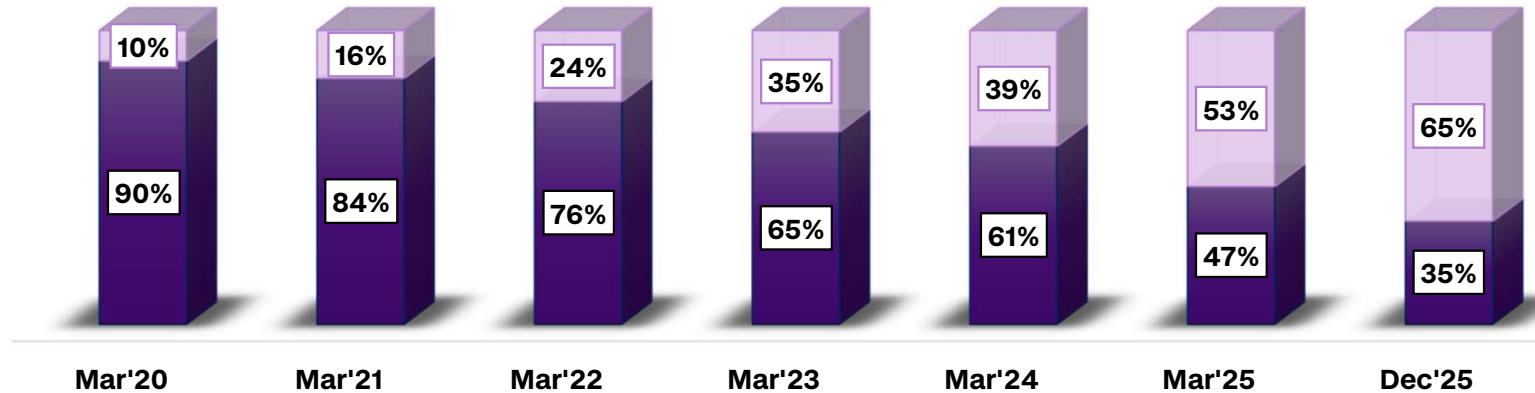
Secured Loans share increased to 50%

Loan Book (Dec-25)



*Others includes OD Against FD, Personal Loans, Gold loans, BC channel, etc.

Evolving Portfolio Mix





Micro-Banking Lending

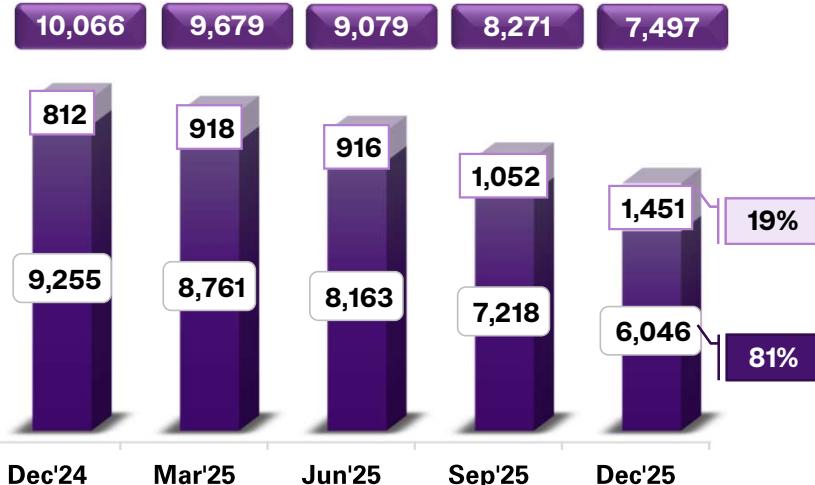


Micro-Banking Lending

All Amounts in ₹ Crores



Portfolio Outstanding

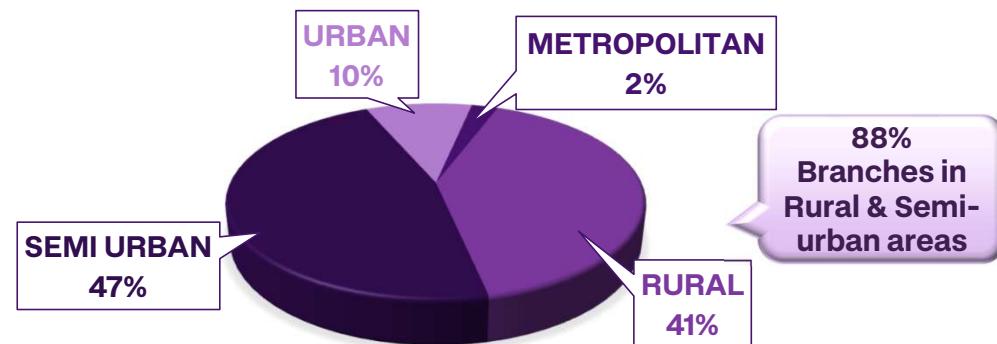


■ Joint Liability Group Loans ■ Micro-Banking Business Loans*

- Rural and semi-urban presence – 88% MB branches in rural and semi urban locations
- Loan book declined in Q3'FY26 as Bank slowed down on disbursements, focus shifted towards collections
- Opened saving accounts for >75% of micro-banking customers, build customer connect stronger

Q3'FY26	JLG	MBBL
Customer Base	>20 Lakh	<2 lakh
Portfolio	₹6,046 Crore	₹1,444 Crore
Average Ticket Size (Disbursements)	~₹60k	~₹90k
Average Ticket Size (Portfolio)	~₹30k	~₹70k

Demographic Break up of MB Outlets



*includes PM SVANidhi, PM Vishwakarma & CM YUVA loan portfolio of ₹7 crore

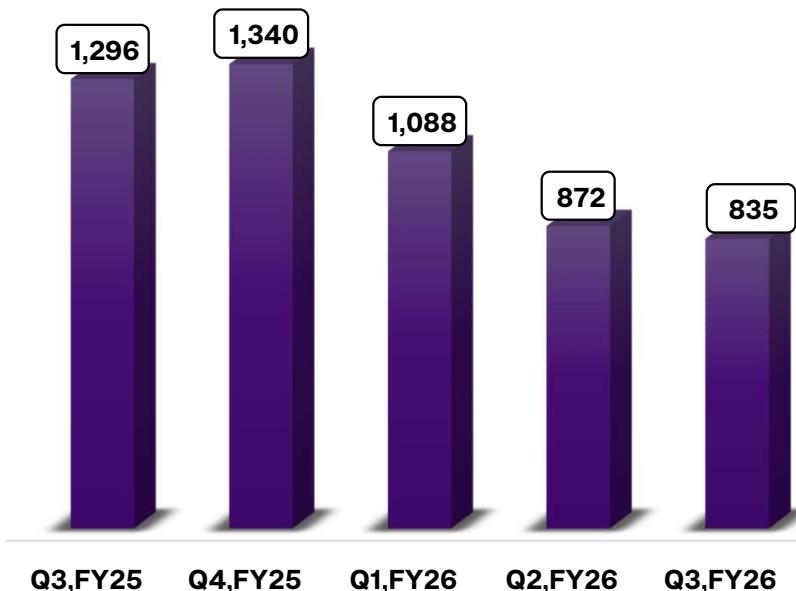
Joint Liability Group (JLG) Lending

All Amounts in ₹ Crores

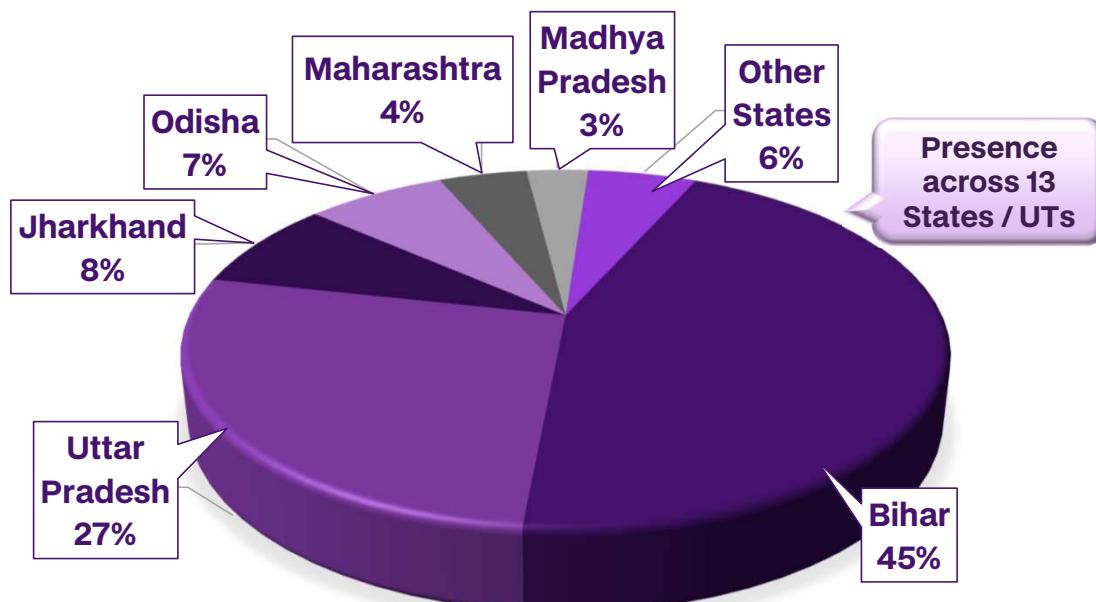


Portfolio 9,255 8,761 8,163 7,218 6,046

Disbursements



Geographical Split of JLG Portfolio



- Slowed down on JLG disbursements in Q3'FY26 considering weakness in collection efficiency and asset quality / borrower level over-leveraging concerns
- Large franchise with customer base of >20 lakhs
- Digital collections through customized UPI QR code / BBPS

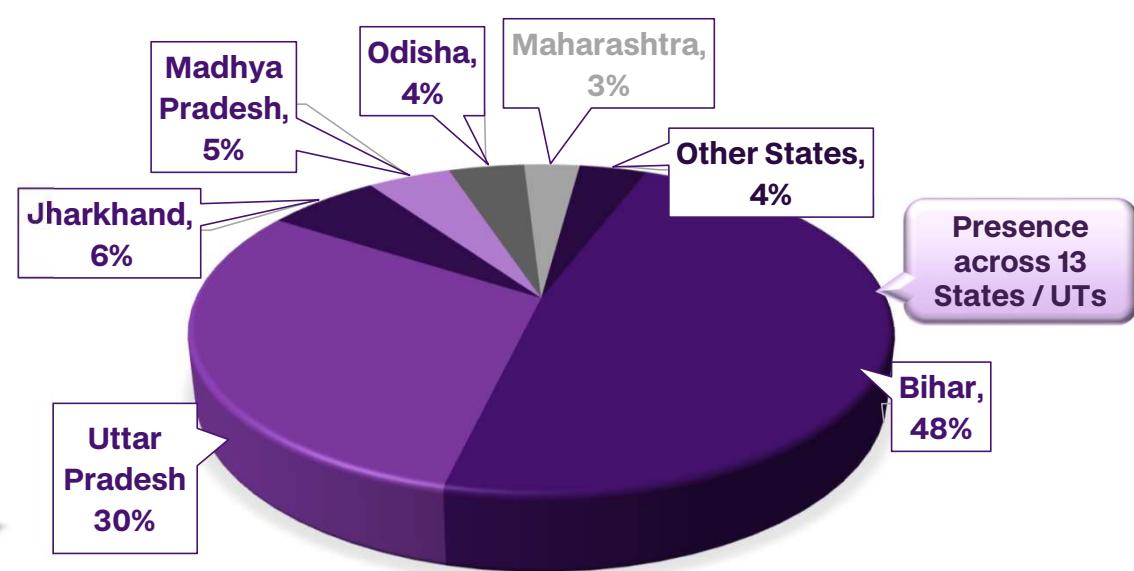
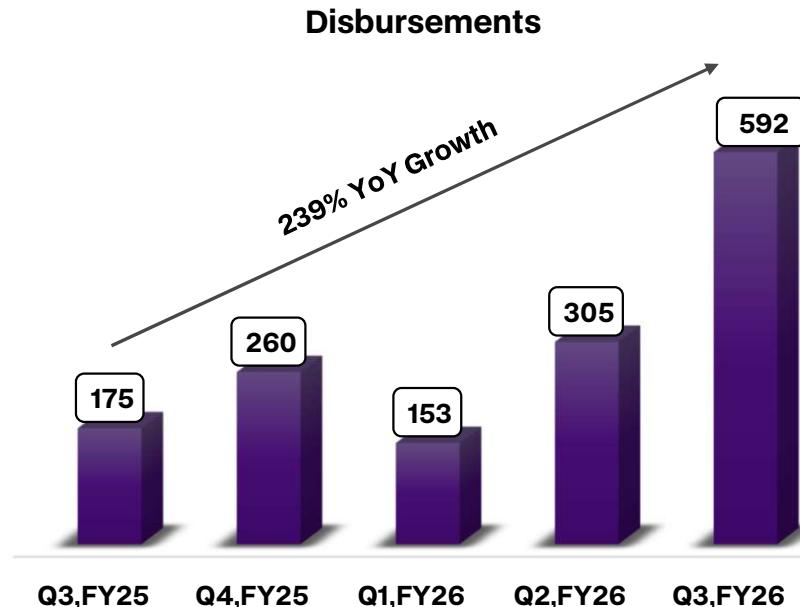
Micro-Banking Business Loans

All Amounts in ₹ Crores



Portfolio 801 910 909 1,046 1,444

Geographical Split of Portfolio



- Micro-Banking Business Loan (MBBL) scaling up on track with YoY loan book growth 80%
- Significant potential to grow considering large JLG client base of the Bank
- Collection largely digital - through direct account debit



Other Retail Lending

MSME (Retail Assets)



Housing Loans



CE & CV Loans

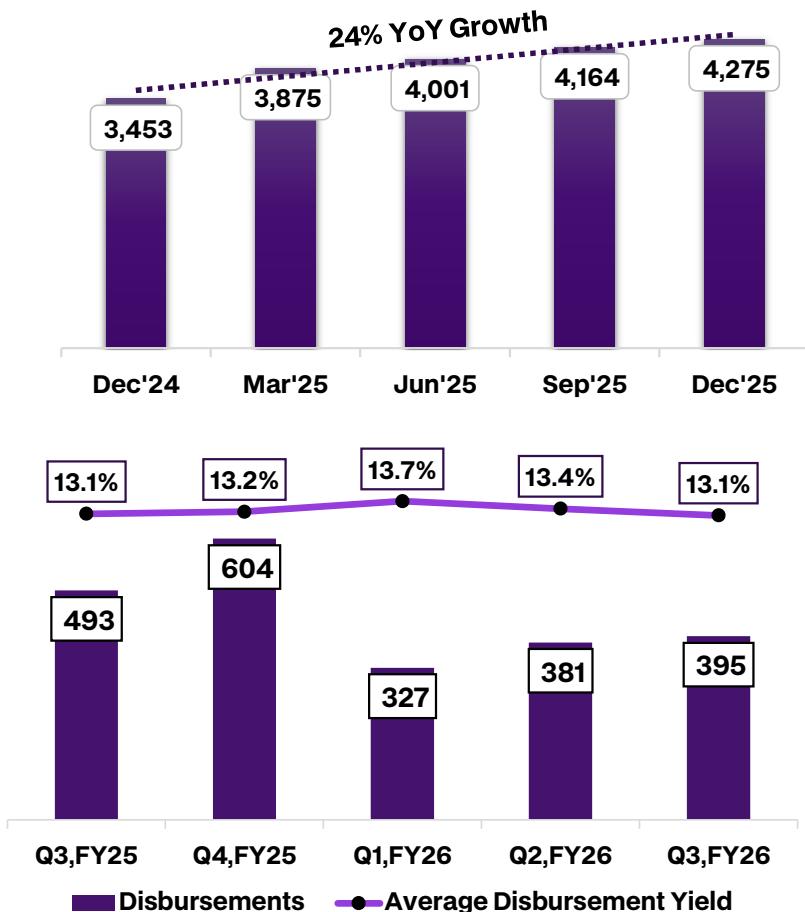


MSME (Retail Assets) Lending

All Amounts in ₹ Crores



Portfolio Outstanding



Secured
Business Loans
(LAP)



Unsecured
Business Loan

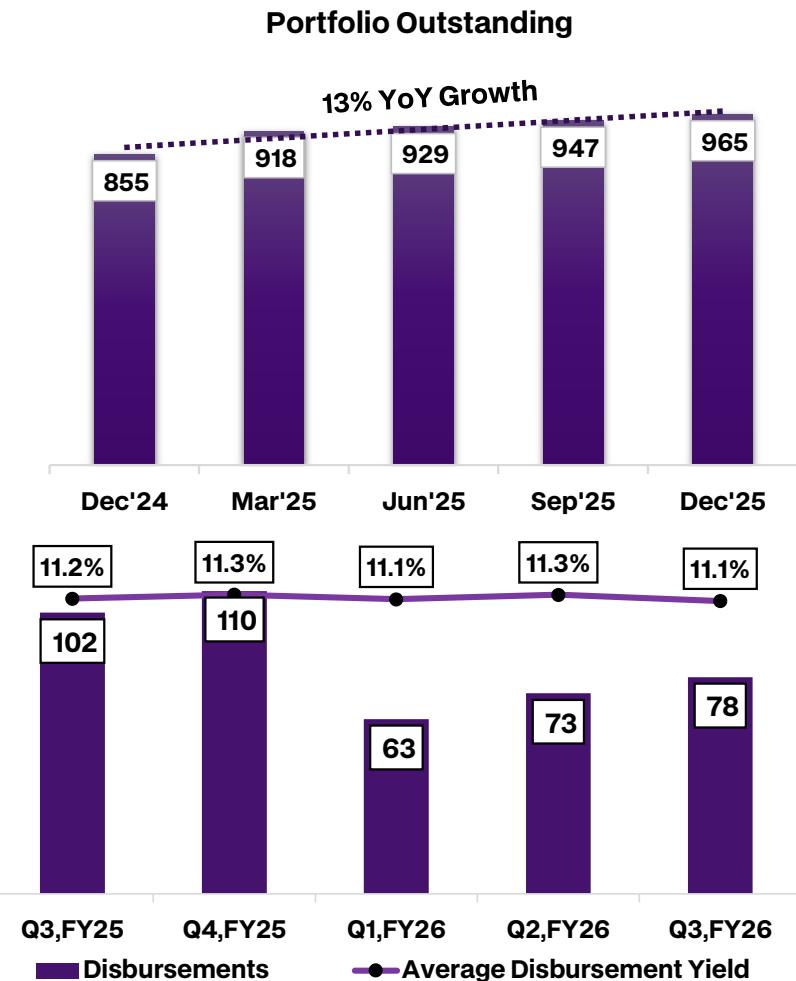


Micro LAP /
Overdraft

- Significant presence in our core geography
- Offering MSME product (small business segment) through 87 branches, significant headroom to expand within existing branches
- Largely secured lending (>95%)
- Average ticket size of loan book ₹25-35 lakh

Housing Loans

All Amounts in ₹ Crores



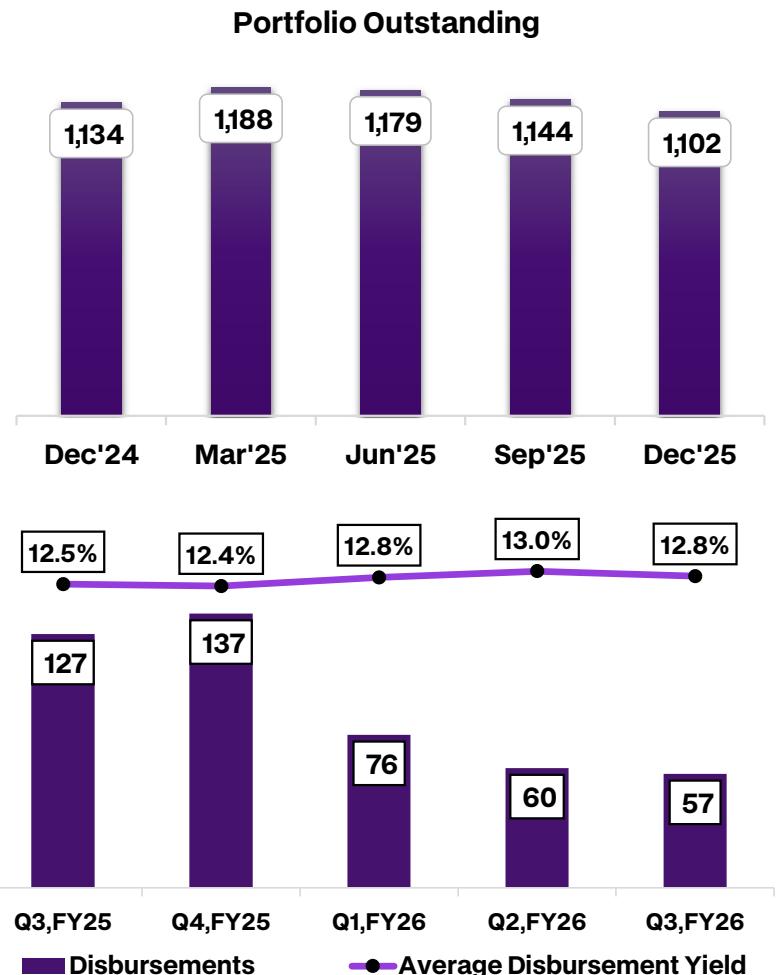
Retail Housing Loans

Affordable Housing

- Significant presence in our core geography
- Currently offering HL product from 62 locations, significant headroom to expand within existing branches
- Housing loans up to ₹35 lakh account for ~60% of housing loan portfolio
- >4,000 customers – Average ticket size of loan book ₹20-25 lakh

CE & CV Loans

All Amounts in ₹ Crores



- Lending primarily to small fleet operator segment
- Currently offering CE & CV product through 48 branches, significant headroom to expand within existing branches
- Currently operating primarily in our core geographies
- >4,000 customers - Average ticket size of loan book ₹25-35 lakh
- Consistently optimizing our disbursement yields – improved by >30 bps over same quarter last year

Geographical Split of Other Retail Lending

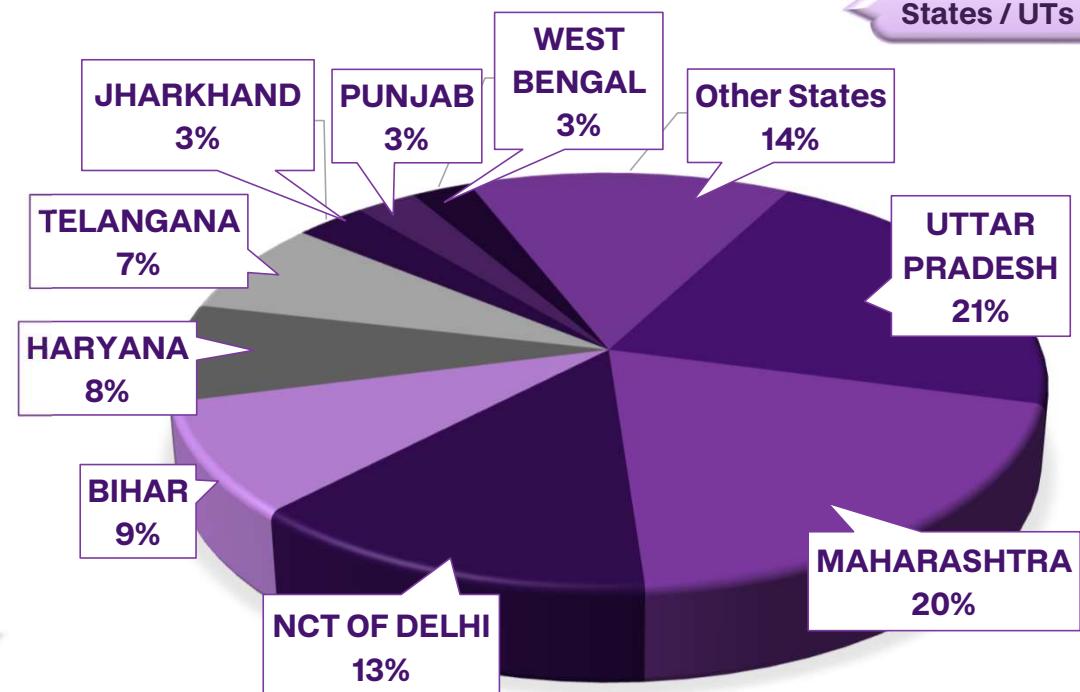
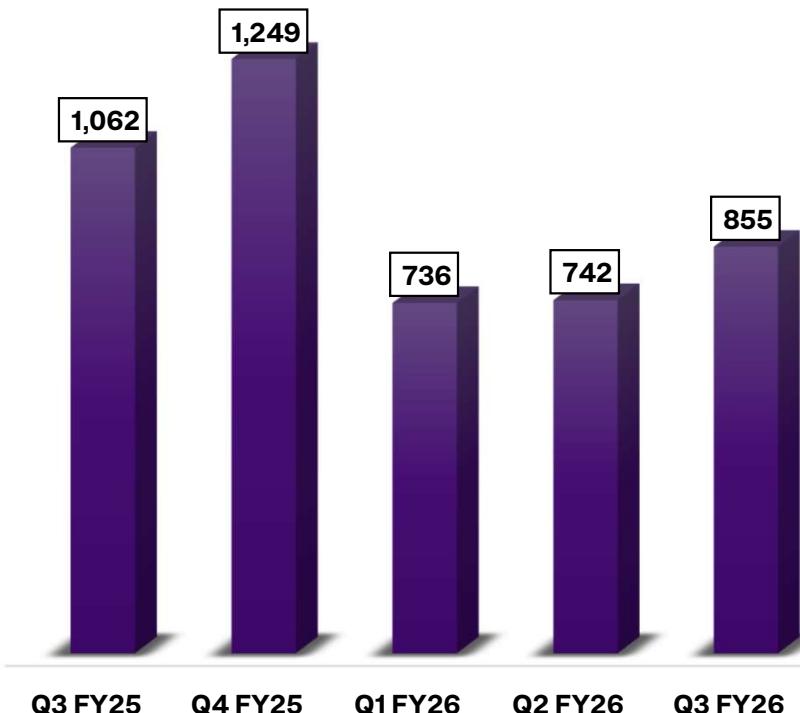
All Amounts in ₹ Crores



Portfolio 6,849 7,747 7,957 8,194 8,393

Geographical Split of Other Retail Lending Portfolio

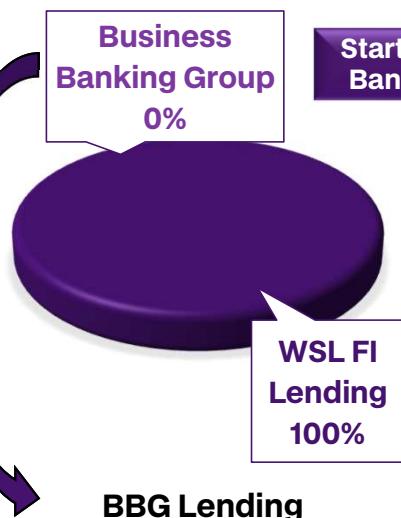
Disbursements



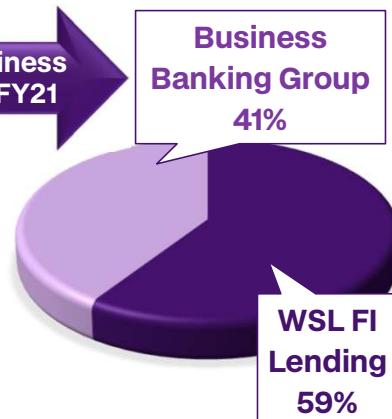
- Other Retail Lending excl. Micro-Banking & Wholesale Lending and Incl. MSME, Housing, CE & CV, BC channel, Personal Loans, OD Against FD and others

Wholesale Lending

Portfolio Break up (Mar-20)



Portfolio Break up (Dec-25)

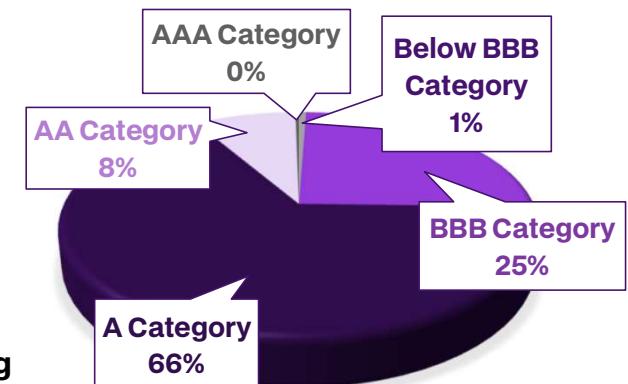


WSL	Dec-25	Dec-24	Sep-25
	₹2,416	₹2,142	₹2,190
Portfolio O/s	13%	11%	12%
Share in Gross Loan Portfolio			



All Amounts in ₹ Crores

Rating Wise WSL FI Portfolio Break up



- Small to medium size corporates (SME segment)
- ~270 customers; Average ticket size – ~₹4 crore
- Primarily operating account through OD / DLOD product
- Entire book secured against collateral of immovable properties with cover of >100%

- ~75% of book credit rated “A” category or higher by external credit rating agencies
- ~70 customers; Average ticket size of outstanding loan ₹15-20 crore



Deposits Build-up



Deposits grew by 5% YoY; Retail Term Deposits grew by 24% YoY



Expanded General Banking Franchise significantly



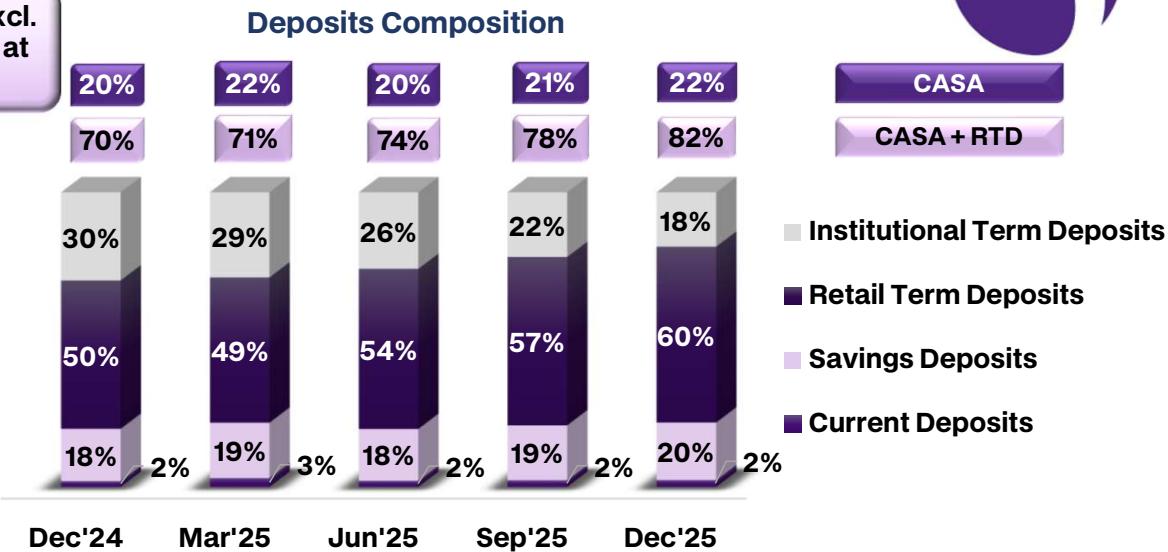
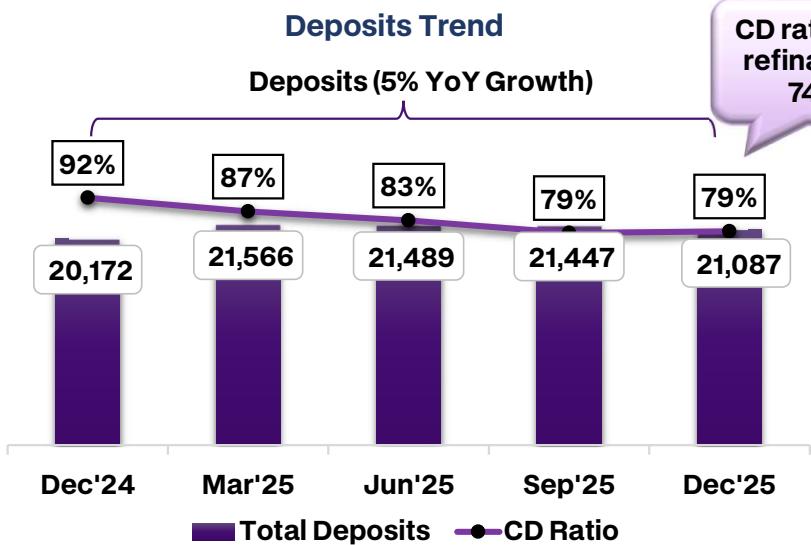
Targeting top-100 deposits centres of the country



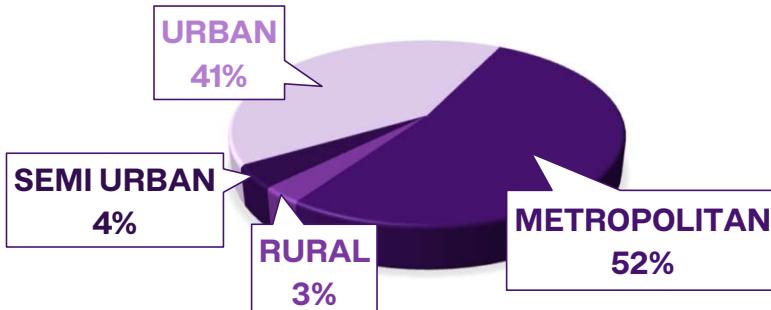
Focus on building retail franchise

Deposits Trend & Composition

All Amounts in ₹ Crores



Demographic Profile of Deposits* (Dec-25)



RTD grew by 24% YoY to ₹12,586 crore vs. ₹10,163 crore (₹12,257 crore - Sep-25)

Branch Vintage	GB Branches
<1 year	8
1-2 year	48
2-3 year	43
>3 year	232
Total	331

~30% of the branches are <3-year vintage

*Excluding Digitally sourced Deposits

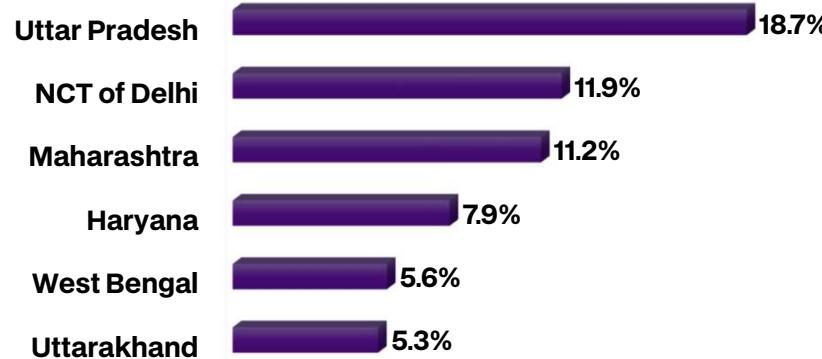
**CD Ratio excl. advances against which refinance is raised

Deposits Trend & Composition (Contd.)

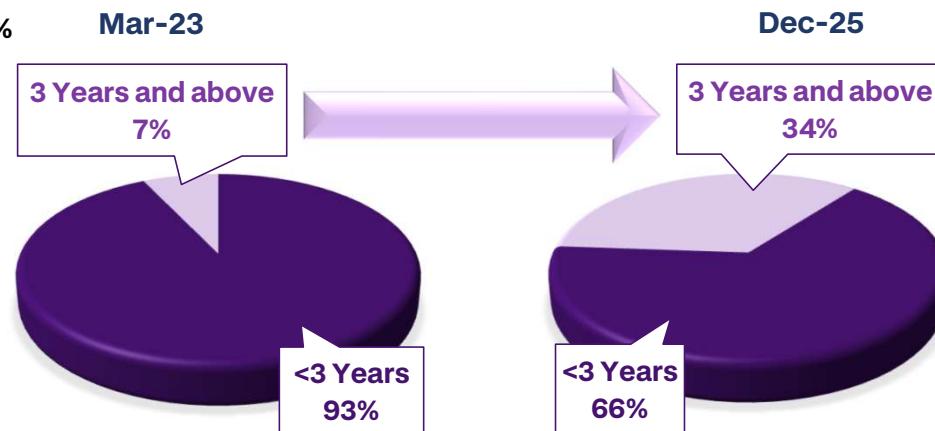
All Amounts in ₹ Crores



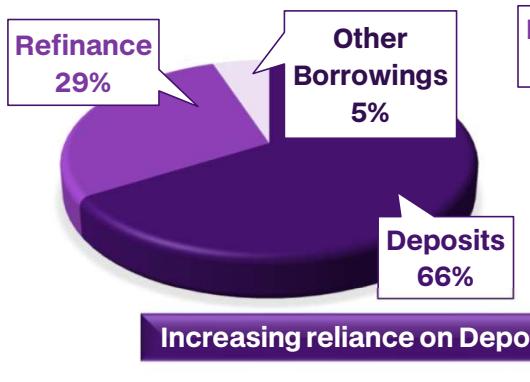
Geographically well diversified Deposits* mix



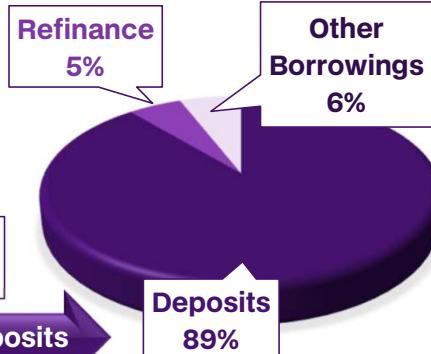
Retail Term Deposits Tenure wise Break up



Funding Mix (Mar-20)



Funding Mix (Dec-25)



Increasing reliance on Deposits

Cost %	9M'FY26
Term Deposits	8.9%
CASA	5.0%

Long Term Credit Rating

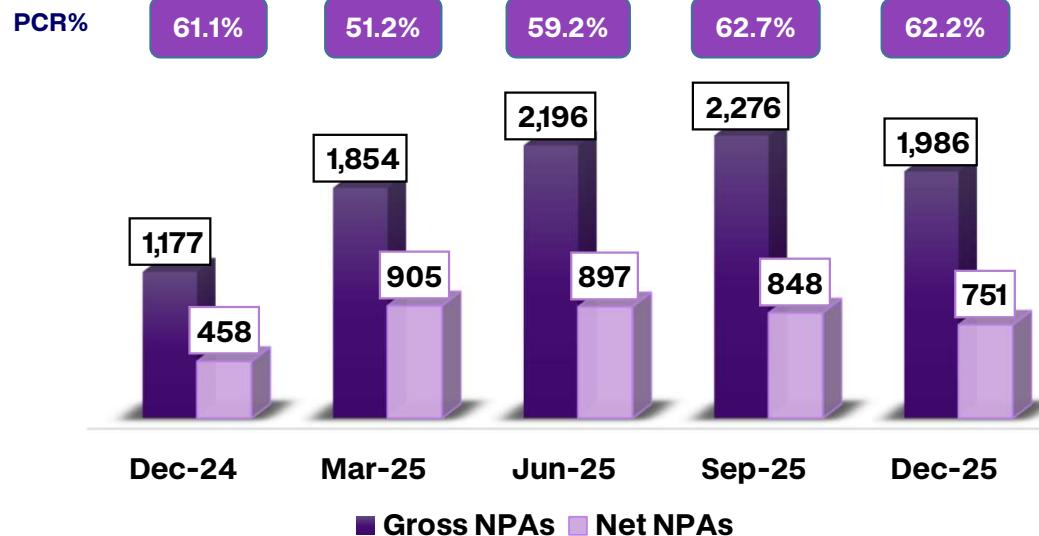
A (Negative)* CARE	A (Negative) ICRA
Rating for short term certificate of deposit programme	
A1+ ICRA	

*On 5th Jan, 2026, Outlook revised to Negative

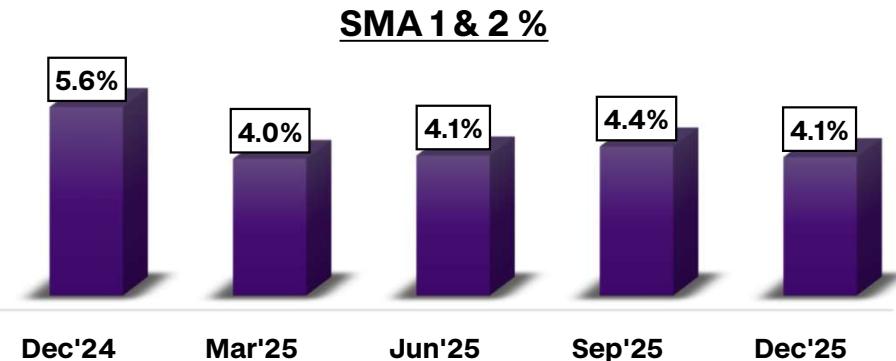
*Excluding Digitally sourced Deposits

Asset Quality Movement

All Amounts in ₹ Crores



	Dec-24	Sep-25	Dec-25
Gross NPA %	6.2%	12.4%	11.0%
Net NPA %	2.5%	5.0%	4.5%



NPA Movement*	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
Opening GNPA	719	1,177	1,854	2,196	2,276
Additions during the period	738	771	452	464	426
Reductions during the period					
Up-gradations & Recoveries	27	59	55	49	64
Write-offs & ARC Sale	253	34	54	335	652
Closing GNPA	1,177	1,854	2,196	2,276	1,986

Provisions Break-up

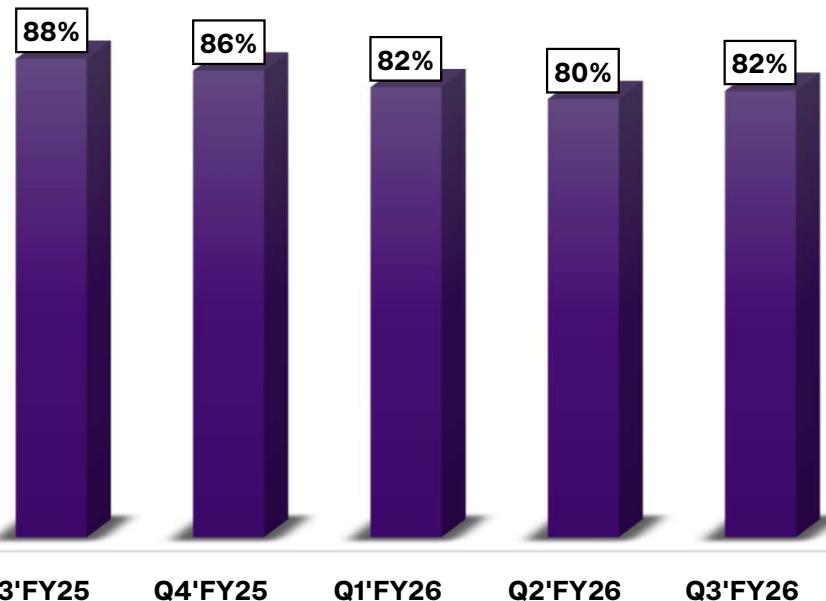
Particulars	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
NPA Provision	529	949	1,299	1,428	1,235
Floating Provision	190	-	-	-	-
Provision for standard restructured	1	1	1	1	1
Standard Provision	85	65	72	69	58
Total Provisions	805	1,015	1,372	1,498	1,294

*NPA Movement based on quarter-end NPAs

Micro-Banking – Asset Quality



Collection Efficiency
(excl. Pre-Payments)



	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
SMA 0 %	3.2%	1.1%	1.9%	1.8%	0.9%
SMA 1 %	3.1%	1.6%	1.5%	1.3%	0.9%
SMA 2 %	3.8%	2.2%	1.7%	1.7%	1.4%
Total SMA %	10.1%	5.0%	5.1%	4.9%	3.2%
NPA %	9.7%	16.7%	20.8%	23.0%	20.5%

- Collection efficiency & asset quality weakened on account higher leverage at borrower level and weakened discipline for centre meetings continuing from covid times
- Strengthening collection efforts and dedicated teams for collections / supervisors at field level to improve collection efficiency
- X-bucket collection efficiency (excl. pre-payments) was 99.1% for Q3'FY26



Financial Performance



Results impacted due to market disruptions in MFI segment



Secured assets growth and deposits build-up in line with expectations

Profit & Loss:

For the quarter and nine months ended December 31st, 2025

All Amounts in ₹ Crores



Particulars	9M'FY26	9M'FY25	Y-o-Y	Q3'FY26	Q3'FY25	Y-o-Y	Q2'FY26	Q-o-Q
INCOME	Limited Review			Limited Review			Limited Review	
Total Interest Earned	2,542	2,885	(12)%	821	932	(12)%	840	(2)%
Less : Interest Expense	1,441	1,274	13%	473	452	5%	489	(3)%
Net Interest Income	1,101	1,611	(32)%	348	480	(27)%	350	(1)%
Add : Other Income (Processing Fee on loans+ Transaction and other fee income + PSLC income + Write off Collections)	316	313	1%	81	105	(24)%	97	(17)%
Operating Income	1,416	1,924	(26)%	429	586	(27)%	448	(4)%
EXPENDITURE								
Operating Expenses	1,372	1,151	19%	473	400	18%	451	5%
Personnel Cost	711	641	11%	246	225	9%	236	4%
Other Operating Expenses	662	510	30%	227	175	30%	215	6%
Operating Profit	44	773	(94)%	(44)	185	-	(3)	-
Total provisions	1,319	757	74%	446	423	5%	462	(3)%
PBT	(1,275)	16	-	(491)	(238)	-	(465)	-
Tax	(312)	(4)	-	(116)	(70)	-	(117)	-
PAT	(963)	21	-	(375)	(168)	-	(348)	-

Balance Sheet: As on December 31st, 2025

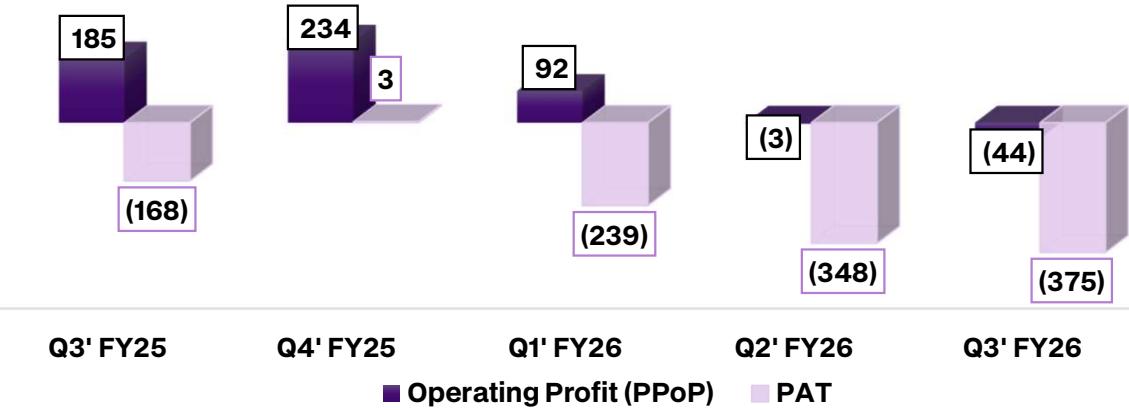
All Amounts in ₹ Crores



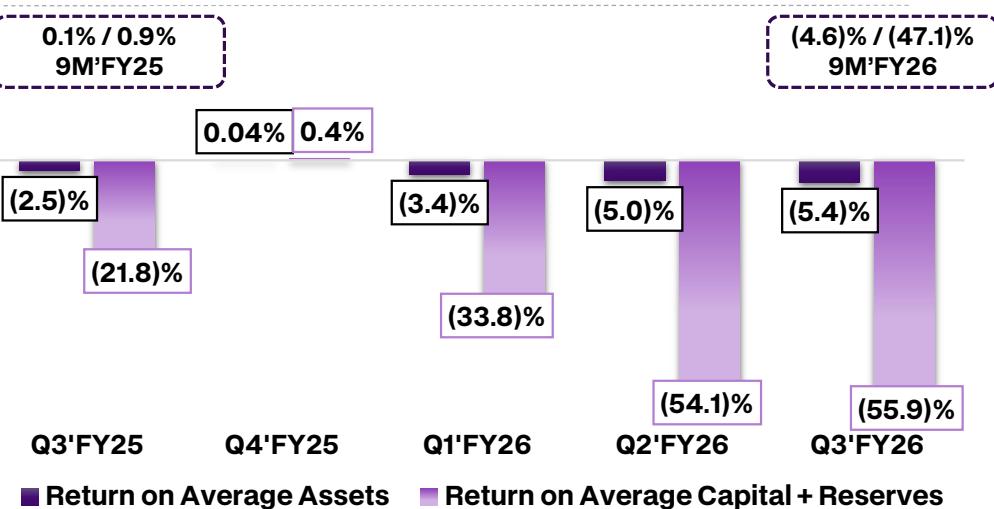
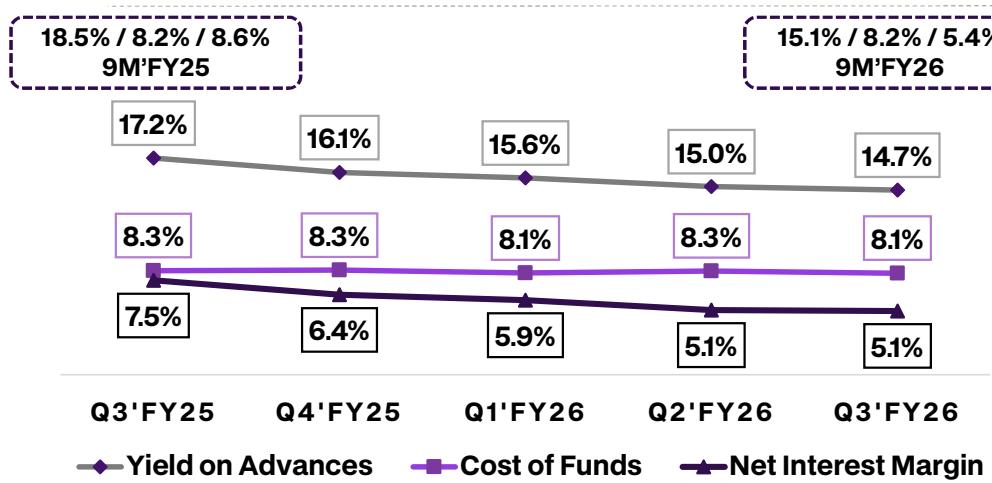
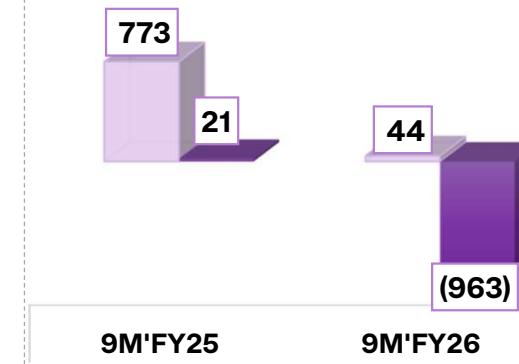
Particulars	December 31 st , 2025	December 31 st , 2024	Y-o-Y	September 30 th , 2025	Q-o-Q
CAPITAL & LIABILITIES	Limited Review			Limited Review	
Capital and Reserves	2,961	2,965	0%	2,394	24%
Deposits	21,087	20,172	5%	21,447	(2)%
Borrowings	2,624	1,767	48%	1,958	34%
Other Liabilities and Provisions	1,608	1,703	(6)%	1,585	1%
Total	28,280	26,607	6%	27,384	3%
ASSETS					
Cash and balances with RBI	1,201	1,577	(24)%	1,274	(6)%
Balances with banks and money at call and short notice	1,168	1,038	13%	2,559	(54)%
Investments	7,679	4,423	74%	5,351	44%
Advances (Net of provisions)	16,742	18,528	(10)%	16,897	(1)%
Fixed Assets	444	349	27%	417	7%
Other Assets	1,046	692	51%	886	18%
Total	28,280	26,607	6%	27,384	3%

Profitability Metrics

Operating Profit & PAT – Quarterly Trend (₹ in crores)

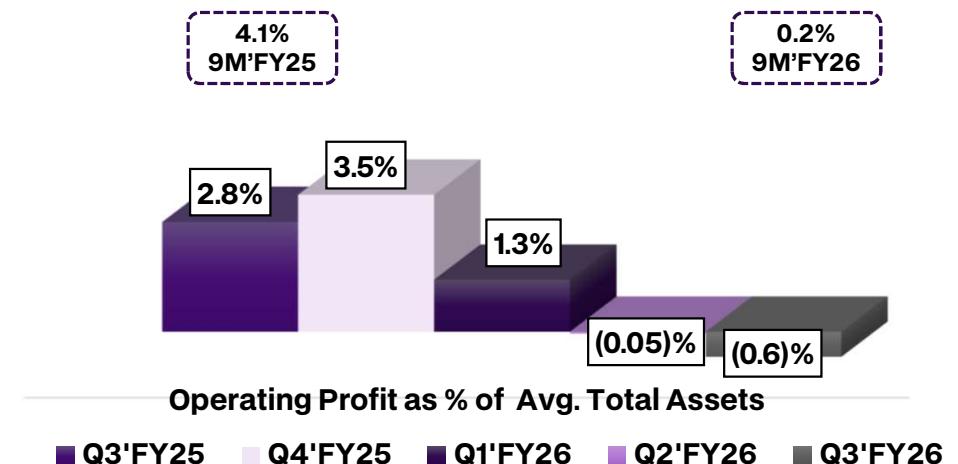
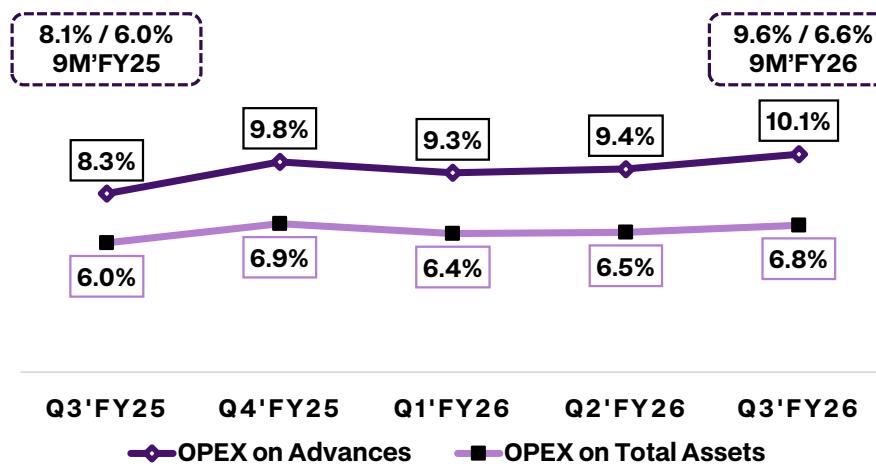
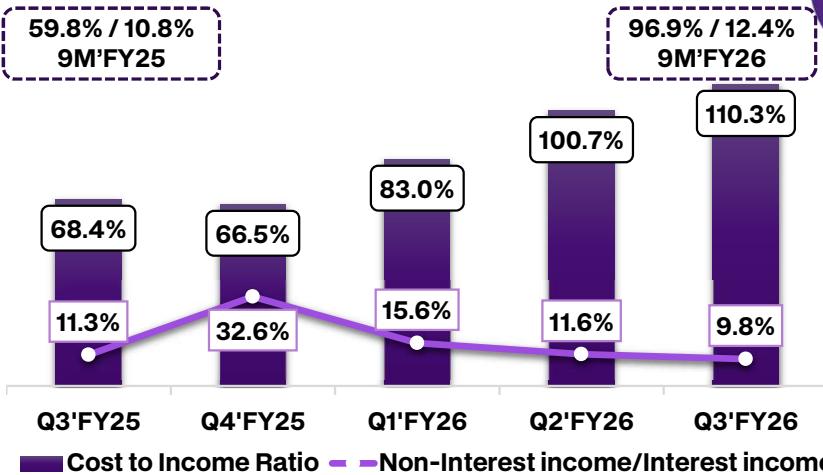
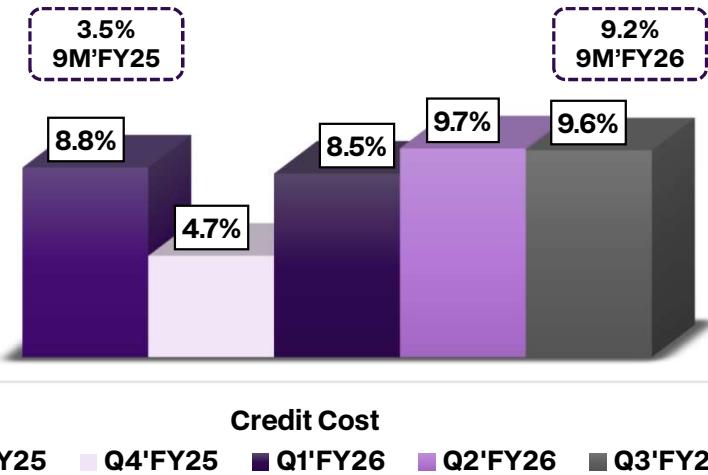


YTD Operating Profit & PAT
(₹ in crores)



Note - Ratios basis monthly average balances

Profitability Metrics (Contd.)



Note - Ratios basis monthly average balances

Break-up of Other Income

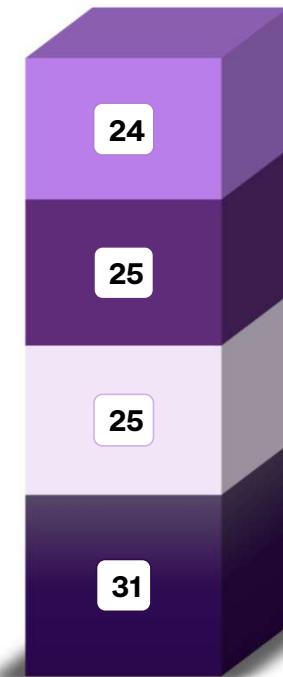
All Amounts in ₹ Crores



₹ 105 crore

₹ 97 crore

₹ 81 crore



Q3'FY25

Q2'FY26

Q3'FY26

■ Loan Processing Fee ■ PSLC Income ■ Recovery from written off accounts ■ General Banking & Other Income

CRAR & Tier 1

All Amounts in ₹ Crores

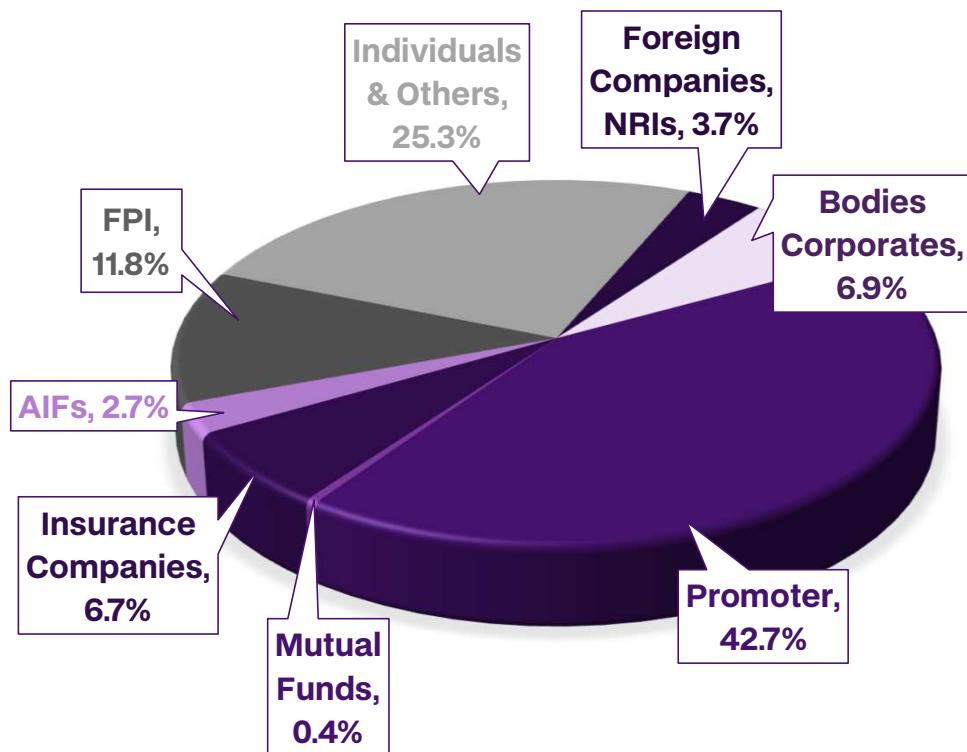


Particulars	Dec-25	Dec-24	Sep-25
Risk Weighted Assets	14,227	15,200	13,994
Total Capital	2,861	3,207	2,409
Tier-I Capital	2,433	2,727	1,982
Tier-II Capital	427	480	427
CRAR	20.11%	21.10%	17.21%
Tier-I CRAR	17.10%	17.94%	14.16%
Tier-II CRAR	3.00%	3.16%	3.05%

Shareholding Pattern



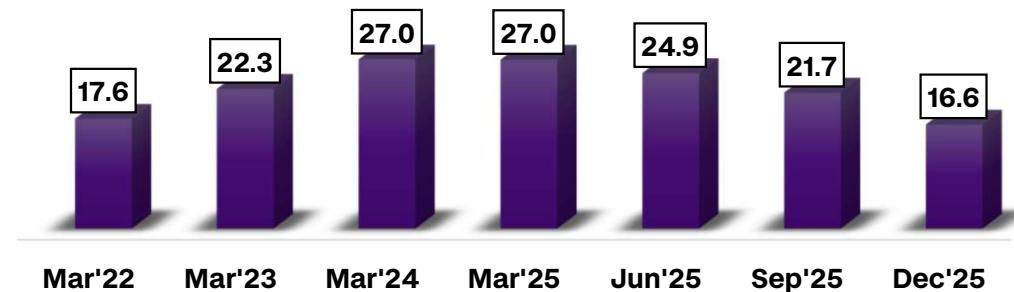
Bank Shareholders as on December 31st, 2025



Top 10 Shareholders as on December 31st, 2025

Utkarsh CoreInvest Limited
Cohesion MK Best Ideas Sub-Trust
ICICI Prudential Life Insurance Company Limited
India Capital Fund Limited
Kotak Mahindra Life Insurance Company Limited
FLC Investco, LLC
Olympus ACF PTE Limited.
Singularity Large Value Fund III
GDN Investments Private Limited
Massachusetts Institute of Technology Basic Retirement Plan Trust

Book Value Per Share



Diversified & Experienced Board



Board Members of the Bank

Dr. Kshatrapati Shivaji

Part Time Chairman & Independent Director (w.e.f. July 01, 2025)



- IAS (Retd.); experienced in Banking, Economics, Finance, and Law
- Previously associated with Maharashtra Real Estate Appellate Tribunal as member in rank & status of Chief Secretary of Govt. of MH, Ministry of Finance GOI, Principal Secretary of Finance Dept of Govt. of MH, CEO of MIDC, MPEDA New York Office
- Served as CMD of SIDBI, MD of Kerala Fin. Corp, CMD of Maharashtra Fin. Corp, MD of Kerala State Co. Bank, etc.

Parveen Kumar Gupta

Independent Director (Part Time Non-Executive Chairman till June 30, 2025)



- Certified Associate of the Indian Institute of Bankers
- Previous associations with SBI as Managing Director & BoB as senior advisor
- Other key associations - Non-Executive Chairman - Future Generali Insurance, Public Interest Director & Chairman - NSDL

Muralidharan Rajamani

Non-Executive Director



- BFSI industry veteran (SBI, ICICI Bank, Edelweiss Tokio, L&T Financial Services) in Leadership positions.
- Independent / Advisory Board Member/Mentor
- Qualifications: BSc., MA, CAIIB and Executive Education Stanford University

Dr. Ram Jass Yadav

Additional Director (Non-Executive & Non-Independent) (w.e.f. Jan 03, 2026)



- Certified Associate of the Indian Institute of Bankers
- Previously worked with Bank of Baroda as Chief General Manager
- Was appointed by the Government of India as Executive Director of Punjab & Sind Bank
- Currently serves as Professor of Practice at IGU, Rewari (Haryana)

Kalpana Prakash Pandey

Independent Director



- Previously worked as the MD & CEO of CRIF High Mark Credit Information Company
- Was also associated with State Bank of India, IDBI Principal AMC and HDFC Bank Limited

Gauri Rushabh Shah

Independent Director



- Qualified CA
- Previously worked with Deloitte, C.C. Chokshi Advisors Pvt. Ltd.
- Served on the Board of Fedfina Financial Services Ltd. (NBFC & subsidiary of Federal Bank)

Govind Singh

Managing Director & Chief Executive Officer



- Certified associate of the Indian Institute of Bankers
- Previously associated with Utkarsh CoreInvest as MD & CEO, ICICI Bank as assistant general manager, Surya Fincap Limited, UTI Bank Limited, Allahabad Bank, State Bank of Patiala and Bank Internasional Indonesia

Ajay Kumar Kapur

Independent Director



- Previous associations include SIDBI as DMD, SIDBI Venture Capital Limited as CEO, MUDRA, Receivables Exchange of India Limited, CGTMSE, amongst others

Mr. Pramod Kumar Dubey served as Whole Time Director & KMP of the Bank until Dec 31st, 2025, resigned to pursue career opportunity outside the Bank.

Leadership Complementing Bank's Strengths



Senior Management Team



Govind Singh - Managing Director & Chief Executive Officer

- Over 25 years of experience in the banking and financial services sector and in particular the microfinance industry
- Previously associated with Utkarsh CoreInvest (Bank's Promoter) as MD & CEO and ICICI Bank Limited, UTI Bank Limited and State Bank of Patiala



Sarjukumar Pravin Simaria

Chief Financial Officer

- Experienced in the field of financial management
- Worked at Edelweiss, Fino Payments Bank, AIG and HDFC AMC



Amit Acharya

Chief Risk Officer

- Experienced in Credit Underwriting & Risk Management
- Worked with ICICI Bank, Kotak Bank, Axis Bank



Hitain Sharma

Chief Human Resource Officer

- Experienced in the field of human resources and industry relations
- Worked at Aditya Birla Sun Life Insurance and Kotak Mahindra Bank as VP - HR



Muthiah Ganapathy

Company Secretary & Compliance Officer

- Responsible for managing the secretarial affairs
- Worked at Aditya Birla Housing Finance



Ritesh Kumar

Chief Compliance Officer

- Experienced in Branch Banking, Credit, Treasury, Trade Finance functions
- Worked with IDBI Bank, Doha Bank QPSC, DCB Bank



Rahul Dey

Head - Operations & Administration

- Experience in banking and MFI sector
- Worked with Ujjivan Financial Service and Spandana Spoorthy



Abhijeet Bhattacharjee

Chief Information Officer

- Experienced in the field of information technology
- Worked with RBL as its head of digital channels, & UTI Bank, ABN AMRO, RBS



Suchita Chatterjee

Head - Internal Audit

- Experience in Audit function with banks and micro financial institutions
- Worked with Ujjivan, IndusInd Bank and Bharat Financials



Virender Sharma

Head - Micro Banking

- Experience across Rural Banking, Inst. Finance, & Retail Financial Services
- Previously worked with AU SFB, RBL Finserve, ICICI Bank



Sourabh Ghosh

Head - Consumer Banking

- Experienced in Banking, Sales, Strategy, Financial Services, P&L & product mgmt.
- Previously worked with AU SFB, Kotak Mahindra Bank, ICICI Bank, IDBI Bank



G.H. Vijay Raghava

Head - Treasury

- Experienced in the field of Banking & Treasury
- Worked at Suryoday SFB, ICICI Bank, Bank of India



Tech, ESG & CSR



Technology Setup to support Physical Infrastructure and Digital Requirement



Integrating ESG Sensitivities into our operations & decision-making

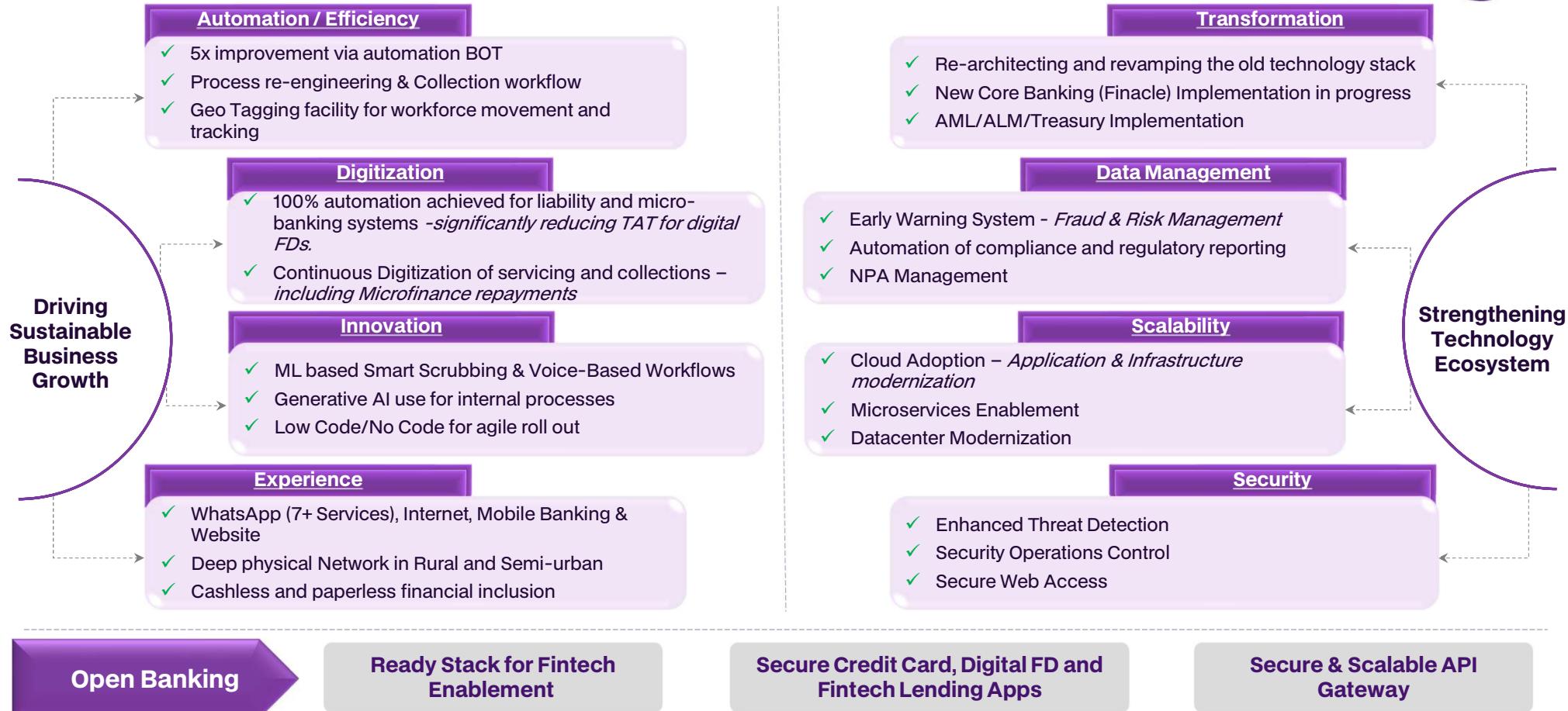


Contributing to the well-being of the society

360-Degree Transformation → Bank Future Growth Ready



Driving Sustainable Business Growth in the Modern World



Focus on risk management & effective operations



Risk Management practices in Credit Assessment

Robust Underwriting Discipline

- ✓ Scorecard-based evaluation ensures objective borrower assessment.
- ✓ Supplemented with in-person discussions and field visits to validate borrower intent, repayment capacity, and creditworthiness.

Fraud & Adverse History Detection

- ✓ Utilization of platforms such as Hunter and Sherlock to flag adverse borrower histories, multiple loan applications, and potential fraud.
- ✓ Strengthens preventive risk management and supports prudent credit decisioning.



Enhanced Financial Due Diligence

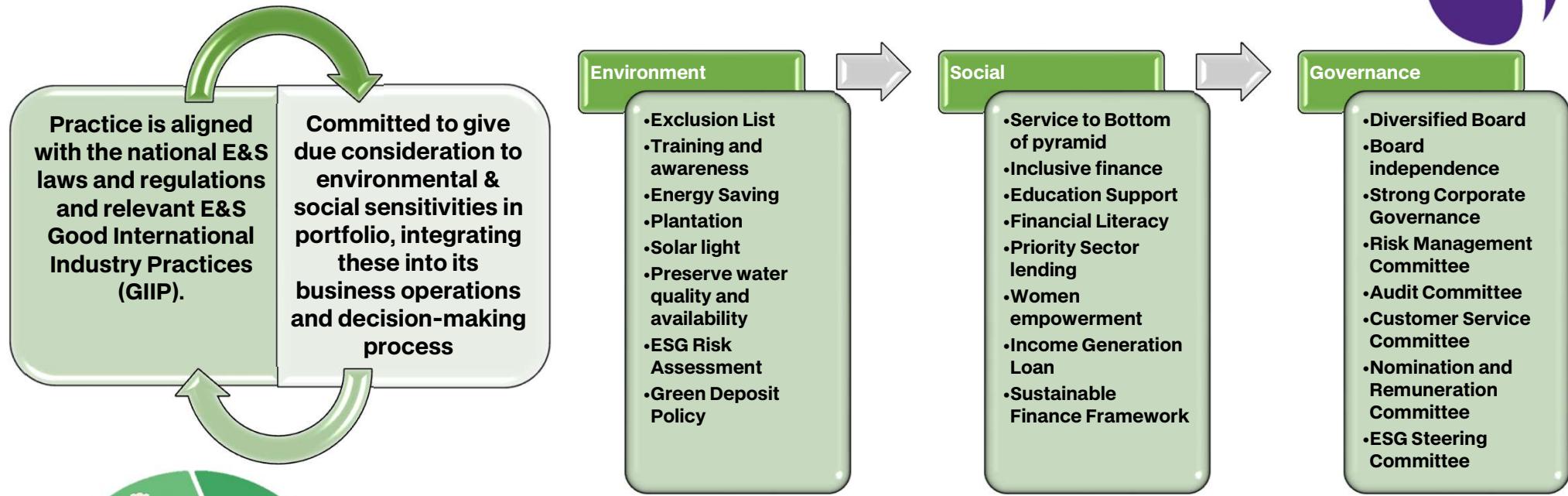
- ✓ Deployment of advanced analytical tools (e.g., Perfios) for comprehensive review of financial statements, income patterns, and banking behavior.
- ✓ Enables early identification of inconsistencies, overstated income, or potential stress indicators.

Technology-Enabled Process Control

- ✓ Loan Origination System (LOS) integrated with a rules engine to ensure adherence to product policies and credit guidelines.
- ✓ Automation of workflows reduces manual errors and biases.
- ✓ Continuous monitoring of early warning signals for proactive risk mitigation

Effective credit risk management is also reflected in portfolio quality indicators

Environment, Social & Governance



Awards & Accolades



Best Embedded Finance Initiative
at the ET BFSI EXCELLER Awards 2025



Cyber Security Team of the Year
at the 4th IBA CISO Summit & Citations 2025
Category: Payment & Small Finance Banks

Utkarsh Welfare Foundation: CSR Initiatives



FINANCIAL AWARENESS



HEALTH INITIATIVES



SKILL & ENTERPRISE
DEVELOPMENT PROGRAM



VILLAGE DEVELOPMENT
PROGRAM & EDUCATION



OTHER PHILANTHROPIC
ACTIVITIES

Lives Impacted
16,20,000+

Lives Impacted
27,90,000+

Lives Impacted
46,000+

Lives Impacted
33,000+

Initiatives
Blood Donation Camps,
Support to Old Age
Home & Orphanage,
Natural Calamities
Relief Initiatives, etc.

*till date numbers

Utkarsh Welfare Foundation: CSR Initiatives (Contd.)



Financial Awareness



Health Camps



E-Clinics



Smart Classes



Women Entrepreneurship



Blood Donation Camps



Village Development Program



Health Awareness



Learning Enhancement Program



Weavers Support Program



Support to Old Age Home



Agri-Input Support

Utkarsh Welfare Foundation: CSR Initiatives (Contd.)



Skill Development Program



Sponsorship Support



Swasthya Mitra



Farmers Orientation under VDP



Women Entrepreneurship



Supporting Rural Children's Education



Installation of Water ATM



Handover of Sanitation Boat



Women Driving Squad



Digital Financial Literacy for Rural Women



Financial Literacy for School Children



Basic Computer Concept Training

Disclaimer

Utkarsh Small Finance Bank Limited (also referred to as 'Bank'). By attending a meeting where this presentation is made, or by reading this presentation material, you agree to be bound by following limitations:

The information in this presentation has been prepared for use in presentations by Bank for information purposes only and does not constitute, or should be regarded as, or form part of any offer, invitation, inducement or advertisement to sell or issue, or any solicitation or any offer to purchase or subscribe for, any securities of the Company in any jurisdiction, including the United States and India, nor shall it, or the fact of its distribution form the basis of, or be relied on in connection with, any investment decision or any contract or commitment to purchase or subscribe for any securities of the Company in any jurisdiction, including the United States and India. This presentation does not constitute a recommendation by the Bank or any other party to sell or buy any securities of the Bank. This presentation and its contents are not and should not be construed as a prospectus or an offer document, including as defined under the Companies Act, 2013, to the extent notified and in force or an offer document under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009 as amended.

The Bank may alter, modify, revise or otherwise change in any manner the contents of this presentation without any liability to modify any person of such change or changes. No representation warranty implied as to and reliance or warranty, express or implied, is made to, nor should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Neither Bank nor any of its affiliates, advisors or representatives shall have any responsibility or liability whatsoever (for negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation. The information set out herein may be subject to updating, completion, revision, verification and amendment and such information may change materially. This presentation is based on the economic, regulatory, market and other conditions as in effect on the date hereof. Subsequent developments may affect the information contained in this presentation, which neither Bank nor its affiliates, advisors or representatives are under any obligation to update, revise or affirm.

This presentation contains certain supplemental measures of performance and liquidity that are not required by or presented in accordance with Indian GAAP and should not be considered as an alternative to profit, operating revenue or any other performance measures derived in accordance with Indian GAAP or an alternative to cash flow from operations as a measure of liquidity of the Bank. You must make your own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make independent analysis as you may consider necessary or appropriate for such purpose. Any opinions expressed in this presentation are subject to change without notice and past performance is not indicative of future results. By attending this presentation, you acknowledge that you will be solely responsible for your own assessment of the market position of the Bank and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the Bank's business.

This presentation contains forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance, or achievements of the Bank or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, competition in our business including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, our ability to win new contracts, changes in technology, availability of financing, our ability to successfully complete and integrate our expansion plans, liabilities, political instability and general economic conditions affecting our industry. Unless otherwise indicated, the information contained herein is preliminary and indicative and is based on management information, current plans and estimates. Industry and market-related information is obtained or derived from industry publications and other sources and has not been verified by us. Given these risks, uncertainties and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.



THANK YOU.



Utkarsh Small Finance Bank