



Utkarsh Small Finance Bank

August 02, 2025

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 ended June 30, 2025 of the Bank.

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

This is for your information and records.

Thanking you,

Yours faithfully,
For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Company Secretary & Compliance Officer

Encl: a/a

Registered & Corporate Office

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



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

INVESTOR **PRESENTATION**

Q1 FY26

Key Highlights Q1'FY26 – Assets & Liabilities









Particulars	June 30, 2025	June 30, 2024	Change YoY	March 31, 2025	Change QoQ
<i>(Amount in ₹ Crore)</i>	(Limited Review)		%	(Audited)	%
Gross Loan Portfolio*	19,224	18,798	2.3%	19,666	(2.2)%
JLG (incl. BC JLG) Loan Portfolio*	8,578	11,160	(23.1)%	9,207	(6.8)%
Non-JLG Loan Portfolio	10,646	7,638	39.4%	10,459	1.8%
Total Deposits	21,489	18,163	18.3%	21,566	(0.4)%
CASA Deposits	4,229	3,453	22.5%	4,699	(10.0)%
Retail Term Deposits	11,675	8,729	33.7%	10,635	9.8%
Bulk Term Deposits	5,585	5,980	(6.6)%	6,232	(10.4)%
CASA Ratio (%)	19.7%	19.0%		21.8%	
CASA + Retail Term Deposits Ratio (%)	74.0%	67.1%		71.1%	

*Incl. IBPC issued by the Bank

Key Highlights Q1'FY26



NETWORK	ASSETS	LIABILITIES	FINANCIAL PERFORMANCE	CAPITAL STRUCTURE	ASSET QUALITY
					
1,099 vs. [916] Banking Outlets	₹19,224 cr. vs. [₹18,798 cr.] Gross Loan Portfolio	₹21,489 cr. vs. [₹18,163 cr.] Deposits	Loss ₹239 cr. vs. Profit [₹137 cr.] Profit After Tax	₹2,739 cr. vs. [₹3,119 cr.] Capital + Reserves	11.4% vs. [2.8%] Gross NPAs
27 States & UTs	2.3% Gross Loan Portfolio Growth YoY	18.3% / 33.7% Deposits / RTD Growth YoY	₹92 cr. vs. [₹311 cr.] Pre-Provisioning Operating Profit	19.6% vs. [23.2%] CRAR	5.0% vs. [0.3%] Net NPA
19,871 vs. [17,299] Employees	45% vs. [35%] Share of Secured Loans in Gross Loan Portfolio	74% vs. [67%] Share of CASA + Retail Term Deposits	83.0% vs. [54.1%] Cost to Income	83.4%* vs. [92.7%] CD Ratio	59.2% vs. [55.5%] Provision Coverage Ratio (excl. floating provision)

Figures in [] represent Q1'FY25

*CD Ratio at 76% 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 ~15 years from Microfinance to Small Finance Bank to Listed Company

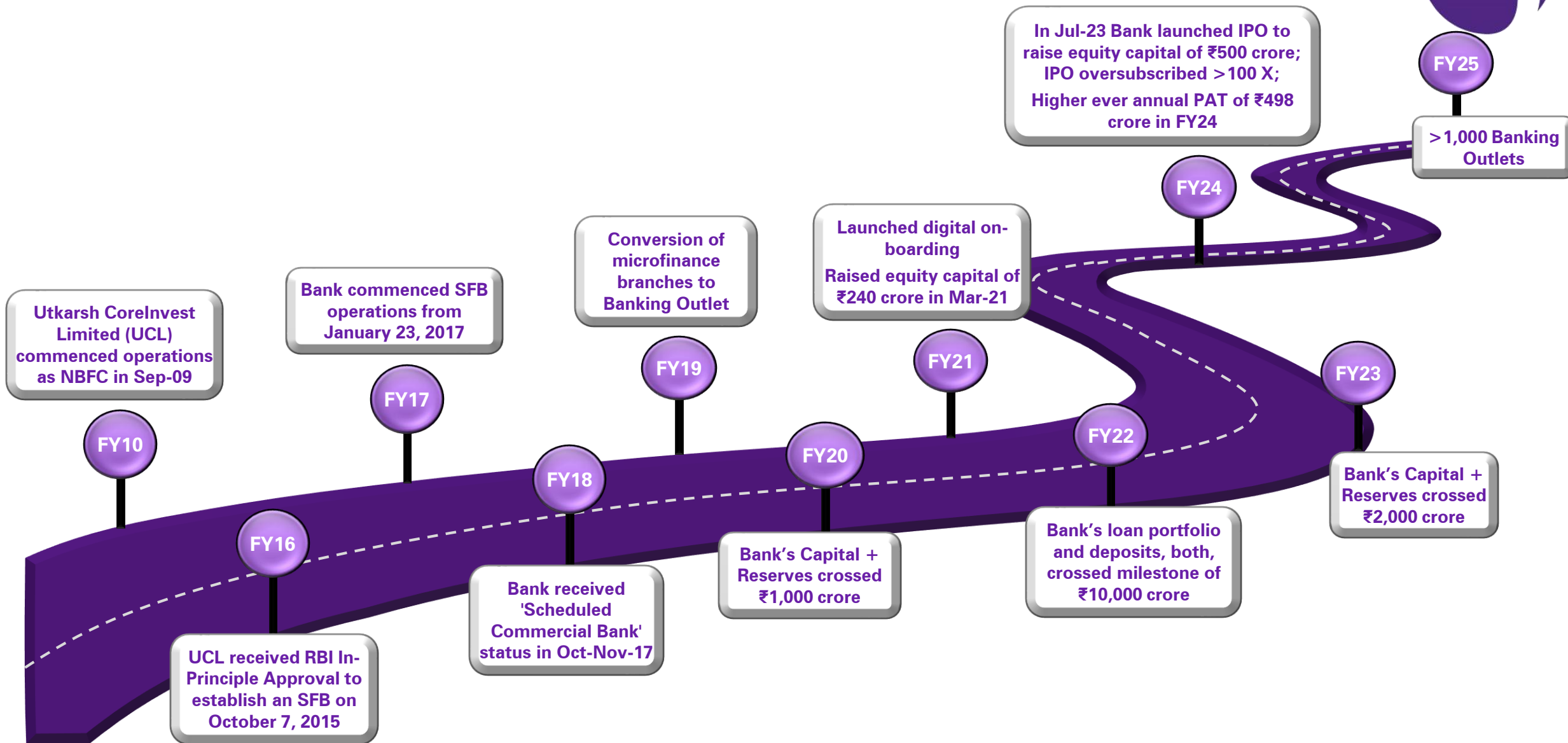


Significant presence in rural & semi urban locations and under penetrated States of the Country



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

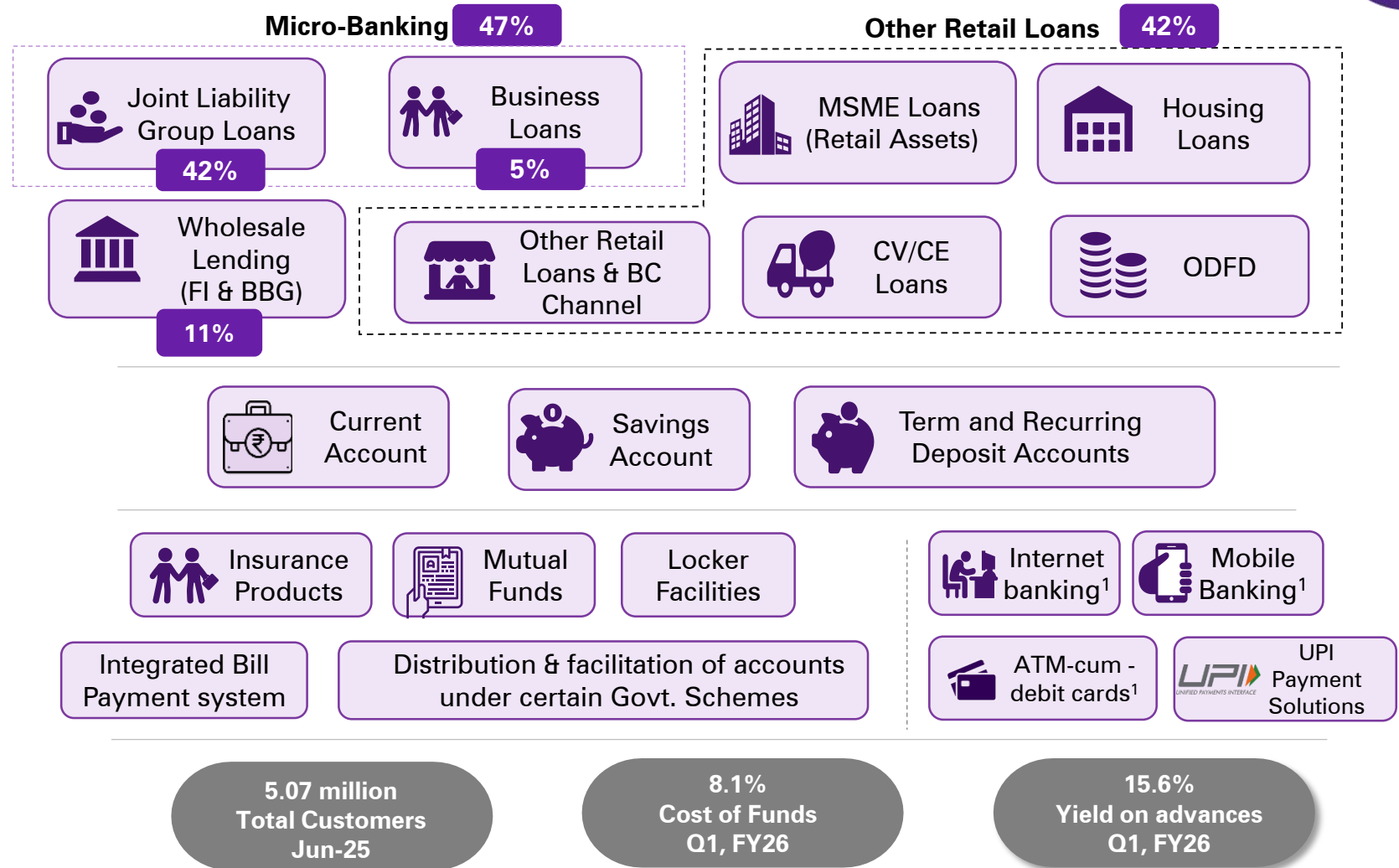
Utkarsh Journey



Business Overview



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

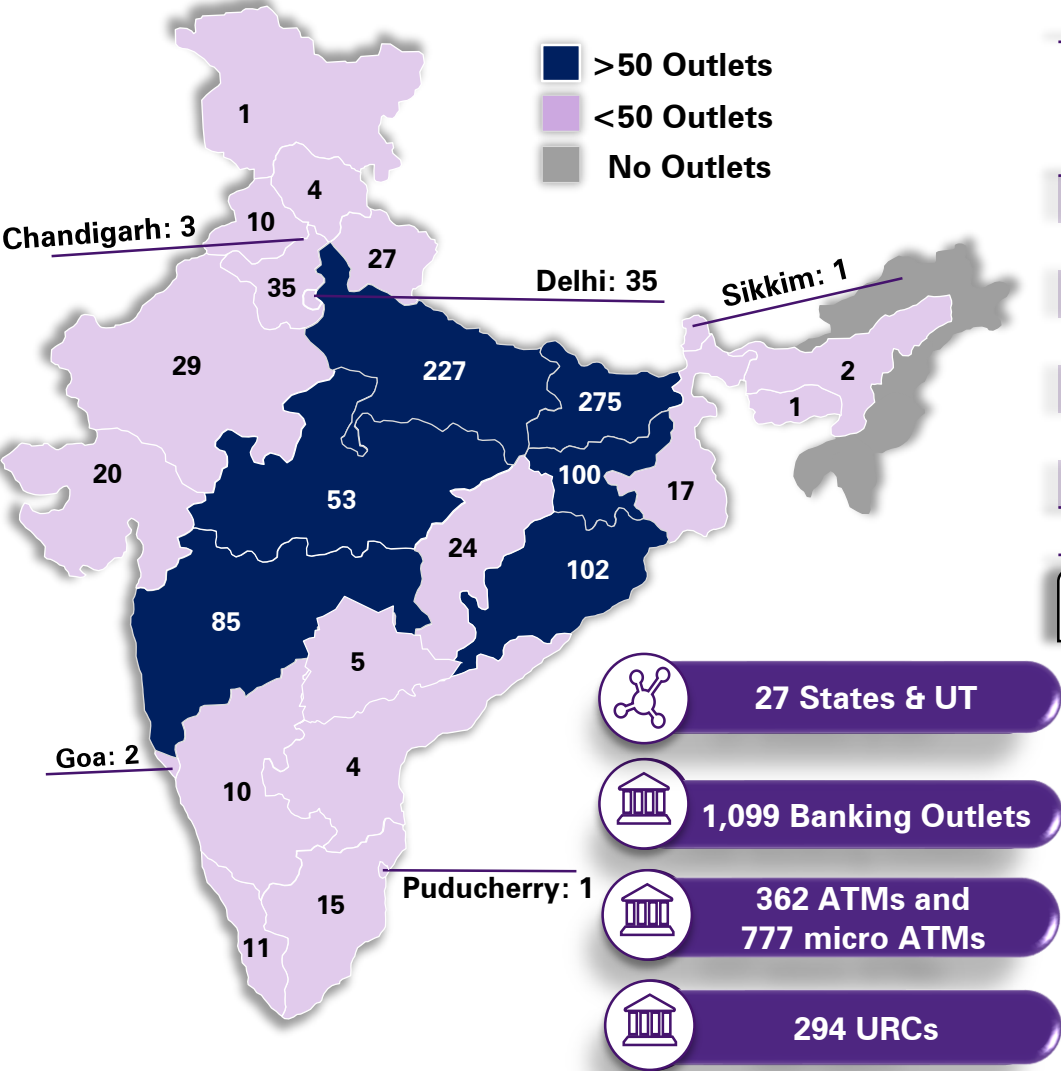


Portfolio split % (Jun'25) ¹ Other Distribution channels

Diversified distribution network



Extensive physical network of Banking Outlets (Jun'25)



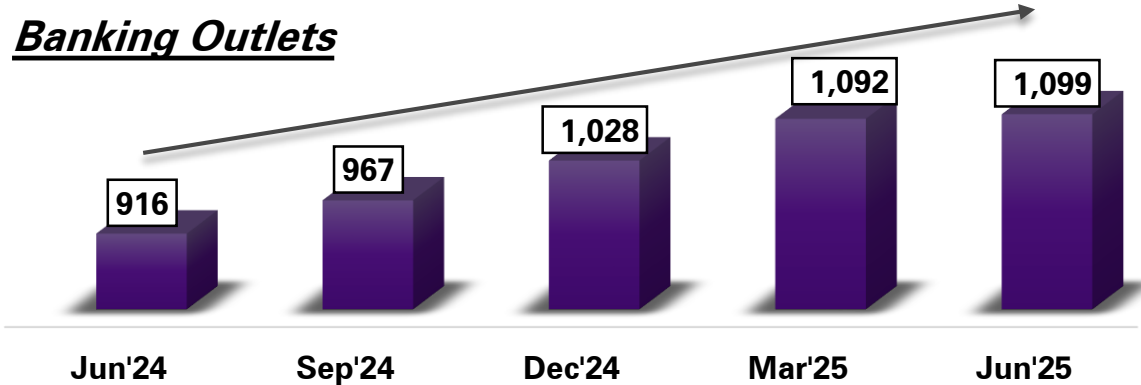
Map not to scale

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

STATES	Total Banking Outlets	MB Outlets	GB Outlets*	MSME Locations	HL Locations	Wheels Locations
Bihar	275	255	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	32	27	14
TOTAL	1,099	768	331	86	63	47

During Q1'FY26, opened 7 MB branches

Banking Outlets



*Includes 9 Combo Branches

Strategies



Continue diversifying asset portfolio

- ❑ Consistently increase share of secured loans in portfolio mix
- ❑ Leverage wide base of existing customers in the unserved and underserved segments
 - Extend product offerings from JLG loans to individual loans, affordable housing and other new products
- ❑ Focus on offering working capital and term loans to MSMEs, small and medium sized corporates, institutional customers
- ❑ Cross-sell to existing clients on-boarded through existing network in urban and metro locations

Grow retail deposits mix across geographies and customer segments to build stable funding source

- ❑ Enter newer geographies including top 100 cities in terms of overall deposits, to grow the bank deposit base
- ❑ Strengthen liability franchise by continuing focus on CASA and retail deposit base
- ❑ Enhance digital offering at various touch points of customer life cycle

Increase share of fee income and capitalize on cross-selling opportunities

- ❑ Generate fee income from own products and cross-selling third-party products
- ❑ Engaged with various partners in offering third-party products and intend to continue to develop newer partnerships
- ❑ Provide various payment solutions and other relevant services to increase the fee income

Increasing use of technology and digital offerings for last mile delivery to customers

- ❑ Continue to invest in technology as a means of improving customer experience
- ❑ Increase focus on applying the data gathered over the years by creating customized analytical decision models to enhance underwriting and collection procedures



CULTURE



PROCESS



GROWTH



Portfolio Build-up

- FY25 witnessed market disruptions in JLG segment, resulting in a slowdown
- Continued focus on high yield products & improving productivity
- Increased emphasis on Micro LAP, MBBL



Loan portfolio grew 2.3% 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 & CV / CE loan book

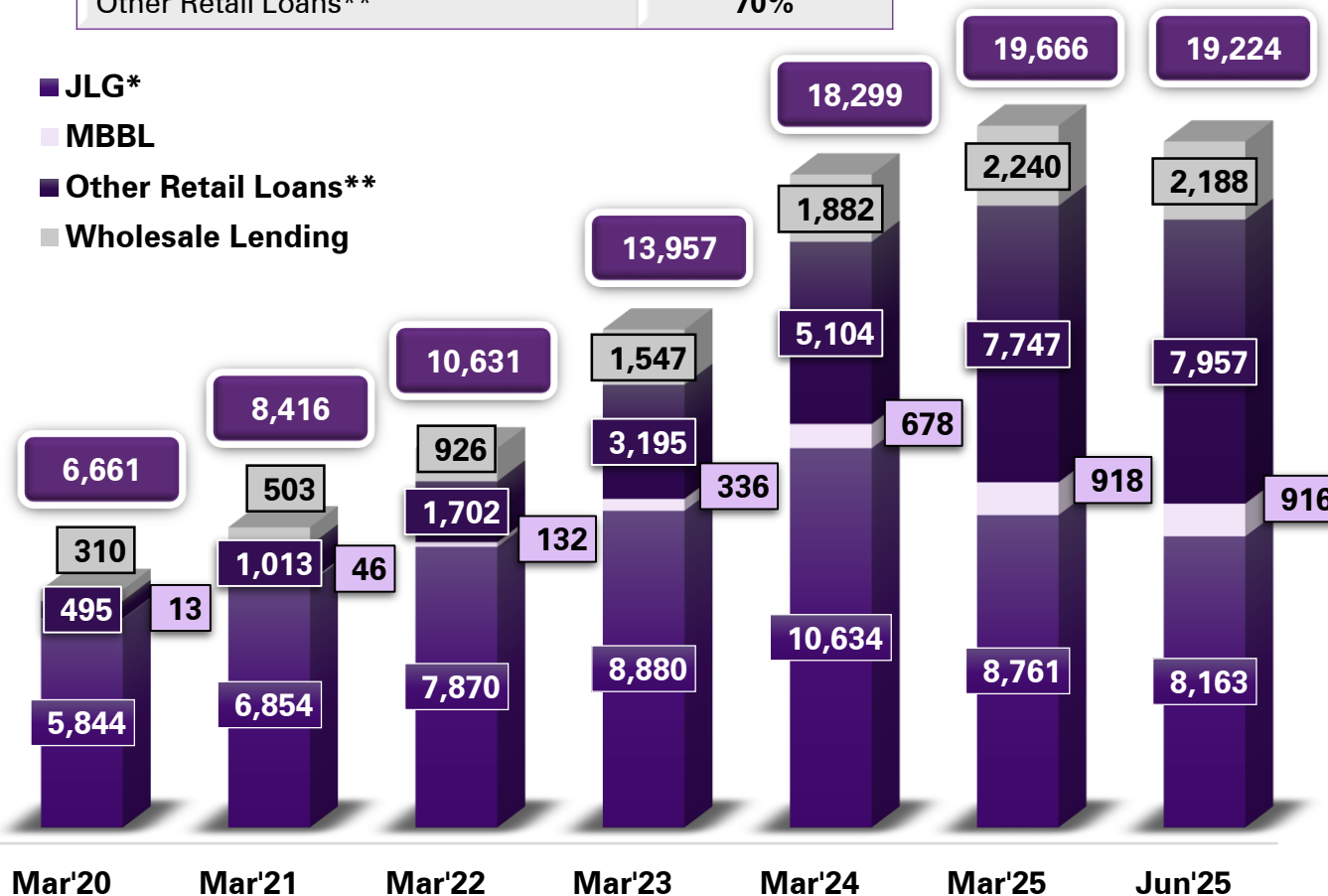
Loan Portfolio Build-up

All Amounts in ₹ Crores

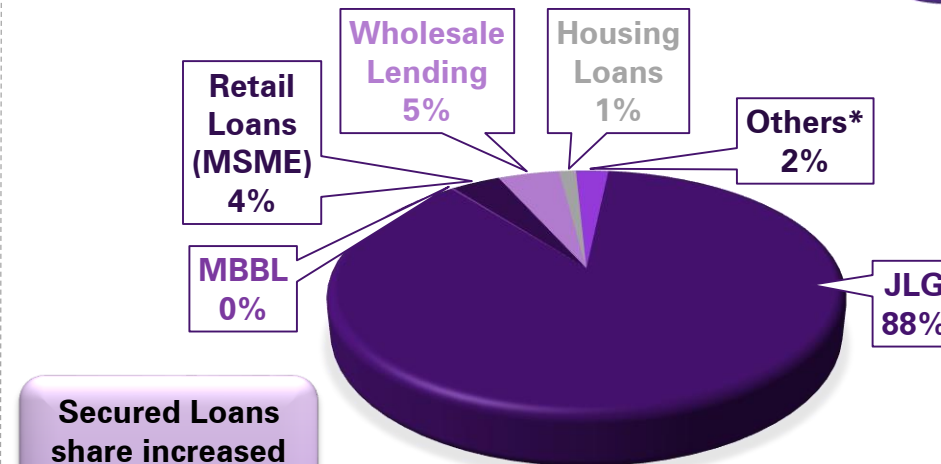


Product	CAGR% (FY20-Q1'FY26)
Joint Liability Group Loans (JLG)*	7%
Micro-Banking Business Loans (MBBL)	126%
Other Retail Loans**	70%

- JLG*
- MBBL
- Other Retail Loans**
- Wholesale Lending

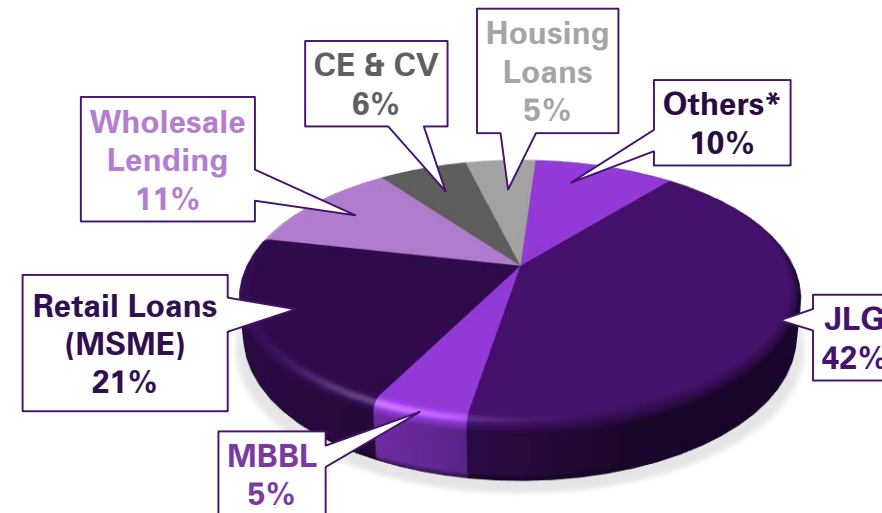


Loan Book (Mar-20)



Secured Loans share increased to 45%

Loan Book (Jun-25)



*Excluding BC JLG portfolio; including BC JLG, JLG loan book is ₹8,578 crore (45% of total portfolio) as of Jun-25;

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

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



Micro-Banking Lending

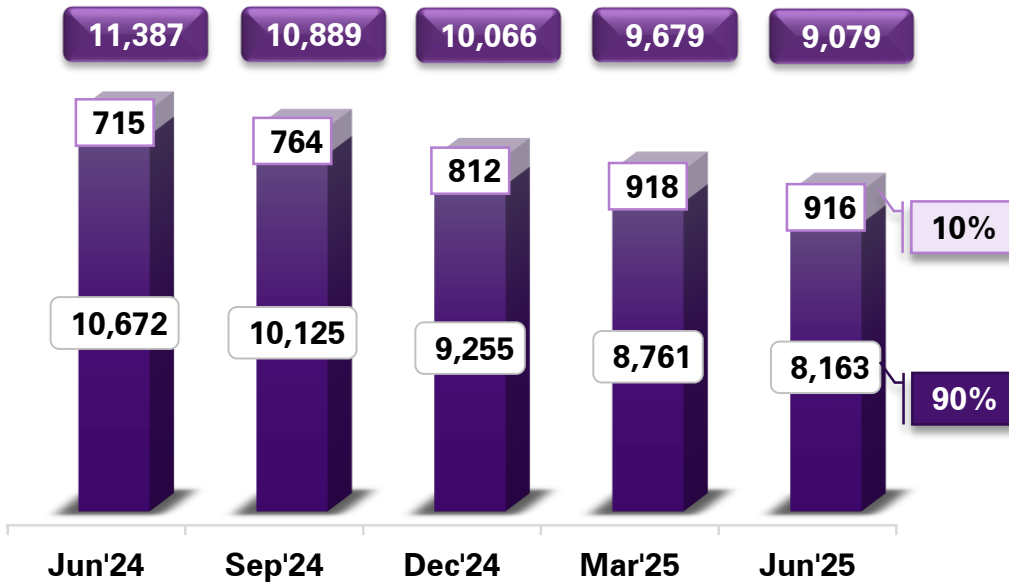


Micro-Banking Lending

All Amounts in ₹ Crores



Portfolio Outstanding



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

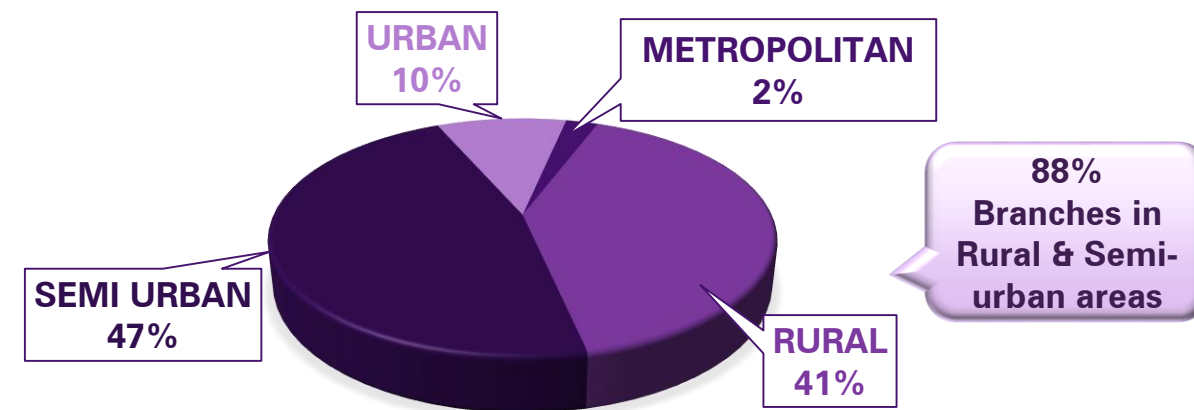
- Rural and semi-urban presence – 88% MB branches in rural and semi urban locations
- Loan book declined in Q1'FY26 as Bank slowed down on disbursements, focus shifted towards collections
- Opened saving accounts for >65% of micro-banking customers, build customer connect stronger

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

Q1'FY26	JLG	MBBL
Customer Base	>26 Lakh	>1 lakh
Portfolio	₹8,163 Crore	₹909 Crore
Average Ticket Size (Disbursements)	~₹58k	~₹1.1 Lakh
Average Ticket Size (Portfolio)	~₹31k	~₹74k

MBBL penetration level >4%, significant potential to grow

Demographic Break up of MB Outlets



Joint Liability Group (JLG) Lending

All Amounts in ₹ Crores



Portfolio

10,672

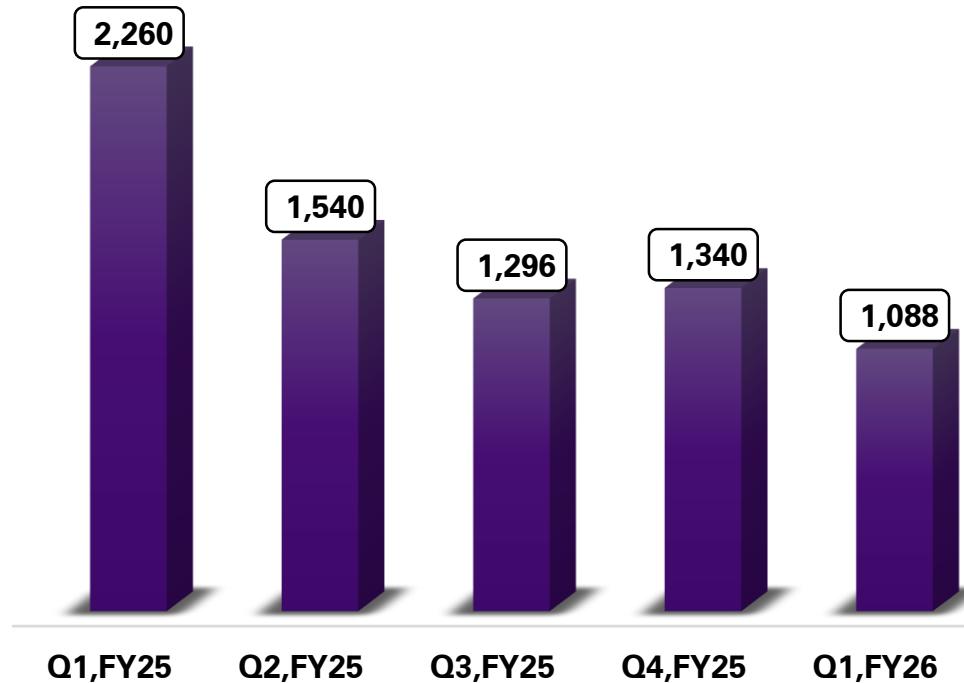
10,125

9,255

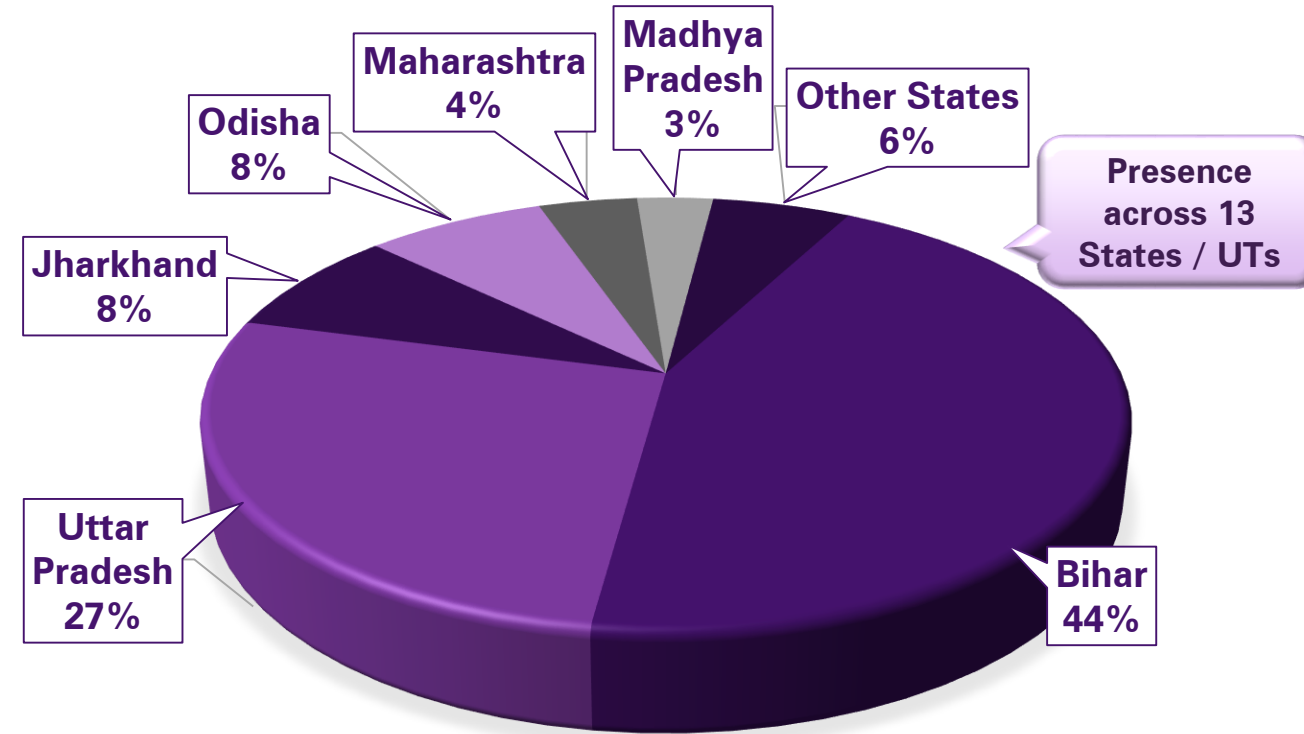
8,761

8,163

Disbursements



Geographical Split of JLG Portfolio



- Slowed down on JLG disbursements in Q1'FY26 considering weakness in collection efficiency and asset quality / borrower level over-leveraging concerns
- Large franchise with customer base of >26 lakhs
- Digital collections through customized UPI QR code / BBPS

Micro-Banking Business Loans

All Amounts in ₹ Crores



Portfolio

706

754

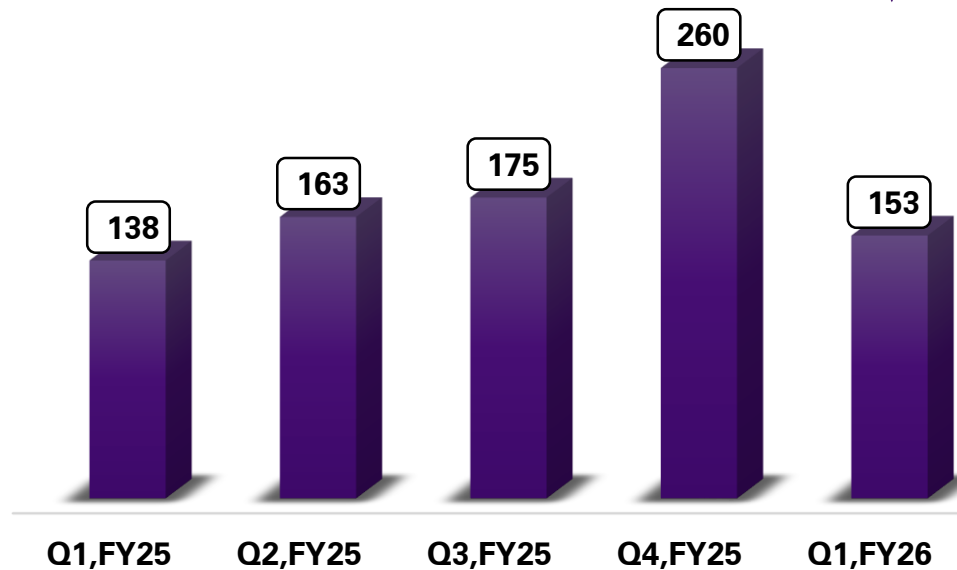
801

910

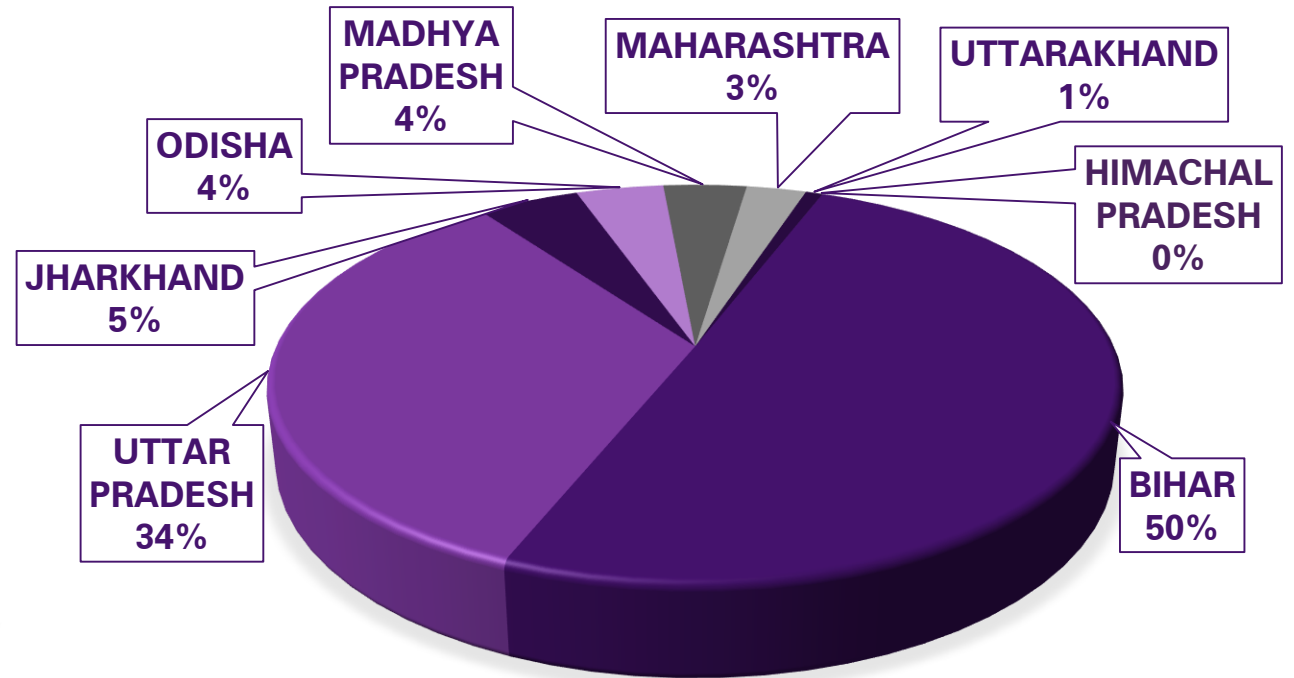
909

Disbursements

10% YoY Growth



Geographical Split of Portfolio



- Micro-Banking Business Loan (MBBL) scaling up on track with YoY loan book growth 29%
- 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

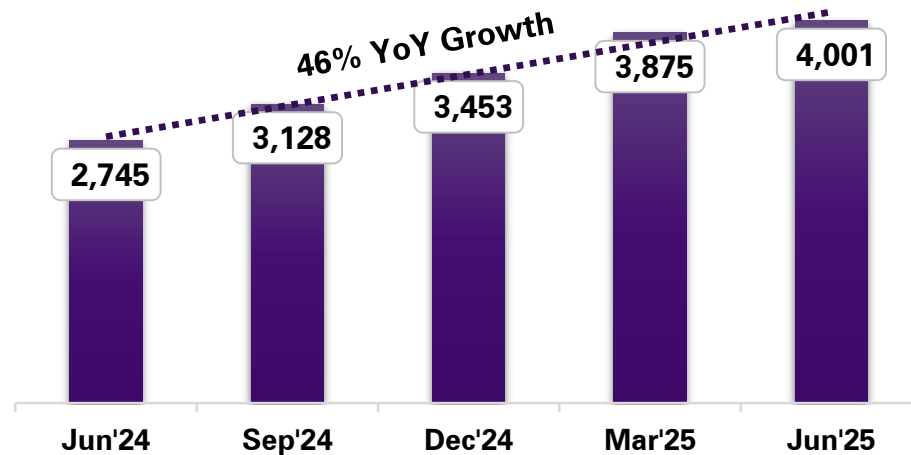


MSME (Retail Assets) Lending

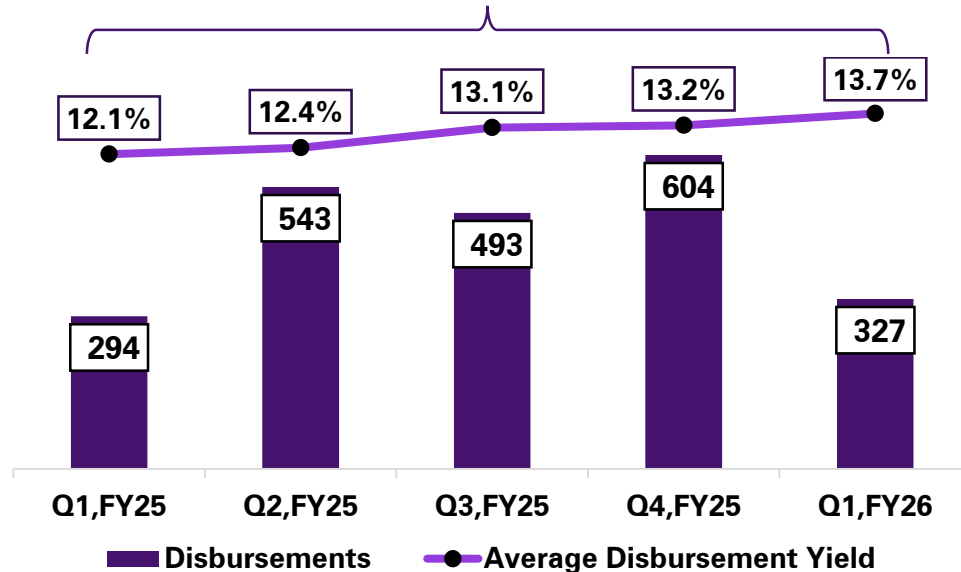
All Amounts in ₹ Crores



Portfolio Outstanding



Disbursements (11% YoY Growth)



Secured
Business Loans
(LAP)



Unsecured
Business Loan



Micro LAP /
Overdraft

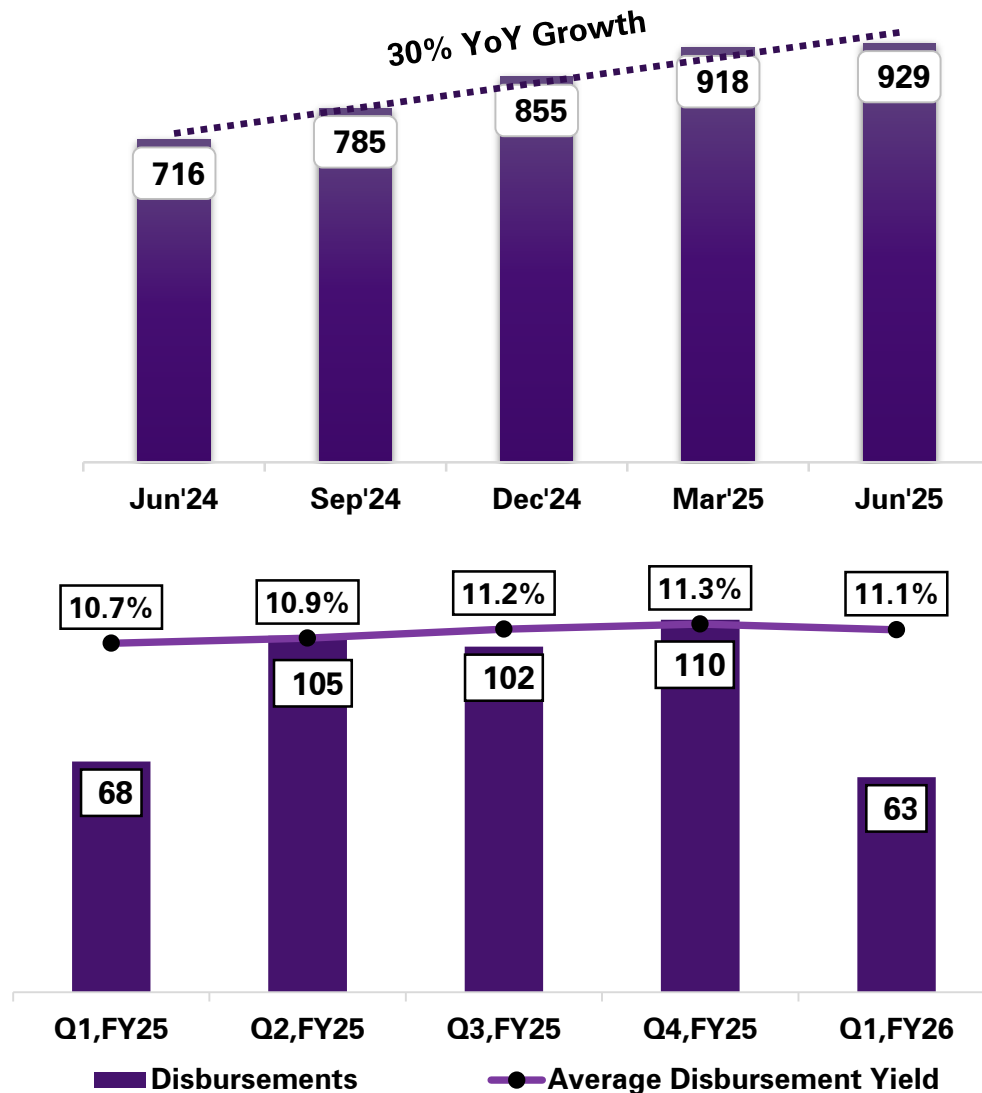
- Significant presence in our core geography
- Offering MSME product (small business segment) through 86 branches, significant headroom to expand within existing branches
- Largely secured lending (>95%)
- Average ticket size of loan book ₹25-35 lakh
- Consistently optimizing our disbursement yields – improved by >150 bps over same quarter last year

Housing Loans

All Amounts in ₹ Crores



Portfolio Outstanding



Retail Housing Loans

Affordable Housing

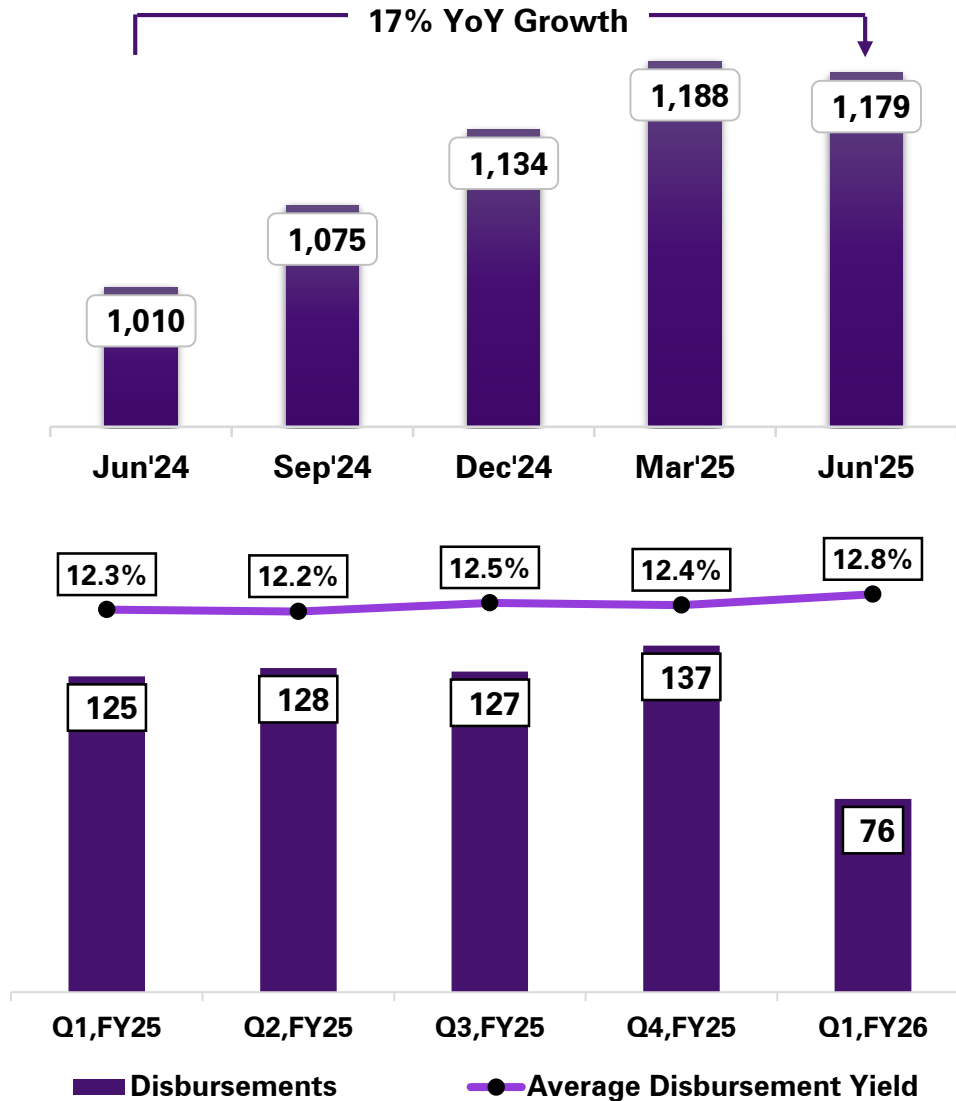
- Significant presence in our core geography
- Currently offering HL product from 63 locations, significant headroom to expand within existing branches
- Housing loans up to ₹35 lakh account for ~61% of housing loan portfolio
- >3,900 customers – Average ticket size of loan book ₹20-25 lakh
- Consistently optimizing our disbursement yields – improved by >40 bps over same quarter last year

CE & CV Loans

All Amounts in ₹ Crores



Portfolio Outstanding



CV (New)

• 81% of total portfolio

CE (New)

• 11% of total portfolio

CV & CE (Used)

• 8% of total portfolio

- Lending primarily to small fleet operator segment
- Currently offering CE & CV product through 47 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 >45 bps over same quarter last year

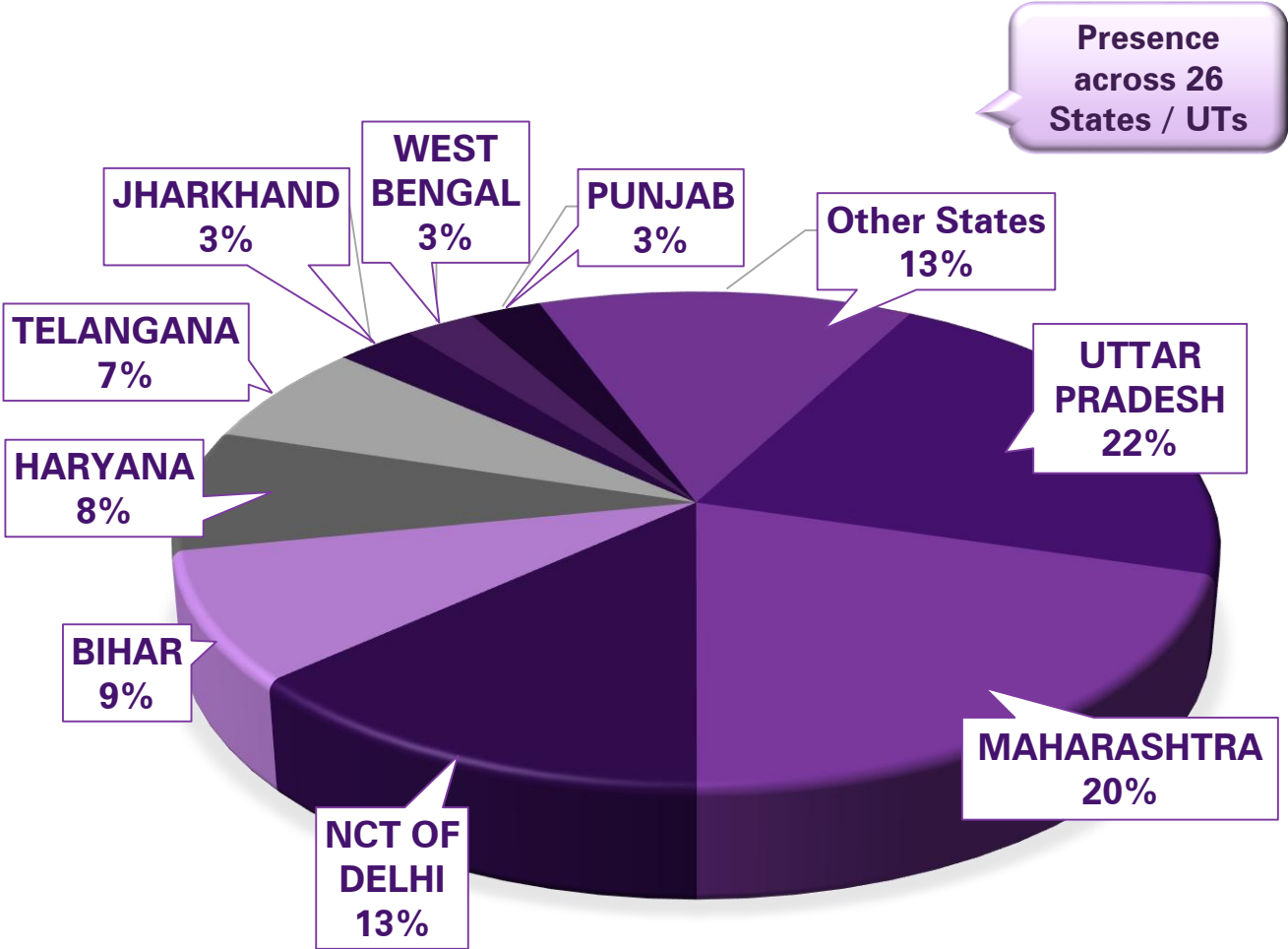
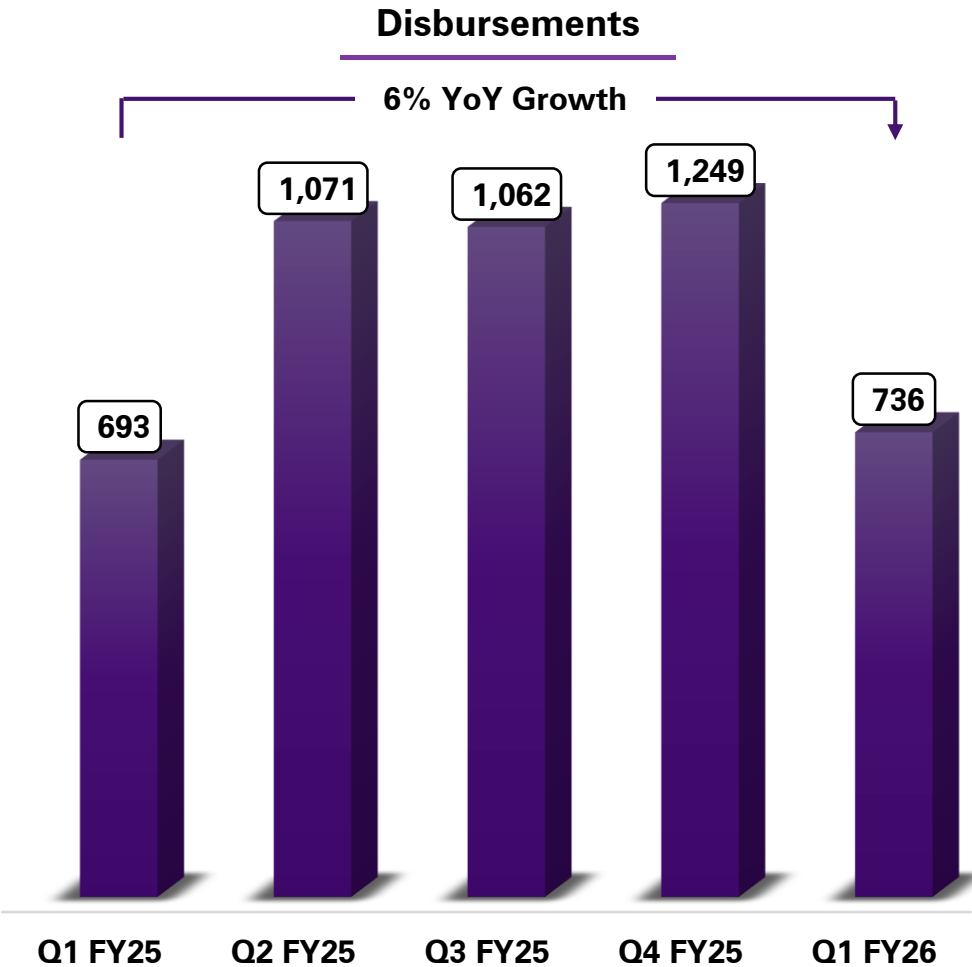
Geographical Split of Other Retail Lending

All Amounts in ₹ Crores



Portfolio	5,539	6,162	6,849	7,747	7,957
-----------	-------	-------	-------	-------	-------

Geographical Split of Other Retail Lending Portfolio



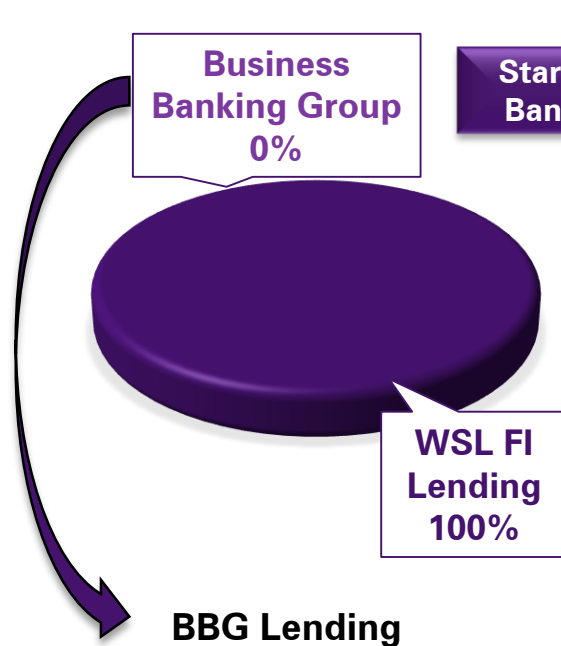
- Other Retail Lending excl. Micro-Banking & Wholesale Lending and Incl. MSME, Housing, CE & CV, BC channel, Personal Loans, OD Against FD and others

Wholesale Lending

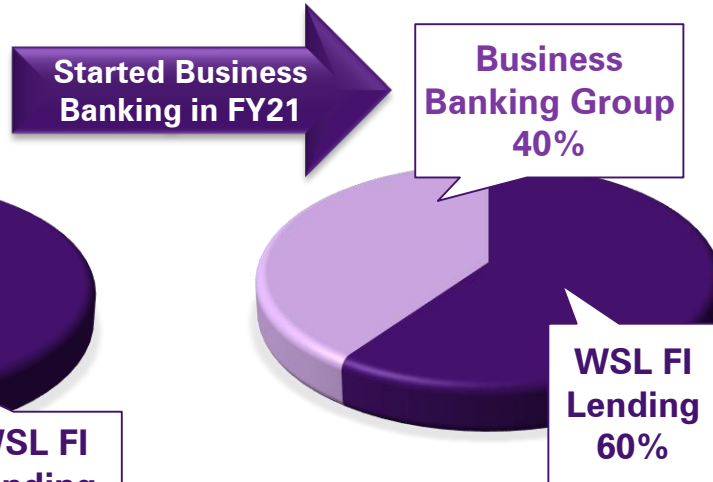
All Amounts in ₹ Crores



Portfolio Break up (Mar-20)



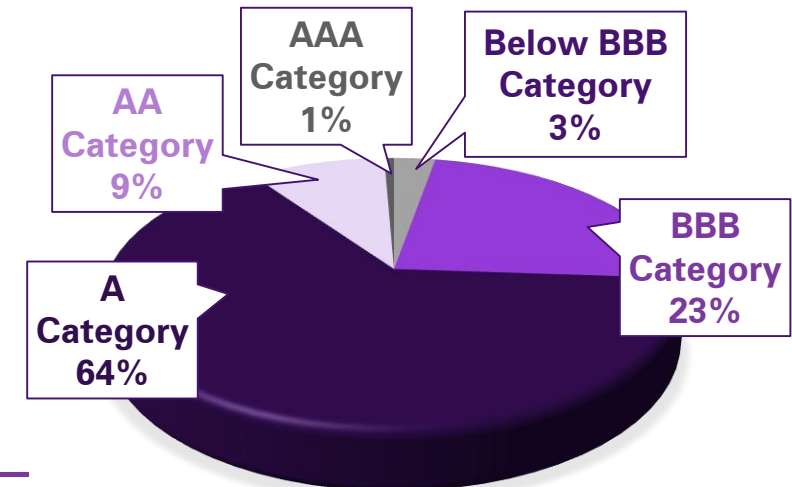
Portfolio Break up (Jun-25)



WSL	Jun-25	Jun-24	Mar-25
Portfolio O/s	₹2,188	₹1,872	₹2,240
Share in Gross Loan Portfolio	11%	10%	11%

Disbursement Yield – 10.9% (Q1 FY26)

Rating Wise WSL FI Portfolio Break up



WSL FI Lending

- Small to medium size corporates (SME segment)
- >230 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%

- >70% 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 18% YoY; Retail Term Deposits grew 34% YoY



Expanded General Banking Franchise significantly



Targeting top-100 deposits centres of the country



Focus on building retail franchise

Deposits Trend & Composition

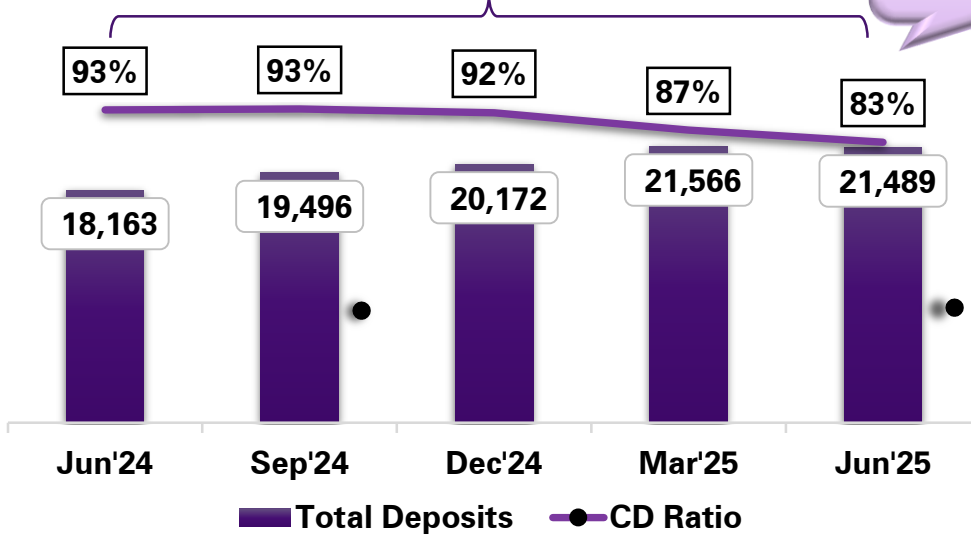
All Amounts in ₹ Crores



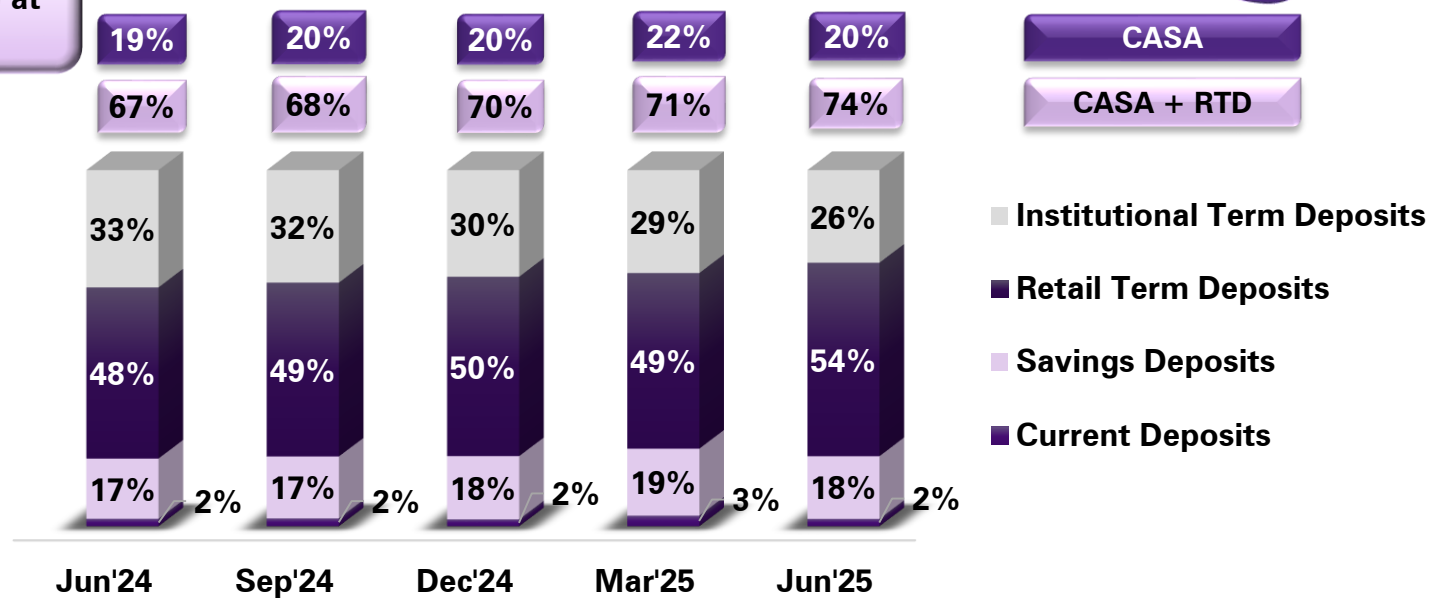
Deposits Trend

Deposits (18% YoY Growth)

CD ratio (excl. refinance) at 76%**

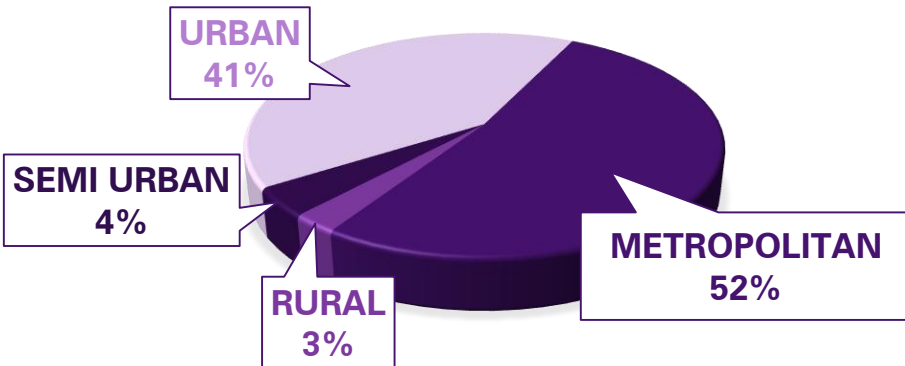


Deposits Composition



CASA
CASA + RTD

Demographic Profile of Deposits* (Jun-25)



RTD grew by 34% YoY to ₹11,675 crore vs. ₹8,729 crore (₹10,635 crore Mar-25)

Branch Vintage	GB Branches
< 1 year	51
1-2 year	23
2-3 year	61
> 3 year	196
Total	331

~41% of the branches are <3-year vintage

*Excluding Digitally sourced Deposits

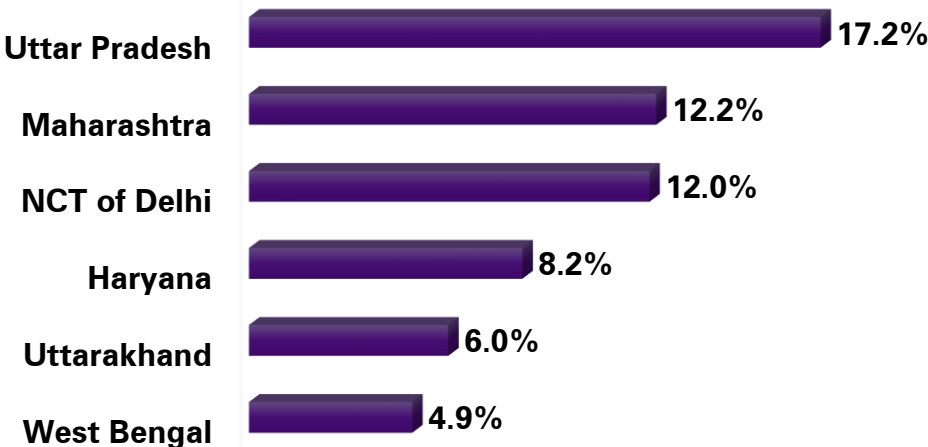
**CD Ratio excl. advances against which refinance is raised

Deposits Trend & Composition (Contd.)

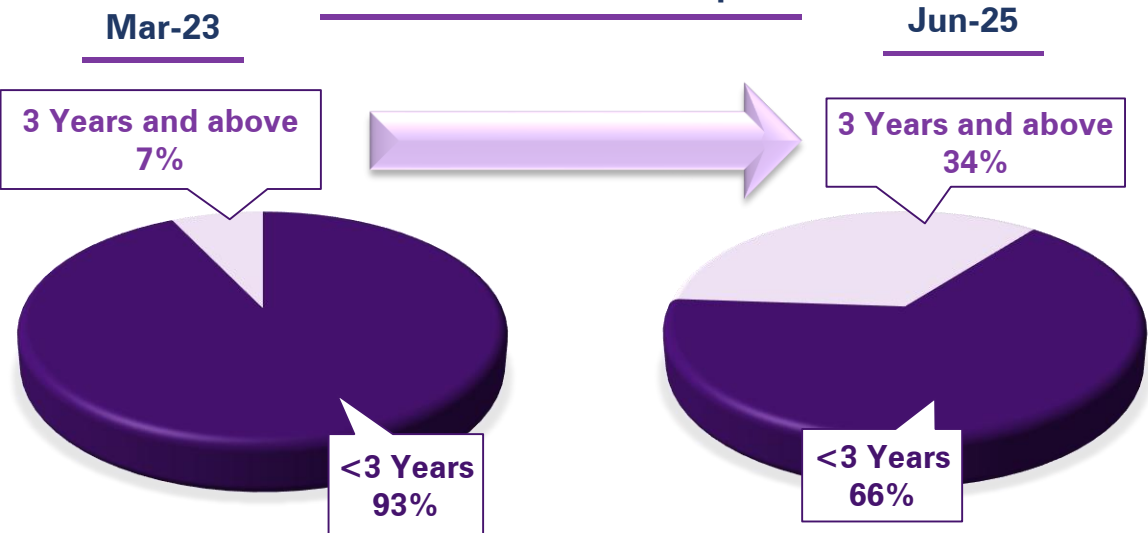
All Amounts in ₹ Crores



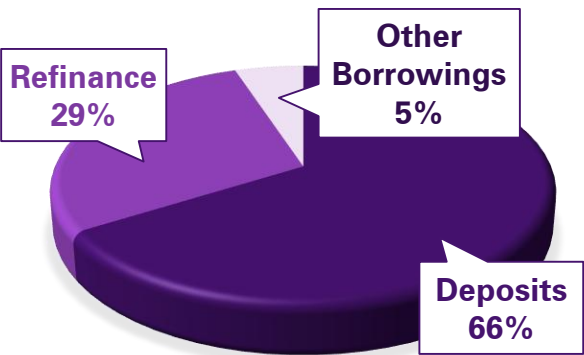
Geographically well diversified Deposits* mix



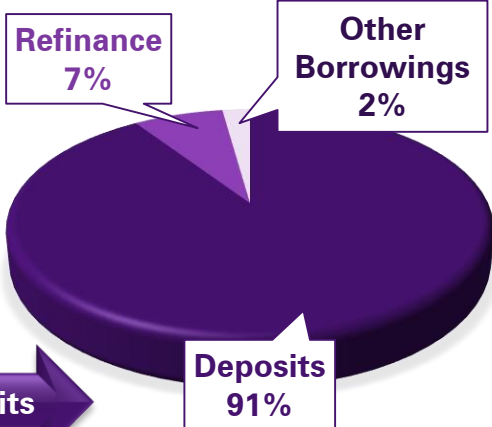
Retail Term Deposits
Tenure wise Break up



Funding Mix (Mar-20)



Funding Mix (Jun-25)



Increasing reliance on Deposits

Cost %	Q1'FY26
Term Deposits	8.7%
CASA	5.2%

Long Term
Credit Rating

A+ (Negative) CARE	A+ (Negative) ICRA
-----------------------	-----------------------

Rating for certificate of deposit
programme

A1+ ICRA

*Excluding Digitally sourced Deposits

Asset Quality Movement

All Amounts in ₹ Crores



PCR%

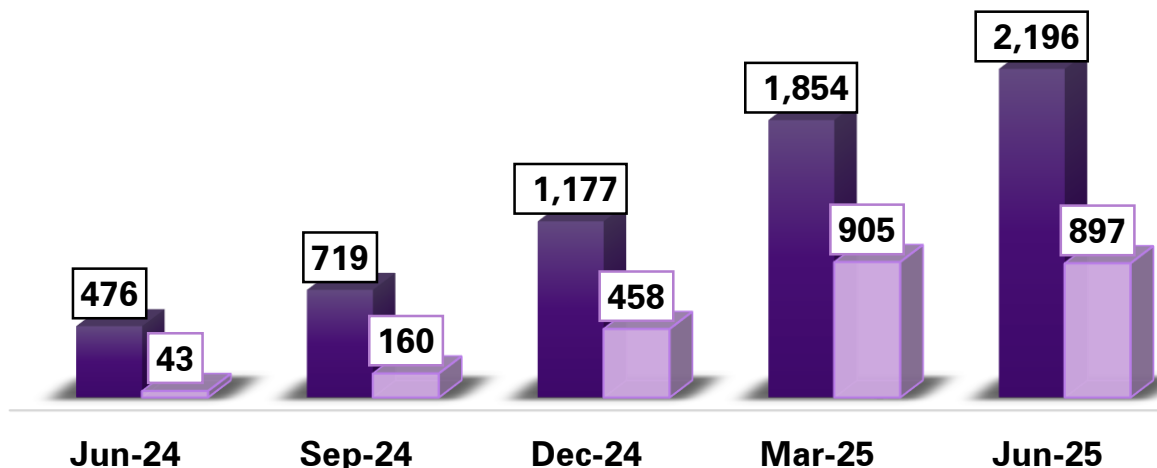
91.0%

77.7%

61.1%

51.2%

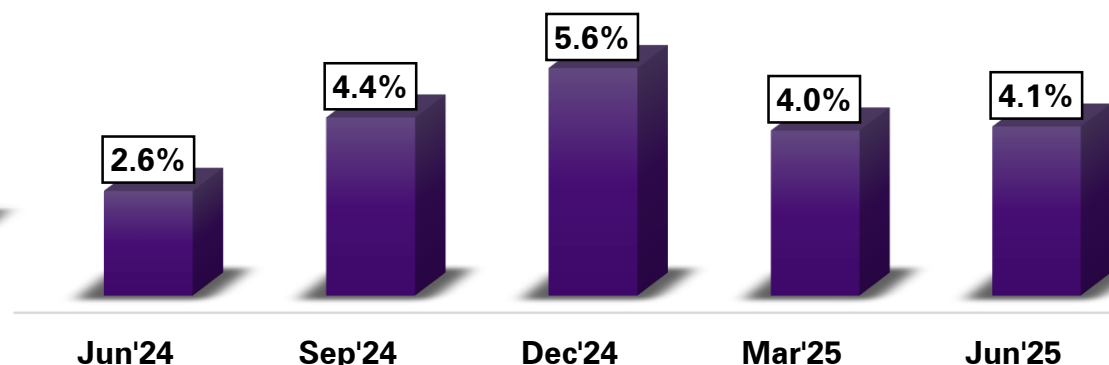
59.2%



■ Gross NPAs ■ Net NPAs

	Jun-24	Mar-25	Jun-25
Gross NPA %	2.8%	9.4%	11.4%
Net NPA %	0.3%	4.8%	5.0%

SMA 1 & 2 %



NPA Movement*	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
Opening GNPA	418	476	719	1,177	1,854
Additions during the period	180	356	738	771	452
Reductions during the period					
Up-gradations & Recoveries	18	33	27	59	55
Write-offs & ARC Sale	104	79	253	34	54
Closing GNPA	476	719	1,177	1,854	2,196

Provisions Break-up

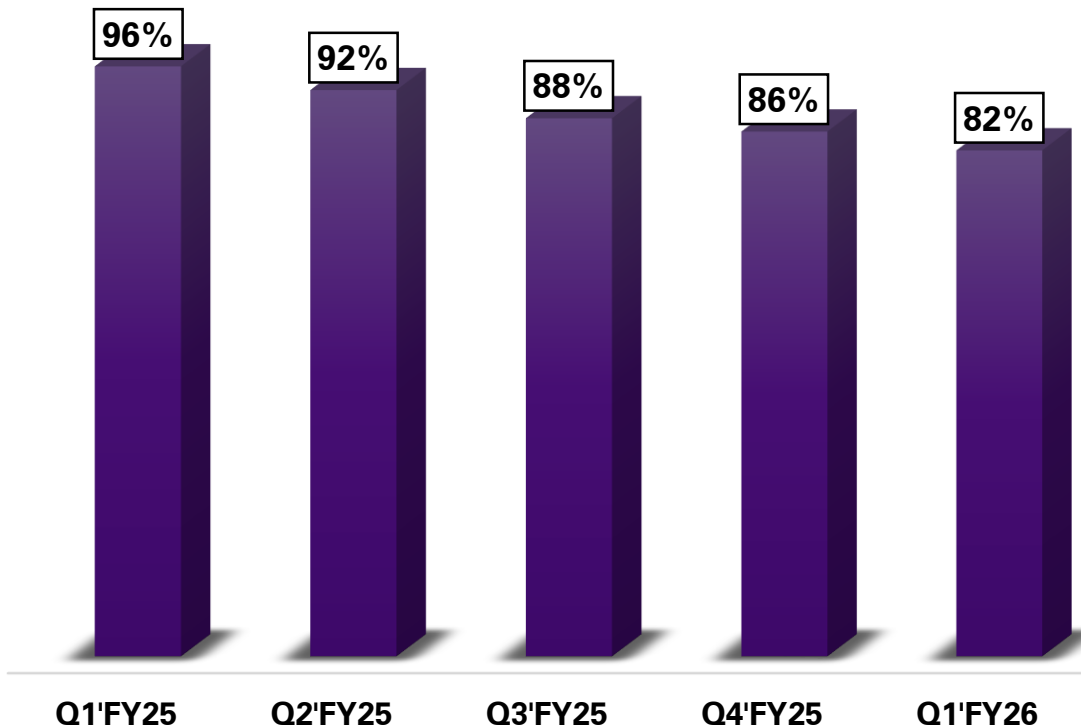
Particulars	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
NPA Provision	264	369	529	949	1,299
Floating Provision	169	190	190	-	-
Provision for standard restructured	1	1	1	1	1
Standard Provision	80	85	85	65	72
Total Provisions	514	646	805	1,015	1,372

*NPA Movement based on quarter-end NPAs

Micro-Banking – Asset Quality



Collection Efficiency (excl. Pre-Payments)



	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
SMA 0 %	1.8%	4.3%	3.2%	1.1%	1.9%
SMA 1 %	1.2%	2.6%	3.1%	1.6%	1.5%
SMA 2 %	1.2%	2.4%	3.8%	2.2%	1.7%
Total SMA %	4.1%	9.3%	10.1%	5.0%	5.1%
NPA %	3.1%	5.3%	9.7%	16.7%	20.8%

- 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 98.7% for Q1'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 ended June 30th, 2025

All Amounts in ₹ Crores



Particulars	Q1'FY26	Q1'FY25	Y-o-Y	Q4'FY25	Q-o-Q	FY25
INCOME	Limited Review			Audited		Audited
Total Interest Earned	881	966	(9)%	880	0%	3,765
Less : Interest Expense	479	393	22%	468	2%	1,742
Net Interest Income	402	573	(30)%	411	(2)%	2,023
Add : Other Income (Processing Fee on loans+ Transaction and other fee income + PSLC income + Write off Collections)	138	105	32%	287	(52)%	600
Operating Income	540	678	(20)%	699	(23)%	2,623
EXPENDITURE						
Operating Expenses	448	367	22%	465	(4)%	1,616
Personnel Cost	228	205	11%	204	12%	846
Other Operating Expenses	220	161	36%	260	(16)%	770
Operating Profit	92	311	(71)%	234	(61)%	1,007
Total provisions	411	125	228%	223	84%	979
PBT	(319)	186	-	11	-	28
Tax	(79)	49	-	8	-	4
PAT	(239)	137	-	3	-	24

Balance Sheet: As on June 30th, 2025

All Amounts in ₹ Crores

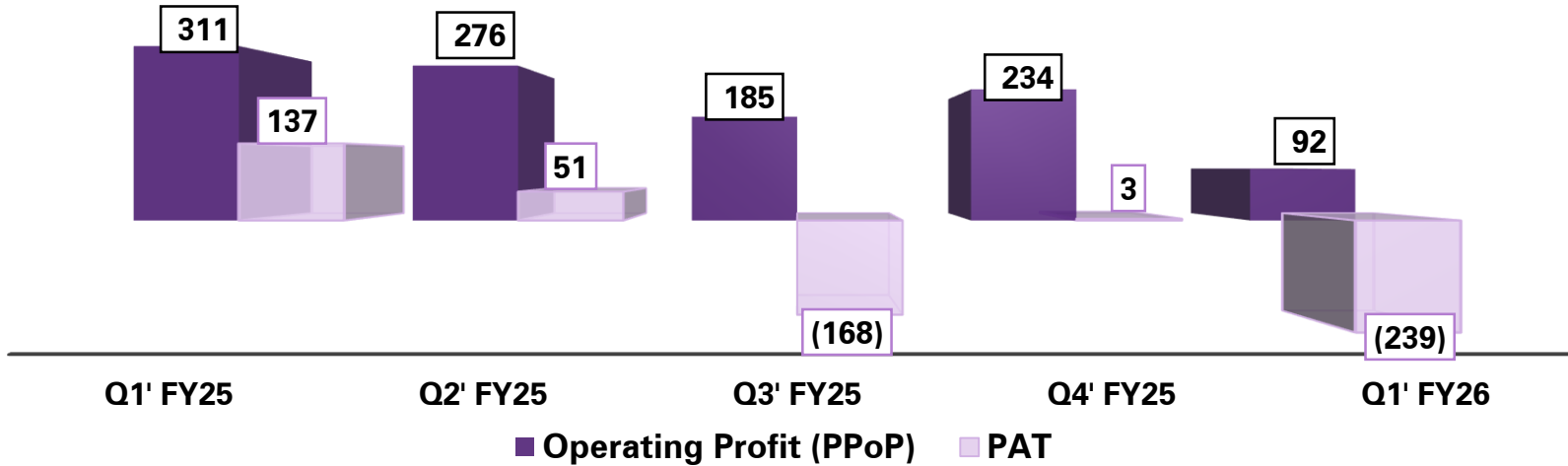


Particulars	June 30 th , 2025	June 30 th , 2024	Y-o-Y	March 31 st , 2025	Q-o-Q
CAPITAL & LIABILITIES	Limited Review			Audited	
Capital and Reserves	2,739	3,119	(12)%	2,975	(8)%
Deposits	21,489	18,163	18%	21,566	0%
Borrowings	2,210	2,113	5%	2,355	(6)%
Other Liabilities and Provisions	1,356	1,497	(9)%	1,232	10%
Total	27,794	24,891	12%	28,127	(1)%
ASSETS					
Cash and balances with RBI	2,194	1,424	54%	2,638	(17)%
Balances with banks and money at call and short notice	1,381	2,067	(33)%	798	73%
Investments	5,144	3,761	37%	4,958	4%
Advances (Net of provisions)	17,925	16,834	6%	18,716	(4)%
Fixed Assets	418	311	35%	387	8%
Other Assets	732	496	48%	630	16%
Total	27,794	24,891	12%	28,127	(1)%

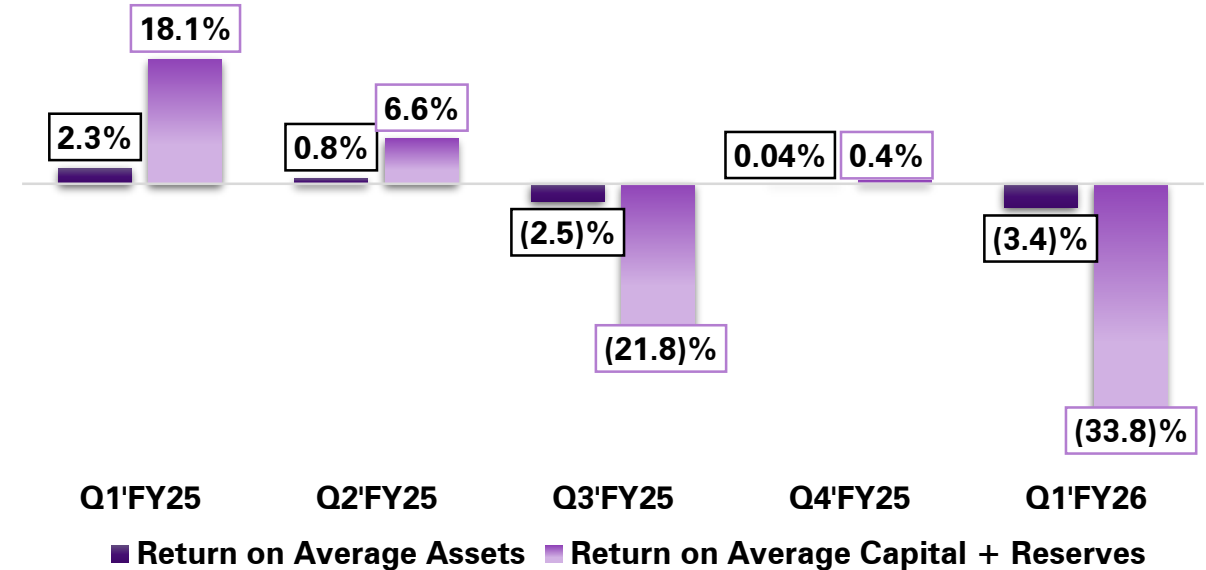
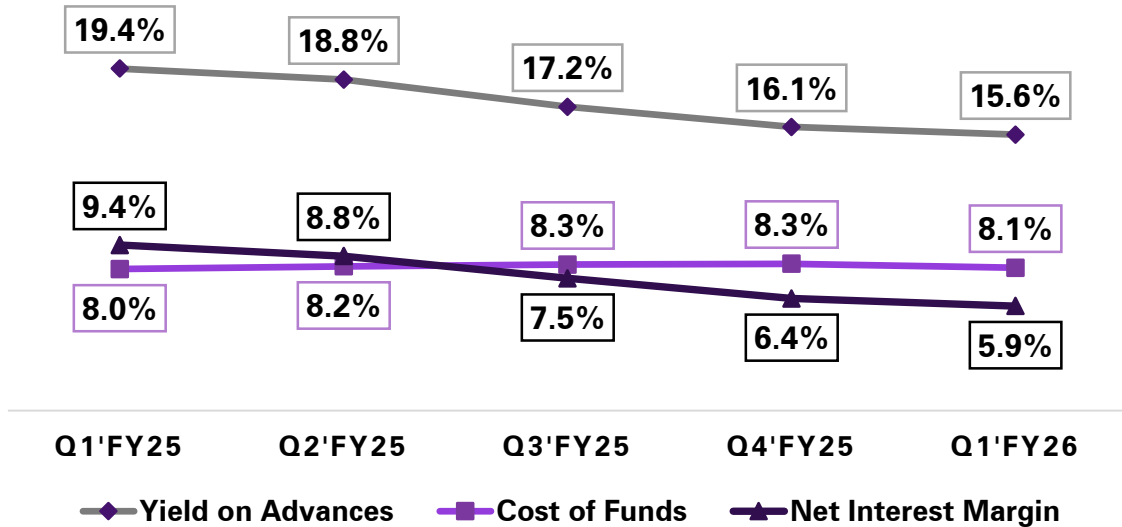
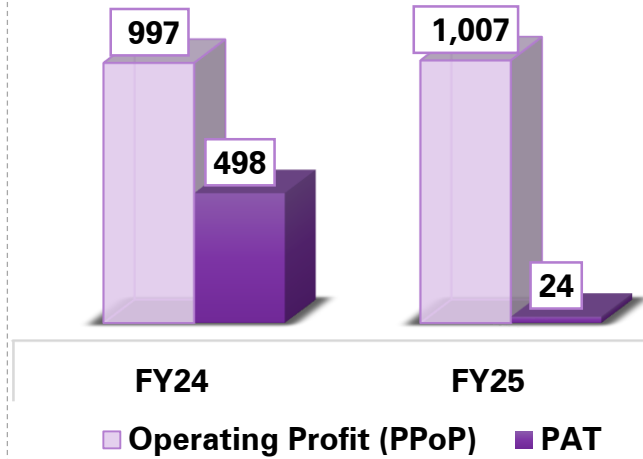
Profitability Metrics



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

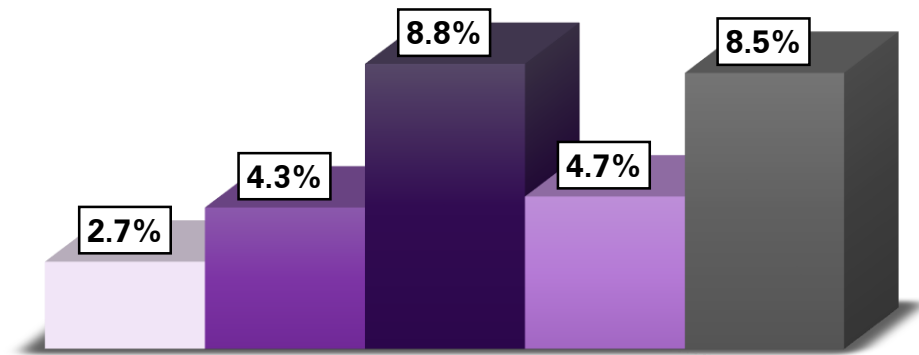


Annual Operating Profit & PAT (₹ in crores)



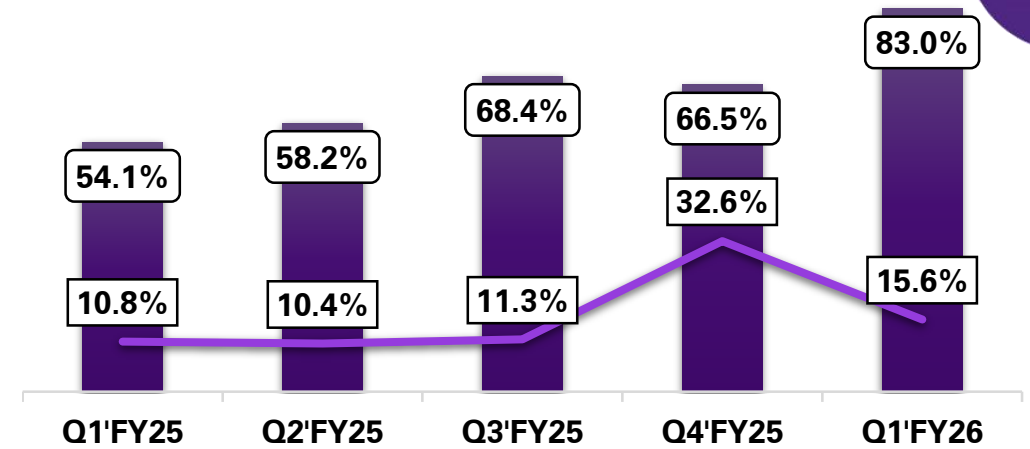
Note - Ratios basis monthly average balances

Profitability Metrics (Contd.)

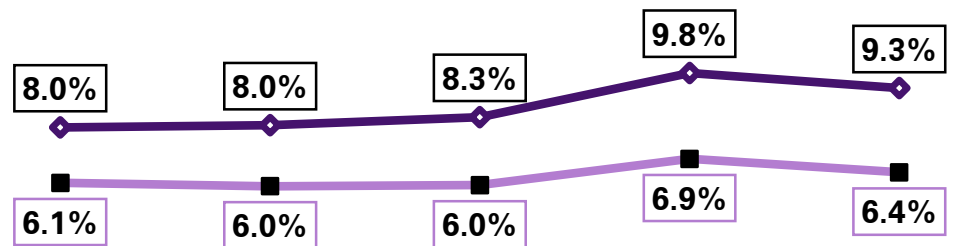


Credit Cost

■ Q1'FY25 ■ Q2'FY25 ■ Q3'FY25 ■ Q4'FY25 ■ Q1'FY26

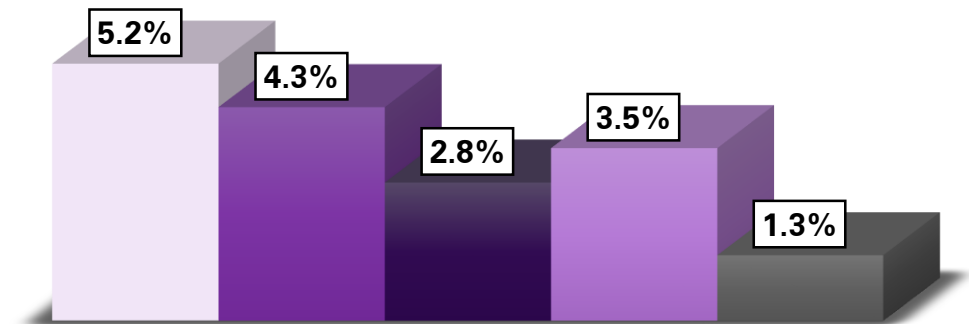


■ Cost to Income Ratio — Non-Interest income/Interest income



Q1'FY25 Q2'FY25 Q3'FY25 Q4'FY25 Q1'FY26

◆ OPEX on Advances ■ OPEX on Total Assets



Operating Profit as % of Avg. Total Assets

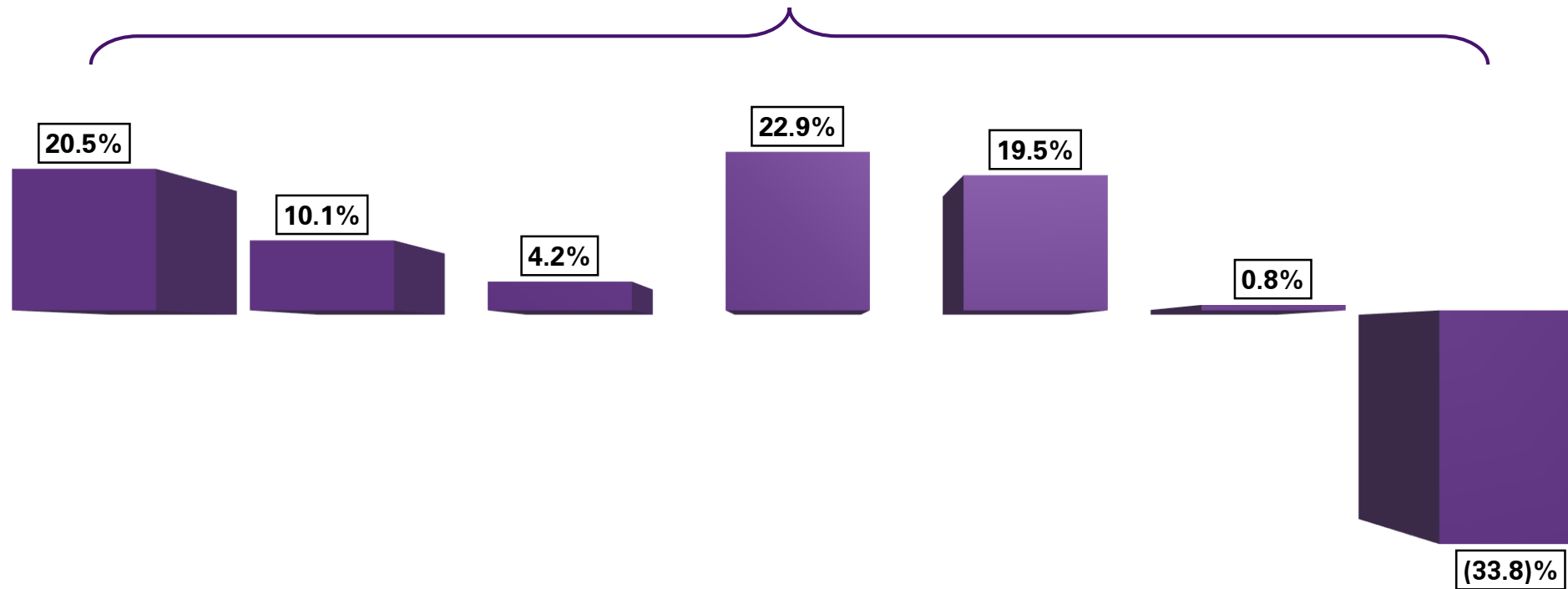
■ Q1'FY25 ■ Q2'FY25 ■ Q3'FY25 ■ Q4'FY25 ■ Q1'FY26

Note - Ratios basis monthly average balances

Cross-Cycle Return on Equity (RoE)



Average: 6.3%



FY20

FY21

FY22

FY23

FY24

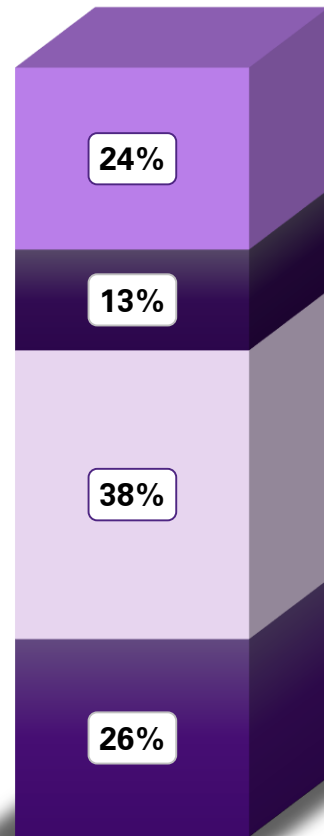
FY25

Q1'FY26

Break-up of other income

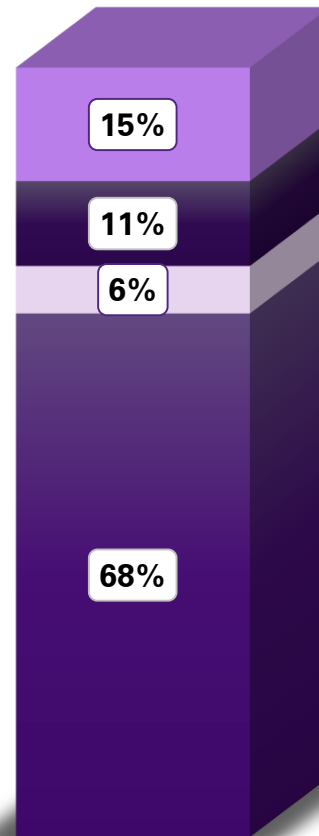


₹ 105 crore



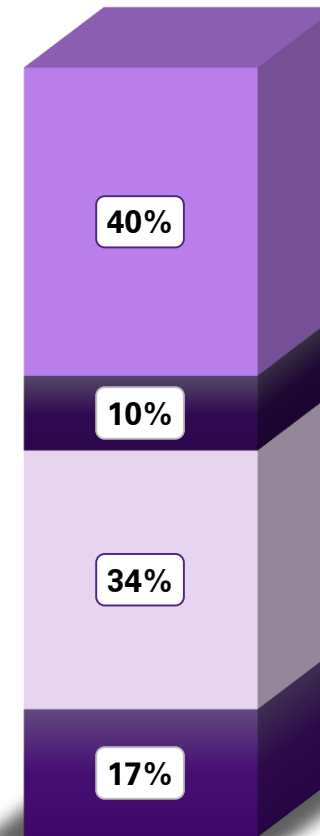
Q1'FY25

₹ 287 crore



Q4'FY25

₹138 crore



Q1'FY26

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

CRAR & Tier 1

All Amounts in ₹ Crores

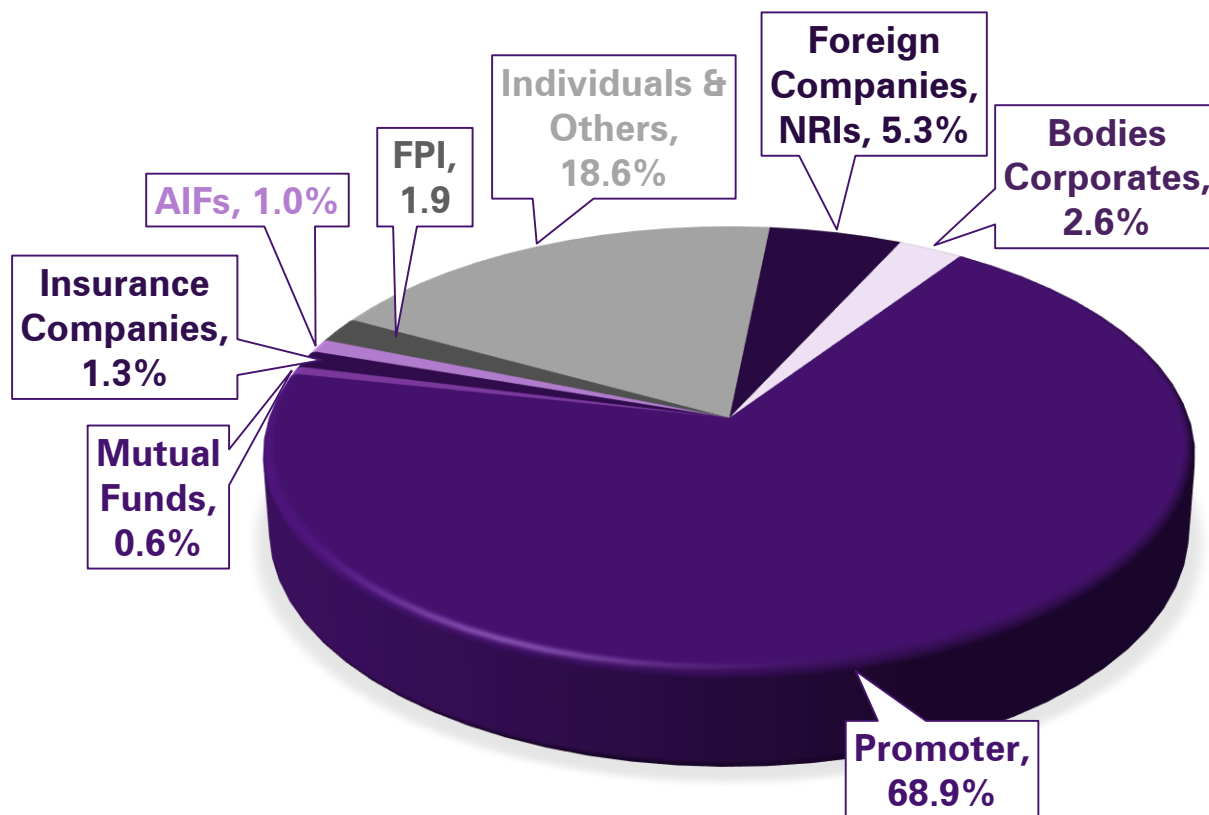


Particulars	Jun-25	Jun-24	Mar-25
Risk Weighted Assets	14,757	13,358	15,526
Total Capital	2,898	3,096	3,249
Tier-I Capital	2,466	2,724	2,776
Tier-II Capital	431	373	474
CRAR	19.64%	23.18%	20.93%
Tier-I CRAR	16.71%	20.39%	17.88%
Tier-II CRAR	2.92%	2.79%	3.05%

Shareholding Pattern



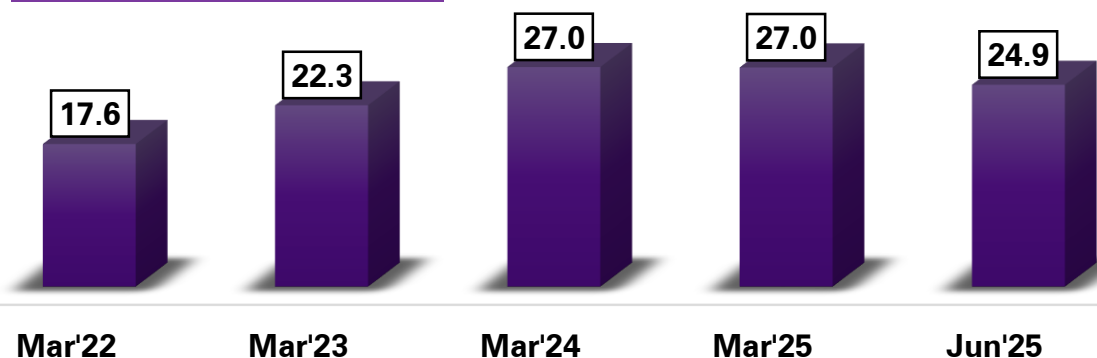
Bank Shareholders as on June 30th, 2025



Top 10 Shareholders as on June 30th, 2025

Utkarsh CoreInvest Limited
Olympus ACF Pte. Ltd.
Aavishkaar Bharat Fund
responsAbility Participations Mauritius
Massachusetts Institute of Technology Basic Retirement Plan Trust
Triodos Custody B.V. Acting in its Capacity as A C
Zodiac Wealth Advisors LLP
ICICI Prudential Life Insurance Company Limited
FLC Investco, LLC
Four Dimensions Securities (India) Ltd.

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



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



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

Additional Director (Independent)

- 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



Pramod Kumar Dubey

Executive Director

- Previously worked with ICICI Bank as the Head of Operations, Federal Bank
- Experienced in banking, sales management, product management, operations, compliance and P/L ownership, etc.
- Served as an observer on the Board of Midland Microfin Limited
- CAIIB from Indian Institute of Bankers

Mr. Nagesh Dinkar Pingre served as Independent Director of the Bank until July 19th, 2025 and ceased to be the director w.e.f. July 19th, 2025

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



Pramod Kumar Dubey – Executive Director

- Previously worked with ICICI Bank as the Head of Operations
- Also worked with Federal Bank
- Experienced in branch banking, P&L mgmt., etc.
- Served as an observer on the Board of Midland Microfin Ltd.
- CAIIB from Indian Institute of Bankers



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 vice president - HR



Muthiah Ganapathy *Company Secretary & Compliance Officer*

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



Rahul Dey *Head - Operations*

- 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 *Interim Head - Internal Audit*

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



Vivek Kashyap *Head JLG – Sales - Micro Banking*

- Experience of over two decades in Micro-Banking
- Previously worked with IIFL Samasta, SKS Finance Ltd., Utkarsh SFB



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



Automation / Efficiency

5x improvement via RPA

Process re-engineering (Retail and Micro Banking) & Collection workflow

Geo Tagging facility for workforce tracking

Innovation

ML based Smart Scrubbing & Voice-Based Workflows

Generative AI use for internal processes

Low Code / No Code for agile roll out

Digitization

100% Automation achieved for all Onboarding Systems

State of Art Loan Origination

Continuous Digitization for Servicing & Collection

Experience

Whatsapp, Internet, Mobile Banking & Website

Deep Network in Rural and Semi-urban

Cashless and paperless financial inclusion

Open Banking

Ready Stack for Fintech Enablement

Secure Credit Card, Digital FD and Fintech Lending Apps

Secure & Scalable API Gateway

Strengthening Technology Ecosystem to be Future Ready



Environment, Social & Governance

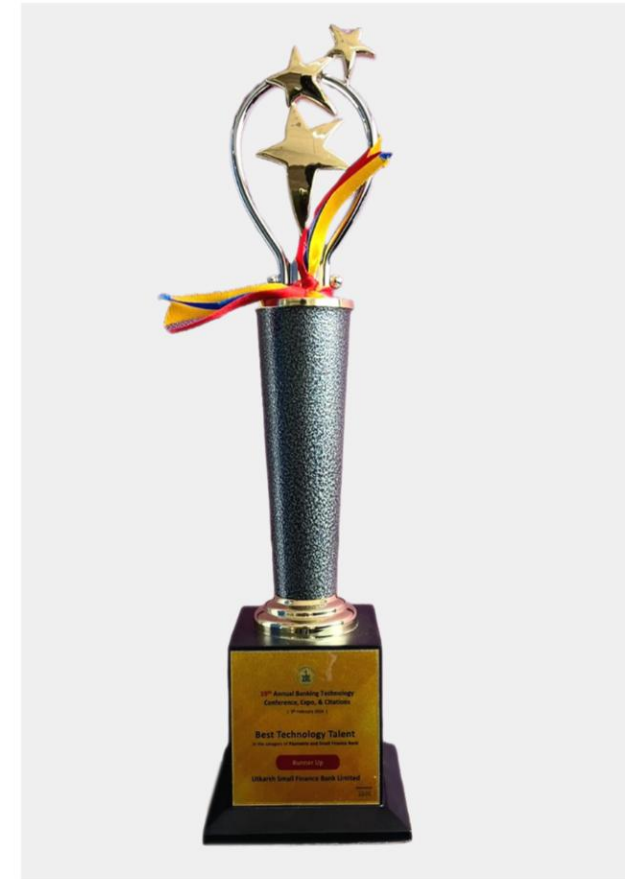


Awards & Accolades



Cyber Security Team of the Year at the 4th IBA CISO Summit & Citations 2025

Credit Modeling & Risk Team of the Year Award at the India Credit Risk Summit & Awards 2024



Best Technology Talent at 19th Annual Banking Technology Conference, Expo & Citations

Awards & Accolades (Contd.)



**Most Preferred Workplace
2023-24 (BFSI Edition) by
Marksmen Daily**

**Best Customer Experience
Strategy by India Customer
Excellence (CX) Summit &
Awards 2023**



**Most Trusted BFSI Brands by
Team Marksmen Daily –
2023-24**

Utkarsh Welfare Foundation: CSR Initiatives



FINANCIAL AWARENESS

Lives Impacted
14,70,000+



HEALTH INITIATIVES

Lives Impacted
24,80,000+



SKILL & ENTERPRISE DEVELOPMENT PROGRAM

Lives Impacted
44,500+



VILLAGE DEVELOPMENT PROGRAM & EDUCATION

Lives Impacted
30,000+



OTHER PHILANTHROPIC ACTIVITIES

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

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

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 therefrom, 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