Utkarsh Small Finance Bank

November 28, 2026

BSE Limited
Scrip Code: 543942, 975790, 959644, 976203, 978213

National Stock Exchange of India Limited
Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Intimation under Regulations 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulations 30 and 51 of SEBI Listing Regulations and other applicable provisions, if any, we hereby inform that the Board of Directors of the Bank has today approved the securitisation of standard pool of Loans Against Property (LAP) receivables (secured pool), having an aggregate principal outstanding up to ₹412.47 crore in accordance with the applicable directions of the Reserve Bank of India.

The disclosure will also be available on the Bank's website at www.utkarsh.bank.in.

This is for your information and records.

Thank You.
Yours faithfully,

For **Utkarsh Small Finance Bank Limited**

Muthiah Ganapathy
Digitally signed by Muthiah Ganapathy
Date: 2026.11.28 17:41:50 +05'30'

Muthiah Ganapathy
Company Secretary & Compliance Officer