Utkarsh Small Finance Bank

October 17, 2025

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

National Stock Exchange of India Limited
Symbol: UTKARSHBNK

Dear Sir/Madam,

Sub: Newspaper Publication of advertisement regarding Rights issue of Utkarsh Small Finance Bank Limited ("Bank").

This is furtherance to the meetings of the Board of Directors ("Board") of the Bank held on October 01 and 08, 2025, approving the offer and issue of equity shares of the Bank by way of a rights issue to eligible equity shareholders of the Bank as on the record date for an aggregate amount not exceeding ₹ 950 Crores, in accordance with the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (SEBI ICDR Regulations), as amended and other applicable laws including circulars issued by SEBI from time to time ("Issue").

Please find enclosed extracts of the newspaper publication of the advertisement published today i.e. Friday, October 17, 2025, in compliance with Regulation 84 of SEBI ICDR Regulations, as per details mentioned below:

1. Financial Express (English) - National daily newspaper with wide circulation.
2. Jansatta (Hindi) - National daily newspaper with wide circulation.
3. Aaj (Hindi) - Regional language daily newspaper with wide circulation at the place where the Registered Office of the Bank is situated.

The aforesaid disclosure isss also available on the Bank's website i.e. www.utkarsh.bank.

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

Muthiah Ganapathy
Digitally signed by Muthiah Ganapathy
Date: 2025.10.17 15:14:09 +05'30'

Muthiah Ganapathy
Company Secretary & Compliance Officer

Encl.: As above.

Please scan this QR code to view Letter of Offer

Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

This advertisement is for information purposes only and does not constitute an offer or invitation or a recommendation to purchase, to hold or sell securities. This is not an announcement for the offer document.

Utkarsh Small Finance Bank Limited (**"Bank"**) was incorporated at Varanasi, Uttar Pradesh on April 30, 2016, as a public company under the Companies Act, 2013 and was granted a certificate of incorporation by the Registrar of Companies, Central Registration Centre. Our Promoter, Utkarsh Core Invest Limited (formerly known as Utkarsh Micro Finance Limited), was granted an in-principle approval to establish a small finance bank (**"SFB"**), by the Reserve Bank of India (**"RBI"**), pursuant to its letter dated October 7, 2015. Subsequently, our Bank received the final approval of the RBI to carry on the business as an SFB on November 25, 2016. Our Bank commenced its business operations on January 23, 2017 and was included in the second schedule to the Reserve Bank of India Act, 1934, as amended (**"RBI Act"**) pursuant to a notification issued by the RBI dated October 4, 2017, and published in the Gazette of India (Part III -Section 4) dated November 7, 2017. For details in relation to the changes in name and registered office of our Bank, see "General Information" beginning on page 46 of the LOF. The Board passed a resolution dated September 20, 2024, approving reverse merger of Utkarsh CoreInvest Limited with the Bank to fulfil the regulatory stipulation emanating from Reserve Bank of India Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies dated January 16, 2023, requiring to dilute the Promoter shareholding to 26% within 15 years from the date of commencement of banking business.

Registered and Corporate Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi 221 105, Uttar Pradesh, India.

Tel: +91 542 660 5555 | **Contact Person:** Muthiah Ganapathy, Company Secretary and Compliance Officer | **Email:** shareholders@utkarsh.bank | **Website:** www.utkarsh.bank | **Corporate Identity Number:** L65992UP2016PLC082804

PROMOTER OF OUR BANK: UTKARSH COREINVEST LIMITED

FOR PRIVATE CIRCULATION TO ELIGIBLE EQUITY SHAREHOLDERS AND SPECIFIC INVESTORS, AS APPLICABLE OF UTKARSH SMALL FINANCE BANK LIMITED (THE "BANK" OR THE "ISSUER")

ISSUE OF UP TO 67,79,13,784 * FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF OUR BANK (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹14 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹4 PER RIGHTS EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹949.08 CRORE * ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK IN THE RATIO OF 8 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 13 (THIRTEEN) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON OCTOBER 14, 2025 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 79 OF THE LETTER OF OFFER ("LOF").

** Assuming full subscription in the Issue. Subject to finalisation of Basis of Allotment.*

NOTICE TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK

ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION OF RIGHTS ENTITLEMENTS#	DATE OF CLOSURE OF OFF MARKET TRANSFER OF RIGHTS ENTITLEMENTS #	ISSUE CLOSING DATE *
FRIDAY, OCTOBER 24, 2025	TUESDAY, OCTOBER 28, 2025	FRIDAY, OCTOBER 31, 2025	MONDAY, NOVEMBER 3, 2025

 # Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date.

**Our Board or the Capital Structuring & Fund Raise Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date.) Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.*

ASBA* | Simple, Safe, Smart way of making an application - Make use of it | *Application supported by block amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, for further details check section on ASBA below

SPECIFIC INVESTORS: The Issue is being undertaken in accordance with provision to Regulation 86(1) of the SEBI ICDR Regulations. The objects of the issue do not involve financing capital expenditure of a project. Our Promoter does not intend to subscribe to its Rights Entitlements in the Issue, and will fully renounce its Rights Entitlements in favour of Specific Investors. The Application made by the Specific Investors participating as a renouncee to our Promoter shall be made on the Issue Opening Date before 11:00 a.m. Indian Standard Time (**"IST"**). The application by such Specific Investors towards Rights Entitlement renounced to them shall be disclosed by our Bank to the stock exchange(s) for dissemination on the first day of issue opening by 11:30 a.m. IST.

Given below are the details of the Specific Investors to whom the rights entitlements are being renounced by Utkarsh Coreinvest Limited, our Promoter (renouncer) in accordance with Regulation 84(1)(f)(I) of SEBI ICDR Regulations:

S. No.	Name of the Specific Investor	Number of Rights Entitlement to be renounced
1	Kotak Mahindra Life Insurance Company Limited	4,21,42,857
2	FLC Investco, LLC	2,85,71,428
3	India Capital Fund Ltd, Mauritius	4,40,00,000
4	Cohesion MK Best Ideas Sub-Trust	5,71,42,857
5	Singularity Large Value Fund III	2,85,71,428
6	Singularity Equity Fund II	35,07,142
7	India Acorn Fund Limited	42,85,714
8	Ashoka India Equity Investment Trust PLC	1,21,42,857
9	WhiteOak Capital Equity Fund	14,28,571
10	Massachusetts Institute of Technology	2,78,57,142
11	238 Plan Associates LLC	29,28,571
12	HDFC Life Insurance Company Limited	1,46,64,285
13	Singularity Holdings Limited	2,47,00,000
14	Bandhan Business Cycle Fund	57,14,285
15	Amit M Shah	35,71,428
16	Pure Capital	35,71,428
17	SVK Realty & Investment	35,71,428
18	Shakti Finvest Pvt Limited	25,00,000
19	Bhavini Ajay Shah	21,00,000
20	Anant Mohta	14,28,571
21	Sharad Kumar Agarwala (HUF)	15,35,714

S. No.	Name of the Specific Investor	Number of Rights Entitlement to be renounced
22	Dhiren Arvind Shah	14,28,571
23	Rohit Shiv Kumar Goel	17,85,714
24	Ageless Capital and Finance Private Limited	35,71,428
25	Rajasthan Global Securities Private Limited	1,57,14,285
26	VIKASA India EIF I Fund	1,42,85,714
27	Kahini A. Patel	14,28,571
28	Abhisek Bhutra HUF	35,71,428
29	Topgain Finance Private Limited	64,28,571
30	Jignesh H Desai HUF	42,85,714
31	Karishma Jignesh Desai	42,85,714
32	ICICI Prudential Life Insurance Company Limited	3,57,14,285
33	Adeesh Patni Trust	35,71,428
34	Sonakshi Patni Trust	35,71,428
35	Vardhaman Patni Trust	35,71,428
36	Hreyansh Patni Trust	35,71,428
37	Zodiac Wealth Advisors LLP	71,42,857
38	Madhurima International Pvt Ltd	67,57,143
39	Anjana Projects Pvt. Ltd.	67,57,143
40	Samyaktva Construction LLP	1,04,42,856
41	Akshat Greentech Pvt Ltd.	70,62,608
42	ResponsAbility Participations Mauritius	63,60,424
	Total	**46,72,44,444**

FACILITIES FOR MAKING APPLICATION IN THIS ISSUE

In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI ICDR Master Circular and the ASBA Circulars, all Investors making an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. Specific Investors, may make their applications either electronically or as per instructions given under in "making of an application by eligible Investor on Plain Paper under ASBA process" on page 83 of the LOF.

Please note that subject to SCSBs complying with the requirements of the SEBI circular bearing reference number CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs. Further, in terms of the SEBI circular bearing reference number CIR/CFD/DIL/1/2013 dated January 2, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an Application.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS

In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI master circular (SEBI/HO/CFD/PoD-1/P/CIR/2024/0154) dated November 11, 2024, as amended by circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/31 dated March 11, 2025, with respect to only the rights issue (**"SEBI ICDR Master Circular"**), the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made mandatorily in the dematerialized form. Prior to the Issue Opening Date, our Bank shall credit the Rights Entitlements to the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form.

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, Rights Entitlements have been credited to the demat account of the Eligible Equity Shareholders under the ISIN - INE735W20017 on October 16, 2025.

The Eligible Equity Shareholders may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges (the **"On Market Renunciation"**); or (b) through an off-market transfer (the **"Off Market Renunciation"**), during the Renunciation Period. The Investors should have the demat Rights Entitlements credited / lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

PLEASE NOTE THAT CREDIT OF THE RIGHTS ENTITLEMENTS IN THE DEMAT ACCOUNT DOES NOT, PER SE, ENTITLE THE INVESTORS TO THE RIGHTS EQUITY SHARES AND THE INVESTORS HAVE TO SUBMIT APPLICATION FOR THE RIGHTS EQUITY SHARES ON OR BEFORE THE ISSUE CLOSING DATE BY MAKING FULL PAYMENT TOWARDS SHARES APPLIED FOR FURTHER DETAILS, PLEASE SEE "TERMS OF THE ISSUE-PROCESS OF MAKING AN APPLICATION IN THE ISSUE" ON PAGE 81 OF THE LETTER OF OFFER.

PLEASE NOTE THAT THE RIGHTS ENTITLEMENTS WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE ELIGIBLE EQUITY SHAREHOLDERS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSURE.

Please note that our Bank has opened a separate demat suspense escrow account (namely, "Utkarsh Small Finance Bank Limited RE Unclaimed Suspense Account" and "Utkarsh Small Finance Bank Limited Rights Unclaimed Suspense Account") ("Demat Suspense Account") and has credited the Rights Entitlements on the basis of the Equity Shares: (a) held by Eligible Equity Shareholders which are held in physical form as on Record Date; or (b) which are held in the account of the Investor Education and Protection Fund ("IEPF") authority; or (c) of the Eligible Equity Shareholder whose demat accounts are frozen or where the Equity Shares are lying in the unclaimed / suspense escrow account / demat suspense account (including those pursuant to Regulation 39 of the SEBI LODR Regulations) or details of which are unavailable with our Bank or with the Registrar on the Record Date or where Equity Shares have been kept in abeyance or where entitlement certificate has been issued or where instruction has been issued for stopping issue or transfer or where letter of confirmation lying in escrow account; or (d) where credit of the Rights Entitlements have returned/reversed/failed for any reason; or (e) where ownership is currently under dispute, including any court or regulatory proceedings or where legal notices have been issued, if any or (f) such other cases where our Bank is unable to credit Rights Entitlements for any other reasons or (g) such other cases where our Bank is unable to credit Rights Entitlements for any other reasons. Please also note that our Bank has credited Rights Entitlements to the Demat Suspense Account on the basis of information available with our Bank and to serve the interest of the identified Eligible Equity Shareholders to provide them with a reasonable opportunity to participate in the Issue. The credit of the Rights Entitlements to the Demat Suspense Account by our Bank does not create any right in favour of the relevant Eligible Equity Shareholders for transfer of Rights Entitlement to their demat account or to receive any Equity Shares in the Issue.

With respect to the Rights Entitlements credited to the Demat Suspense Account, the Eligible Equity Shareholders are requested to provide relevant details / documents as acceptable to our Bank or the Registrar (such as applicable regulatory approvals, self-attested PAN and client master sheet of demat account, details/ records confirming the legal and beneficial ownership of their respective Equity Shares, etc.) to our Bank or the Registrar no later than two clear Working Days prior to the Issue Closing Date, i.e., by November 3, 2025, to enable credit of their Rights Entitlements by way of transfer from the Demat Suspense Account to their demat account at least one day before the Issue Closing Date, to enable such Eligible Equity Shareholders to make an application in this Issue, and this communication shall serve as an intimation to such Eligible Equity Shareholders in this regard. Such Eligible Equity Shareholders are also requested to ensure that their demat account, details of which have been provided to our Bank or the Registrar account is active to facilitate the aforementioned transfer. In the event that the Eligible Equity Shareholders are not able to provide relevant details to our Bank or the Registrar by the end of two clear Working Days prior to the Issue Closing Date, Rights Entitlements credited to the Demat Suspense Account shall lapse and extinguish in due course and such Eligible Equity Shareholder shall not have any claim against our Bank and our Bank shall not be liable to any such Eligible Equity Shareholder in any form or manner.

Further, with respect to Equity Shares for which Rights Entitlements are being credited to the Demat Suspense Account, the Application Form along with the Rights Entitlement Letter shall not be dispatched till the resolution of the relevant issue/concern and transfer of the Rights Entitlements from the Demat Suspense Account to the respective demat account other than in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on the Record Date who will receive the Application Form along with the Rights Entitlement Letter. Upon submission of such documents /records no later than two clear Working Days prior to the Issue Closing Date, to the satisfaction of our Bank, our Bank shall make available the Rights Entitlement on such Equity Shares to the identified Eligible Equity Shareholder. The identified Eligible Equity Shareholder shall be entitled to subscribe to Equity Shares pursuant to the Issue during the Issue Period with respect to these Rights Entitlement and subject to the same terms and conditions as the Eligible Equity Shareholder.

COMPLETION OF DISPATCH OF ISSUE MATERIALS

The issue material dispatch has been completed vide email on October 16, 2025, and for dispatch through Speed Post (non-email) on October 16, 2025. The Issue material have been sent/dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank, RTA and Depository Participants. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent only to their valid e-mail address; and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material has been physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

MAKING OF AN APPLICATION THROUGH THE ASBA PROCESS

An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) for authorizing such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form and have provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. Specific Investors, may make their applications either electronically or as per instructions given under in "making of an application by eligible Investor on Plain Paper under ASBA process" on page 83 of the LOF.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to: www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34.

MAKING AN APPLICATION BY SPECIFIC INVESTORS

In case of renunciation of Rights Entitlement to Specific Investors by our Promoter

Our Promoter shall renounce its Rights Entitlements to the Specific Investors through an off market transfer which shall be completed upon activation of ISIN of the Rights Entitlements. The time limit for renouncing of RE by our Promoter and credit of RE to Specific Investors shall be initiated such that the Specific Investor is able to apply before 11:00 am on Issue Opening Date. The Application by such Specific Investors shall be made on the Issue Opening Date before 11:00 a.m. (Indian Standard Time) and no withdrawal of such Application by the Specific Investors shall be permitted.

The Issue shall not result in a change of control of the management of our Bank in accordance with provisions of the SEBI Takeover Regulations. Our Bank is in compliance with Regulation 38 of the SEBI LODR Regulations and will continue to comply with the minimum public shareholding requirements under applicable law, pursuant to this Issue.

MAKING OF AN APPLICATION BY ELIGIBLE INVESTOR ON PLAIN PAPER UNDER ASBA PROCESS

An eligible Investor who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in terms of Regulation 78 of SEBI ICDR Regulations in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the eligible Investor not being in a position to obtain it from any other source may make an Application to subscribe to this Issue on plain paper with the same details as per the Application Form that is available on the website of the Registrar, or the Stock Exchanges. An eligible Investor shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any eligible Investor who has not provided an Indian address.

Please note that in terms of Regulation 78 of SEBI ICDR Regulations, the eligible Investors who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

The Application on plain paper, duly signed by the eligible Investors including joint holders, in the same order and as per specimen recorded with his/her bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

1. Name of our Bank, being Utkarsh Small Finance Bank Limited;
2. Name and address of the eligible Investors including joint holders (in the same order and as per specimen recorded with our Bank or the Depository);
3. Folio number (in case of eligible Investors who hold Equity Shares in physical form as on Record Date)/DP and Client ID;
4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each eligible Investor in case of joint names, irrespective of the total value of the Equity Shares applied for pursuant to this Issue;
5. Number of Equity Shares held as on Record Date;
6. Allotment option - only dematerialised form;
7. Number of Rights Equity Shares entitled to;
8. Number of Rights Equity Shares applied for within the Rights Entitlements;
9. Number of Additional Rights Equity Shares applied for, if any (applicable only if entire Rights Entitlements have been applied for);
10. Total number of Rights Equity Shares applied for;
11. Total Application amount paid at the rate of ₹14 per Rights Equity Share;
12. Details of the ASBA Account such as the SCSB account number, name, address and branch of the relevant SCSB;
13. In case of non-resident eligible Investors making an application with an Indian address, details of the NRE / FCNR/ NRO account such as the account number, name, address and branch of the SCSB with which the account is maintained;
14. Authorisation to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
15. Signature of the eligible Investors (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
16. All such eligible Investors shall be deemed to have made the representations, warranties and agreements set forth in *"Restrictions on Purchases and Resales - Representations, Warranties and Agreements by Purchasers"* on page 104 of the Letter of Offer, and shall include the following:

"I/ We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act"), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof (the "United States"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act. I/ we understand the Rights Equity Shares referred to in this application are being offered and sold in offshore transactions outside the United States in compliance with Regulation S under the U.S. Securities Act ("Regulation S") to Eligible Equity Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions. I/ we understand that the Issue is not, and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlements in the United States. I/ we confirm that I am/ we are (a) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws, (b) complying with laws of jurisdictions applicable to such person in connection with the Issue, and (c) understand that neither the Bank, nor the Registrar, or any other person acting on behalf of the Bank will accept subscriptions from any person, or the agent of any person, who appears to be, or who the Bank, the Registrar, or any other person acting on behalf of the Bank have reason to believe is in the United States or is outside of India and ineligible to participate in this Issue under the securities laws of their jurisdiction.

I/ We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation. I/ We satisfy, and each account for which I/ we are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) is eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.

I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" on page 104 of the LOF.

I/ We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act.

I/ We acknowledge that the Bank, its affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

A separate Application can be made in respect of Rights Entitlements in each demat account of the Investors and such Applications shall not be treated as multiple applications. Similarly, a separate Application can be made against Equity Shares held in dematerialized form and Equity Shares held in physical form, and such Applications shall not be treated as multiple applications. Further supplementary Applications in relation to further Rights Equity Shares with/without using additional Rights Entitlement will not be treated as multiple application.

A separate Application can be made in respect of each scheme of a mutual fund registered with SEBI and such Applications shall not be treated as multiple applications. For details, see " Procedure for Applications by Mutual Funds" on page 90 of the letter of offer.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an Application being rejected, with our Bank, and the Registrar not having any liability to the Investor. The plain paper Application format will be available on the website of the Registrar at https://rights.kfintech.com/.

Our Bank, and the Registrar shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

OVERSEAS SHAREHOLDERS

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, the Rights Entitlements will be credited to the demat account of the Eligible Equity Shareholders who are Equity Shareholders as on the Record Date, however, the Issue Materials will be sent/ dispatched only to such Eligible Equity Shareholders who have provided an Indian address to our Bank, RTA and Depository Participants and only such Eligible Equity Shareholders are permitted to participate in the Issue. The credit of Rights Entitlement does not constitute an offer, invitation to offer or solicitation for participation in the Issue, whether directly or indirectly, and only dispatch of the Issue Materials shall constitute an offer, invitation or solicitation for participation in the Issue in accordance with the terms of the Issue Materials. Further, receipt of the Issue Materials (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in (i) the United States or (ii) any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, the Letter of Offer and any other Issue Materials must be treated as sent for information only and should not be acted upon for subscription to Rights Equity Shares and should not be copied or re-distributed, in part or full. Accordingly, persons receiving a copy of the Issue Materials should not distribute or send the Issue Materials in or into any jurisdiction where to do so, would or might contravene local securities laws or regulations, or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Issue Materials are received by any person in any such jurisdiction or the United States, they must not seek to subscribe to the Rights Equity Shares. For more details, see "Restrictions on Purchases and Resales" beginning on page 104 of the LOF.

The Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank. In case such Eligible Equity Shareholders have provided their valid e- mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided their Indian address and who have made a request in this regard.

Investors can access the Letter of Offer, Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe to the Rights Equity Shares under applicable laws) on the websites of:

(i) Our Bank at www.utkarsh.bank;
(ii) The Registrar at https://rights.kfintech.com/;
(iii) The Stock Exchanges at www.bseindia.com and www.nseindia.com.

Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com/ by entering their DP ID and Client ID or folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Bank at https://www.utkarsh.bank/investors.

Please note that neither our Bank nor the Registrar shall be responsible for not sending the physical copies of Issue materials, including the Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of the Letter of Offer, the Rights Entitlement Letter or the Application Form attributable to non-availability of the e- mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction whereaction would be required for that purpose, except that the Draft Letter of Offer is filed with Stock Exchanges and the Letter of Offer is filed with SEBI and Stock Exchanges. Accordingly, Rights Equity Shares may not be offered or sold, directly or indirectly, and the Issue Materials may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of the Issue Materials will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, such Issue Materials must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send the Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Draft Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form. Any person who purchases or renounces the Rights Entitlements or makes an application to acquire the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is outside the United States and is eligible to subscribe and authorized to purchase or sell the Rights Entitlements or acquire the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Bank or our affiliates to make any filing or registration (other than in India).

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Bank to the Eligible Equity Shareholders who have provided their Indian addresses to our Bank and who make a request in this regard and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue Materials will be physically dispatched, on a reasonable effort basis, who have provided their Indian addresses to our Bank and who make a request in this regard

NO OFFER IN THE UNITED STATES

The Rights Entitlements and the Rights Equity Shares have not been,and will not be, registered under the U.S Securities Act and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Rights Equity Shares are only being offered and sold outside the United States in "offshore transactions" as defined in and in reliance on Regulation S under the U.S. Securities Act to Eligible Equity Shareholders located in jurisdictions where such offer and sale is permitted under the laws of such jurisdictions. The offering to which the Draft Letter of Offer or the Letter of Offer relates is not, and under no circumstances is to be construed as, an offering of any Rights Entitlements or Rights Equity Shares for sale in the United States or as a

'APPROACH OF POLITICAL PARTIES, NGOs WAS TO DISCREDIT MOVE'

EC terms Bihar SIR 'accurate'

PRESS TRUST OF INDIA
New Delhi, October 16

THE ELECTION COMMISSION on Thursday termed the Bihar SIR "accurate" and told the Supreme Court that the petitioner political parties and NGOs are merely content with making "false allegations" to discredit the exercise.

The poll body also told the apex court that not a single appeal has been filed by any voter against name deletion since the publication of the final electoral roll.

It denied the allegation of the petitioners that there was a "disproportionate exclusion of Muslims" from the final electoral roll of the state prepared after the months-long Special Intensive Revision (SIR) exercise. "This communal approach is to be deprecated," the poll panel said.

A bench of Justices Surya Kant and Joymalya Bagchi, which noted the absence of political parties from the hearing due to rallies in the poll-bound state, said it expects the poll panel, as a responsible authority, to look into typographical errors and other mistakes in the final list of Bihar electoral roll prepared after the SIR exercise and come out with remedial measures.

Seeking dismissal of pleas challenging the June 24 decision of the poll panel to conduct the Bihar SIR, the poll panel said the petitioners have "ulterior motives" and are merely content with making "false allegations" to discredit the SIR exercise, final electoral roll and the ECI for electoral interest of political parties.

The poll panel, in its affidavit, further said barring appointment of booth level sgents (BLAs), the political parties and public-spirited individuals and organisations made no substantial contribution in ensuring that all eligible electors were included in the final electoral roll.

"The approach of the political parties and the petitioners has been to accuse the ECI and attempt to point out errors in the SIR exercise. In contrast, the ECI not only appointed more than 90,000 BLOs, but also involved political parties and got BLAs appointed.

"The exercise was conducted on an H2H basis involving more than one visit. All relevant data was uploaded on the websites," it said.

The poll panel further said this court also enabled the assistance of the State Legal Services Authority, yet the number of objections and correction applications was minimal.

"This indicates that the SIR exercise was accurate," it said.

'Uddhav only remembered cousin Raj after defeat'

MAHARASHTRA DEPUTY CHIEF Minister Eknath Shinde on Thursday took a dig at Shiv Sena (UBT) chief Uddhav Thackeray stating that the latter remembered his cousin and Maharashtra Navnirman Sena (MNS) president Raj Thackeray only after defeat.

"There is a proverb. Ijjat geli gavachi athavan aali bhavachi (You remember your brother only after your defeat)," Shinde said while addressing party workers. While Uddhav was the inheritor of property, Shinde said his party was the inheritor of Bal Thackeray's legacy. **PTI**

Gujarat State Petronet Limited
Corporate Identity Number : L40200GJ1998SGC035188

Regd Office: GSPC Bhavan, Sector-11, Gandhinagar-382010, Gujarat.
Tel.: +91-79-23268500/700 **Fax:** +91-79-23268506 **Website:** www.gspcgroup.com

NOTICE INVITING TENDER

Gujarat State Petronet Limited (GSPL) is currently operating more than 2700 Km of gas pipelines to facilitate gas transmission from supply points to demand centers across Gujarat. GSPL invites bids from competent agencies for following requirements:

Tender-1:	Procurement of NextGen Firewall (Cyber Security Appliance) of GSPL Bhavan Server Room
Tender-2:	Construction of Low Height RCC Culvert on 6" BDCPL – Palanpur Bypass under Ahmedabad base
Tender-3:	Supply of Fiber Reinforced Plastic (FRP) Warning Markers
Tender-4:	Support service works for physical possession of RoU/RoW, Land & Compensation

Aforementioned tenders shall be published online through n-Procure, and bids are accepted through n-Procure (**https://gspltender.nprocure.com/**) only.
Tenders shall be uploaded on n-Procure portal on **17-10-2025.**

India's T20 captain Suryakumar Yadav is guest at Adda today

EXPRESS NEWS SERVICE
Mumbai, October 16

ONLY 15 MONTHS after inheriting India's T20 captaincy, Suryakumar Yadav has helped build a halo of fearlessness around his team of young cricketers — more so, after India won the Asia Cup in Dubai last month after beating Pakistan in three politically charged encounters, including the final.

His captaincy record in the shortest format is phenomenal with India having won 23 of 29 games for a win percentage of 82.75 per cent, the best among all Indian captains.

Suryakumar Yadav

On Friday, Suryakumar will be the guest at the Express Adda in his hometown Mumbai.

He will be in conversation with Anant Goenka, Executive Director, The Indian Express Group, and Devendra Pandey, Deputy Associate Editor, The Indian Express.

More than tactical acumen, team-management or the effortless execution of a high-pressure job, Suryakumar's biggest legacy in Indian cricket is how he revolutionised the team's T20 batting.

Before he remoulded himself from an conventional red-ball batsman to a T20 great, India's batting was steeped in semi-orthodox ideals, playing the format like an abbreviated 50-over game, averse to the pyrotechnics and improvisations showcased by the best teams in the world. Suryakumar furnished the team with a new template, making him not only India's greatest T20 batsman but also the most important one.

LTIMindtree

LTIMindtree Limited

Registered Office: L&T House, Ballard Estate, Mumbai 400 001; Tel: (91 22) 6776 6776; Fax: (91 22) 2858 1130,
E-mail: investor@ltimindtree.com; Website: www.ltimindtree.com, Corporate Identity Number: L72900MH1996PLC104693

EXTRACT OF FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2025

₹ in million, except per share data

Particulars	Consolidated					
	Quarter ended			Six months ended		Year ended
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total income	106,947	102,327	97,318	209,274	191,015	389,978
Net profit before tax	18,792	17,262	16,868	36,054	32,124	62,142
Net profit after tax	13,812	12,546	12,516	26,358	23,867	46,020
Total comprehensive income	6,915	13,063	10,944	19,978	23,515	45,474
Equity share capital	296	296	296	296	296	296
Other equity (Including Non-controlling interests)*	226,819	226,819	199,968	226,819	199,968	226,819
Earnings Per Share (not annualized) (Face value of ₹ 1/- each)						
a) Basic (in ₹)	47.28	42.33	42.25	89.61	80.55	155.29
b) Diluted (in ₹)	47.23	42.28	42.17	89.50	80.40	155.00

₹ in million

Particulars	Standalone					
	Quarter ended			Six months ended		Year ended
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Total income	102,548	98,998	94,072	201,546	185,029	376,563
Net profit before tax	18,545	17,523	16,361	36,068	31,182	59,687
Net profit after tax	13,860	12,974	12,202	26,834	23,264	44,465
Total comprehensive income	6,749	12,683	10,323	19,432	22,672	43,979

*Balances for three months and six months ended September 30, 2025 and three months ended June 30, 2025 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2025 and balance for three months and six months ended September 30, 2024 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2024 as required by Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Notes:

1. The consolidated and standalone financial results of LTIMindtree Limited ('the Company') for the quarter and six months ended September 30, 2025 have been subjected to limited review by the statutory auditors. The results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on October 16, 2025.
2. The above is an extract of the detailed format of the financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the consolidated financial results and the standalone financial results for the quarter and six months ended September 30, 2025 are available on the Stock Exchanges website of BSE (www.bseindia.com), NSE (www.nseindia.com) and the Company's website at www.ltimindtree.com/investors. The website can be accessed by scanning the QR:
3. Results for the quarter and six months ended September 30, 2025 are in compliance with the Indian Accounting Standards (Ind AS) notified by the Ministry of Corporate Affairs as prescribed under section 133 of the Companies Act, 2013.
4. The Board of Directors at its meeting held on October 16, 2025 has declared an interim dividend of ₹ 22/- per equity share of par value ₹ 1/- each.
5. Figures for the earlier period(s) have been regrouped, wherever necessary.

For **LTIMindtree Limited**

Place : Mumbai, India
Date : October 16, 2025

Venugopal Lambu
Chief Executive Officer & Managing Director

SANATHNAGAR ENTERPRISES LIMITED

CIN : L99999MH1947PLC252768
Registered Office: 412, Floor- 4, 17G , Vardhaman Chamber, Cawasji Patel Road, Horniman Circle, Fort, Mumbai - 400 001
Corporate office: One Lodha Place, near Lodha World Towers, Senapati Bapat Marg, Mumbai - 400 013
Tel : +9122 61334400; Email : investors.sel@lodhagroup.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

"The Board of Directors of the Company at their meeting held on October 16, 2025 approved the unaudited financial results for the quarter and half year ended September 30, 2025.

The unaudited financial results of the Company along with Limited Review Report, is available on the website of BSE Ltd at www.bseindia.com and also posted on the Company's website at https://www.sanathnagar.in/investor-relation/corporate-announcement/financial-year-2025-2026 which can be accessed by scanning the Quick Response Code.

For and on behalf of the Board of Directors of Sanathnagar Enterprises Limited
sd/-
Sanjyot Rangnekar
Chairperson
DIN: 07128992

Place: Mumbai
Date: October 16, 2025

therein of an offer to buy any of the said securities. Accordingly, you should not forward or transmit the Draft Letter of Offer or the Letter of Offer into the United States at any time..

LAST DATE FOR APPLICATION

The last date for submission of the duly filled in the Application Form or a plain paper Application is November 3, 2025, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in the section entitled "Basis of Allotment" on page 98 of the LOF.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges.

Please ensure that the Application Form and necessary details are filled in. In place of Application number, Investors can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application number.

LISTING

The existing equity shares of our Bank are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Our Bank has received in-principle approvals from NSE and BSE in accordance with Regulation 28(1) of the SEBI LODR Regulations for listing of the Rights Equity Shares to be Allotted in this Issue pursuant to their letters dated October 6, 2025 and October 7, 2025, respectively. Our Bank will also make applications to NSE and BSE to obtain their trading approvals for the Rights Entitlements as required under the SEBI ICDR Master Circular. For the purposes of the Issue, the Designated Stock Exchange is NSE.

DISCLAIMER CLAUSE OF BSE

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the letter of offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the Disclaimer clause of the BSE Limited under the heading "Other Regulatory and Statutory Disclosure – Disclaimer 7 clause of BSE" of page 76 of the LOF.

DISCLAIMER CLAUSE OF NSE (THE DESIGNATED STOCK EXCHANGE)

It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the Disclaimer Clause of NSE under the heading "Other Regulatory and Statutory Disclosure – Disclaimer clause of NSE of page 76 of the LOF.

AVAILABILITY OF ISSUE MATERIALS

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, the Rights Entitlements will be credited to the demat account of the Eligible Equity Shareholders who are Equity Shareholders as on the Record Date, however, the Issue Materials will be sent/ dispatched only to such Eligible Equity Shareholders who have provided an Indian address to our Bank and only such Eligible Equity Shareholders are permitted to participate in the Issue. The credit of Rights Entitlement does not constitute an offer, invitation to offer or solicitation for participation in the Issue, whether directly or indirectly, and only dispatch of the Issue Materials shall constitute an offer, invitation or solicitation for participation in the Issue in accordance with the terms of the Issue Materials. Further, receipt of the Issue Materials (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in (I) the United States or (ii) any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, the Letter of Offer and any other Issue Materials must be treated as sent for information only and should not be acted upon for subscription to Rights Equity Shares and should not be copied or re-distributed, in part or full. Accordingly, persons receiving a copy of the Issue Materials should not distribute or send the Issue Materials in or into any jurisdiction where to do so, would or might contravene local securities laws or regulations, or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Issue Materials are received by any person in any such jurisdiction or the United States, they must not seek to subscribe to the Rights Equity Shares. For more details, see "Restrictions on Purchases and Resales" beginning on page 104.

The Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank. In case such Eligible Equity Shareholders have solicitation provided their valid e- mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided their Indian address and who have made a request in this regard.

Investors can access the Letter of Offer, Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe to the Rights Equity Shares under applicable laws) on the websites of:

(i) our Bank at www.utkarsh.bank;
(ii) the Registrar at https://rights.kfintech.com/;
(iii) the Stock Exchanges at www.bseindia.com and www.nseindia.com.

To update the respective Indian addresses/ email addresses/phone numbers/ mobile numbers in the records maintained by the Registrar or by our Bank in case shares held in physical mode or contact with their Depository participant in case shares held in Demat mode. Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com/ by entering their DP ID and Client ID or folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Bank at https://www.utkarsh.bank/investors.

Further our company will undertake all adequate steps to reach out the Eligible Equity Shareholders who have provided their Indian addresses through other means, as may be feasible. For risk factors and other details please refer to the Letter of Offer.

Please note that neither our Bank nor the Registrar shall be responsible for not sending the physical copies of Issue materials, including the Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of the Letter of Offer, the Rights Entitlement Letter or the Application Form attributable to non-availability of the e- mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction where action would be required for that purpose, except that this Letter of Offer is being filed with Stock Exchanges and the Letter of Offer will be filed with the Stock Exchanges. Accordingly, Rights Equity Shares may not be offered or sold, directly or indirectly, and the Issue Materials may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of the Issue Materials will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, such Issue Materials must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send this Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Bank or its affiliates to any filing or registration requirement (other than in India).

If the Draft Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Draft Letter of Offer, this Letter of Offer, the Rights Entitlement Letter or the Application Form.

Any person who purchases or renounces the Rights Entitlements or makes an application to acquire the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is outside the United States and is eligible to subscribe and authorized to purchase or sell the Rights Entitlements or acquire the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Bank or our affiliates to make any filing or registration (other than in India).

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Bank to the Eligible Equity Shareholders who have provided their Indian addresses to our Bank and who make a request in this regard and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue Materials will be physically dispatched, on a reasonable effort basis, who have provided their Indian addresses to our Bank and who make a request in this regard.

REGISTRAR TO THE ISSUE

KFINTECH

Kfin Technologies Limited:
Selenium Tower-B, Plot no. 31 and 32 S Financial District, Nanakramguda, Serilingampally Hyderabad, Rangareddi 500 032, Telangana, India
E-mail: utkarshbank.rights@kfintech.com
Website: www.kfintech.com
Investor grievance ID: einward.ris@kfintech.com
Contact person: M Murali Krishna
SEBI Registration No.: INR000000221

ADVISOR TO THE ISSUE

DAM CAPITAL

DAM Capital Advisors Limited
Altimus 2202, Level 22, Pandurang Budhkar Marg, Worli, Mumbai, India.- 400018
Email Id: utkarshsfb@damcapital.in
Website: www.damcapital.in
Contact Person: Aanchal Wagle/Arpi Chheda
SEBI Registration No: MB/INM000011336

All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCSB giving full details such as name, address of the Applicant, contact number(s), e- mail address of the sole/ first holder, folio number or demat account, number of Rights Equity Shares applied for, amount blocked, ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip.

Date: October 16, 2025
Place:Varanasi, Uttar Pradesh

For Utkarsh Small Finance Bank Limited
On behalf of the Board of Directors Sd/- Muthiah Ganapathy
Company Secretary & Compliance Officer

Please scan this QR code to view Letter of Offer

Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

This advertisement is for information purposes only and does not constitute an offer or invitation or a recommendation to purchase, to hold or sell securities. This is not an announcement for the offer document.

Utkarsh Small Finance Bank Limited (**"Bank"**) was incorporated at Varanasi, Uttar Pradesh on April 30, 2016, as a public company under the Companies Act, 2013 and was granted a certificate of incorporation by the Registrar of Companies, Central Registration Centre. Our Promoter, Utkarsh Core Invest Limited (formerly known as Utkarsh Micro Finance Limited), was granted an in-principle approval to establish a small finance bank (**"SFB"**), by the Reserve Bank of India (**"RBI"**), pursuant to its letter dated October 7, 2015. Subsequently, our Bank received the final approval of the RBI to carry on the business as an SFB on November 25, 2016. Our Bank commenced its business operations on January 23, 2017 and was included in the second schedule to the Reserve Bank of India Act, 1934, as amended (**"RBI Act"**) pursuant to a notification issued by the RBI dated October 4, 2017, and published in the Gazette of India (Part III -Section 4) dated November 7, 2017. For details in relation to the changes in name and registered office of our Bank, see "General Information" beginning on page 46 of the LOF. The Board passed a resolution dated September 20, 2024, approving reverse merger of Utkarsh CoreInvest Limited with the Bank to fulfil the regulatory stipulation emanating from Reserve Bank of India Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies dated January 16, 2023, requiring to dilute the Promoter shareholding to 26% within 15 years from the date of commencement of banking business.

Registered and Corporate Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi 221 105, Uttar Pradesh, India.

Tel: +91 542 660 5555 | **Contact Person:** Muthiah Ganapathy, Company Secretary and Compliance Officer | **Email:** shareholders@utkarsh.bank | **Website:** www.utkarsh.bank | **Corporate Identity Number:** L65992UP2016PLC082804

PROMOTER OF OUR BANK: UTKARSH COREINVEST LIMITED

FOR PRIVATE CIRCULATION TO ELIGIBLE EQUITY SHAREHOLDERS AND SPECIFIC INVESTORS, AS APPLICABLE OF UTKARSH SMALL FINANCE BANK LIMITED (THE "BANK" OR THE "ISSUER")

ISSUE OF UP TO 67,79,13,784 * FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF OUR BANK (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹14 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹4 PER RIGHTS EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹949.08 CRORE * ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK IN THE RATIO OF 8 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 13 (THIRTEEN) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON OCTOBER 14, 2025 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 79 OF THE LETTER OF OFFER ("LOF").

** Assuming full subscription in the Issue. Subject to finalisation of Basis of Allotment.*

NOTICE TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK

ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION OF RIGHTS ENTITLEMENTS#	DATE OF CLOSURE OF OFF MARKET TRANSFER OF RIGHTS ENTITLEMENTS #	ISSUE CLOSING DATE *
FRIDAY, OCTOBER 24, 2025	TUESDAY, OCTOBER 28, 2025	FRIDAY, OCTOBER 31, 2025	MONDAY, NOVEMBER 3, 2025

#Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date.

**Our Board or the Capital Structuring & Fund Raise Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date.) Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.*

ASBA* | **Simple, Safe, Smart way of making an application - Make use of it** | ***Application supported by block amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, for further details check section on ASBA below**

SPECIFIC INVESTORS: The Issue is being undertaken in accordance with provision to Regulation 86(1) of the SEBI ICDR Regulations. The objects of the issue do not involve financing capital expenditure of a project. Our Promoter does not intend to subscribe to its Rights Entitlements in the Issue, and will fully renounce its Rights Entitlement in favour of Specific Investors. The Application made by the Specific Investors participating as a renouncee to our Promoter shall be made on the Issue Opening Date before 11:00 a.m. Indian Standard Time (**"IST"**). The application by such Specific Investors towards Rights Entitlement renounced to them shall be disclosed by our Bank to the stock exchange(s) for dissemination on the first day of issue opening by 11:30 a.m. IST.

Given below are the details of the Specific Investors to whom the rights entitlements are being renounced by Utkarsh Coreinvest Limited, our Promoter (renouncer) in accordance with Regulation 84(1)(f)(I) of SEBI ICDR Regulations:

S. No.	Name of the Specific Investor	Number of Rights Entitlement to be renounced
1	Kotak Mahindra Life Insurance Company Limited	4,21,42,857
2	FLC Investco, LLC	2,85,71,428
3	India Capital Fund Ltd. Mauritius	4,40,00,000
4	Cohesion MK Best Ideas Sub-Trust	5,71,42,857
5	Singularity Large Value Fund III	2,85,71,428
6	Singularity Equity Fund II	35,07,142
7	India Acorn Fund Limited	42,85,714
8	Ashoka India Equity Investment Trust PLC	1,21,42,857
9	WhiteOak Capital Equity Fund	14,28,571
10	Massachusetts Institute of Technology	2,78,57,142
11	238 Plan Associates LLC	29,28,571
12	HDFC Life Insurance Company Limited	1,46,64,285
13	Singularity Holdings Limited	2,47,00,000
14	Bandhan Business Cycle Fund	57,14,285
15	Amit M Shah	35,71,428
16	Pure Capital	35,71,428
17	SVK Realty & Investment	35,71,428
18	Shakti Finvest Pvt Limited	25,00,000
19	Bhavini Ajay Shah	21,00,000
20	Anant Mohta	14,28,571
21	Sharad Kumar Agarwala (HUF)	15,35,714
22	Dhiren Arvind Shah	14,28,571
23	Rohit Shiv Kumar Goel	17,85,714
24	Ageless Capital and Finance Private Limited	35,71,428
25	Rajasthan Global Securities Private Limited	1,57,14,285
26	VIKASA India EIF I Fund	1,42,85,714
27	Kahini A. Patel	14,28,571
28	Abhisek Bhutra HUF	35,71,428
29	Topgain Finance Private Limited	64,28,571
30	Jignesh H Desai HUF	42,85,714
31	Karishma Jignesh Desai	42,85,714
32	ICICI Prudential Life Insurance Company Limited	3,57,14,285
33	Adeesh Patni Trust	35,71,428
34	Sonakshi Patni Trust	35,71,428
35	Vardhaman Patni Trust	35,71,428
36	Hreyansh Patni Trust	35,71,428
37	Zodiac Wealth Advisors LLP	71,42,857
38	Madhurima International Pvt Ltd	67,57,143
39	Anjana Projects Pvt. Ltd.	67,57,143
40	Samyaktva Construction LLP	1,04,42,856
41	Akshat Greentech Pvt Ltd.	70,62,608
42	ResponsAbility Participations Mauritius	63,60,424
	Total	**46,72,44,444**

FACILITIES FOR MAKING APPLICATION IN THIS ISSUE

In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI ICDR Master Circular and the ASBA Circulars, all Investors making an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. Specific Investors, may make their applications either electronically or as per instructions given under in "making of an application by eligible Investor on Plain Paper under ASBA process" on page 83 of the LOF.

Please note that subject to SCSBs complying with the requirements of the SEBI circular bearing reference number CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs. Further, in terms of the SEBI circular bearing reference number CIR/CFD/DIL/1/2013 dated January 2, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an Application.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS

In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI master circular (SEBI/HO/CFD/PoD-1/P/CIR/2024/0154) dated November 11, 2024, as amended by circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/31 dated March 11, 2025, with respect to only the rights issue (**"SEBI ICDR Master Circular"**), the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made mandatorily in the dematerialized form. Prior to the Issue Opening Date, our Bank shall credit the Rights Entitlements to the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form.

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, Rights Entitlements have been credited to the demat account of the Eligible Equity Shareholders under the ISIN - INE735W20017 on October 16, 2025.

The Eligible Equity Shareholders may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges (the **"On Market Renunciation"**); or (b) through an off-market transfer (the **"Off Market Renunciation"**), during the Renunciation Period. The Investors should have the demat Rights Entitlements credited / lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

PLEASE NOTE THAT CREDIT OF THE RIGHTS ENTITLEMENTS IN THE DEMAT ACCOUNT DOES NOT, PER SE, ENTITLE THE INVESTORS TO THE RIGHTS EQUITY SHARES AND THE INVESTORS HAVE TO SUBMIT APPLICATION FOR THE RIGHTS EQUITY SHARES ON OR BEFORE THE ISSUE CLOSING DATE BY MAKING FULL PAYMENT TOWARDS SHARES APPLIED FOR FURTHER DETAILS, PLEASE SEE "TERMS OF THE ISSUE-PROCESS OF MAKING AN APPLICATION IN THE ISSUE" ON PAGE 81 OF THE LETTER OF OFFER.

PLEASE NOTE THAT THE RIGHTS ENTITLEMENTS WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE ELIGIBLE EQUITY SHAREHOLDERS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSURE.

Please note that our Bank has opened a separate demat suspense escrow account (namely, "Utkarsh Small Finance Bank Limited RE Unclaimed Suspense Account" and "Utkarsh Small Finance Bank Limited Rights Unclaimed Suspense Account") ("Demat Suspense Account") and has credited the Rights Entitlements on the basis of the Equity Shares: (a) held by Eligible Equity Shareholders which are held in physical form as on Record Date; or (b) which are held in the account of the Investor Education and Protection Fund ("IEPF") authority; or (c) of the Eligible Equity Shareholder whose demat accounts are frozen or where the Equity Shares are lying in the unclaimed / suspense escrow account / demat suspense account (including those pursuant to Regulation 39 of the SEBI LODR Regulations) or details of which are unavailable with our Bank or with the Registrar on the Record Date or where Equity Shares have been kept in abeyance or where entitlement certificate has been issued or where instruction has been issued for stopping issue or transfer or where letter of confirmation lying in escrow account; or (d) where credit of the Rights Entitlements have returned/reversed/failed for any reason; or (e) where ownership is currently under dispute, including any court or regulatory proceedings or where legal notices have been issued, if any or (f) such other cases where our Bank is unable to credit Rights Entitlements for any other reasons or (g) such other cases where our Bank is unable to credit Rights Entitlements for any other reasons. Please also note that our Bank has credited Rights Entitlements to the Demat Suspense Account on the basis of information available with our Bank and to serve the interest of relevant Eligible Equity Shareholders to provide them with a reasonable opportunity to participate in the Issue. The credit of the Rights Entitlements to the Demat Suspense Account by our Bank does not create any right in favour of the relevant Eligible Equity Shareholders for transfer of Rights Entitlement to their demat account or to receive any Equity Shares in the Issue.

With respect to the Rights Entitlements credited to the Demat Suspense Account, the Eligible Equity Shareholders are requested to provide relevant details / documents as acceptable to our Bank or the Registrar (such as applicable regulatory approvals, self-attested PAN and client master sheet of demat account, details/ records confirming the legal and beneficial ownership of their respective Equity Shares, etc.) to our Bank or the Registrar no later than two clear Working Days prior to the Issue Closing Date, i.e., by November 3, 2025, to enable credit of their Rights Entitlements by way of transfer from the Demat Suspense Account to their demat account at least one day before the Issue Closing Date, to enable such Eligible Equity Shareholders to make an application in this Issue, and this communication shall serve as an intimation to such Eligible Equity Shareholders in this regard. Such Eligible Equity Shareholders are also requested to ensure that their demat account, details of which have been provided to our Bank or the Registrar account is active to facilitate the aforementioned transfer. In the event that the Eligible Equity Shareholders are not able to provide relevant details to our Bank or the Registrar by the end of two clear Working Days prior to the Issue Closing Date, Rights Entitlements credited to the Demat Suspense Account shall lapse and extinguish in due course and such Eligible Equity Shareholder shall not have any claim against our Bank and our Bank shall not be liable to any such Eligible Equity Shareholder in any form or manner.

Further, with respect to Equity Shares for which Rights Entitlements are being credited to the Demat Suspense Account, the Application Form along with the Rights Entitlement Letter shall not be dispatched till the resolution of the relevant issue/concern and transfer of the Rights Entitlements from the Demat Suspense Account to the respective demat account other than in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on the Record Date who will receive the Application Form along with the Rights Entitlement Letter. Upon submission of such documents /records no later than two clear Working Days prior to the Issue Closing Date, to the satisfaction of our Bank, our Bank shall make available the Rights Entitlement on such Equity Shares to the identified Eligible Equity Shareholder. The identified Eligible Equity Shareholder shall be entitled to subscribe to Equity Shares pursuant to the Issue during the Issue Period with respect to these Rights Entitlement and subject to the same terms and conditions as the Eligible Equity Shareholder.

COMPLETION OF DISPATCH OF ISSUE MATERIALS

The issue material dispatch has been completed vide email on October 16, 2025, and for dispatch through Speed Post (non-email) on October 16, 2025. The Issue material have been sent/dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank, RTA and Depository Participants. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent only to their valid e-mail address; and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material have been physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

MAKING OF AN APPLICATION THROUGH THE ASBA PROCESS

An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) for authorizing such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form and have provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. Specific Investors, may make their applications either electronically or as per instructions given under in "making of an application by eligible Investor on Plain Paper under ASBA process" on page 83 of the LOF.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to: www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34.

MAKING AN APPLICATION BY SPECIFIC INVESTORS

In case of renunciation of Rights Entitlement to Specific Investors by our Promoter

Our Promoter shall renounce its Rights Entitlements to the Specific Investors through an off market transfer which shall be completed upon activation of ISIN of the Rights Entitlements. The time limit for renouncing of RE by our Promoter and credit of RE to Specific Investors shall be initiated such that the Specific Investor is able to apply before 11:00 am on Issue Opening Date. The Application by such Specific Investors shall be made on the Issue Opening Date before 11:00 a.m. (Indian Standard Time) and no withdrawal of such Application by the Specific Investors shall be permitted.

The Issue shall not result in a change of control of the management of our Bank in accordance with provisions of the SEBI Takeover Regulations. Our Bank is in compliance with Regulation 38 of the SEBI LODR Regulations and will continue to comply with the minimum public shareholding requirements under applicable law, pursuant to this Issue.

MAKING OF AN APPLICATION BY ELIGIBLE INVESTOR ON PLAIN PAPER UNDER ASBA PROCESS

An eligible Investor who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in terms of Regulation 78 of SEBI ICDR Regulations in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the eligible Investor not being in a position to obtain it from any other source may make an Application to subscribe to this Issue on plain paper with the same details as per the Application Form that is available on the website of the Registrar, or the Stock Exchanges. An eligible Investor shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any eligible Investor who has not provided an Indian address.

Please note that in terms of Regulation 78 of SEBI ICDR Regulations, the eligible Investors who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

The Application on plain paper, duly signed by the eligible Investors including joint holders, in the same order and as per specimen recorded with his/her bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

1. Name of our Bank, being Utkarsh Small Finance Bank Limited;
2. Name and address of the eligible Investors including joint holders (in the same order and as per specimen recorded with our Bank or the Depository);
3. Folio number (in case of eligible Investors who hold Equity Shares in physical form as on Record Date)/DP and Client ID;
4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each eligible Investor in case of joint names, irrespective of the total value of the Equity Shares applied for pursuant to this Issue;
5. Number of Equity Shares held as on Record Date;
6. Allotment option - only dematerialised form;
7. Number of Rights Equity Shares entitled to;
8. Number of Rights Equity Shares applied for within the Rights Entitlements;
9. Number of Additional Rights Equity Shares applied for, if any (applicable only if entire Rights Entitlements have been applied for);
10. Total number of Rights Equity Shares applied for;
11. Total Application amount paid at the rate of ₹14 per Rights Equity Share;
12. Details of the ASBA Account such as the SCSB account number, name, address and branch of the relevant SCSB;
13. In case of non-resident eligible Investors making an application with an Indian address, details of the NRE / FCNR/ NRO account such as the account number, name, address and branch of the SCSB with which the account is maintained;
14. Authorisation to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
15. Signature of the eligible Investors (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
16. All such eligible Investors shall be deemed to have made the representations, warranties and agreements set forth in *"Restrictions on Purchases and Resales - Representations, Warranties and Agreements by Purchasers"* on page 104 of the Letter of Offer, and shall include the following:

"I/ We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act"), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof (the "United States"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act. I/ we understand the Rights Equity Shares referred to in this application are being offered and sold in offshore transactions outside the United States in compliance with Regulation S under the U.S. Securities Act ("Regulation S") to Eligible Equity Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions. I/ we understand that the Issue is not, and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlements in the United States. I/ we confirm that I am/ we are (a) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws, (b) complying with laws of jurisdictions applicable to such person in connection with the Issue, and (c) understand that neither the Bank, nor the Registrar, or any other person acting on behalf of the Bank will accept subscriptions from any person, or the agent of any person, who appears to be, or who the Bank, the Registrar, or any other person acting on behalf of the Bank have reason to believe is in the United States or is outside of India and ineligible to participate in this Issue under the securities laws of their jurisdiction.

I/ We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation. I/ We satisfy, and each account for which I/ we are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) is eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.

I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" on page 104 of the LOF.

I/ We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act.

I/ We acknowledge that the Bank, its affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

A separate Application can be made in respect of Rights Entitlements in each demat account of the Investors and such Applications shall not be treated as multiple applications. Similarly, a separate Application can be made against Equity Shares held in dematerialized form and Equity Shares held in physical form, and such Applications shall not be treated as multiple applications. Further supplementary Applications in relation to further Rights Equity Shares with/without using additional Rights Entitlement will not be treated as multiple application.

A separate Application can be made in respect of each scheme of a mutual fund registered with SEBI and such Applications shall not be treated as multiple applications. For details, see " Procedure for Applications by Mutual Funds" on page 90 of the letter of offer.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an Application being rejected, with our Bank, and the Registrar not having any liability to the Investor. The plain paper Application format will be available on the website of the Registrar at https://rights.kfintech.com/.

Our Bank, and the Registrar shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

OVERSEAS SHAREHOLDERS

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, the Rights Entitlements will be credited to the demat account of the Eligible Equity Shareholders who are Equity Shareholders as on the Record Date, however, the Issue Materials will be sent/ dispatched only to such Eligible Equity Shareholders who have provided an Indian address to our Bank, RTA and Depository Participants and only such Eligible Equity Shareholders are permitted to participate in the Issue. The credit of Rights Entitlement does not constitute an offer, invitation to offer or solicitation for participation in the Issue, whether directly or indirectly, and only dispatch of the Issue Materials shall constitute an offer, invitation or solicitation for participation in the Issue in accordance with the terms of the Issue Materials. Further, receipt of the Issue Materials (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in (i) the United States or (ii) any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, the Letter of Offer and any other Issue Materials must be treated as sent for information only and should not be acted upon for subscription to Rights Equity Shares and should not be copied or re-distributed, in part or full. Accordingly, persons receiving a copy of the Issue Materials should not distribute or send the Issue Materials in or into any jurisdiction where to do so, would or might contravene local securities laws or regulations, or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Issue Materials are received by any person in any such jurisdiction or the United States, they must not seek to subscribe to the Rights Equity Shares. For more details, see "Restrictions on Purchases and Resales" beginning on page 104 of the LOF.

The Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank. In case such Eligible Equity Shareholders have provided their valid e- mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided their Indian address and who have made a request in this regard.

Investors can access the Letter of Offer, Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe to the Rights Equity Shares under applicable laws) on the websites of:

(i) Our Bank at www.utkarsh.bank;
(ii) The Registrar at https://rights.kfintech.com/;
(iii) The Stock Exchanges at www.bseindia.com and www.nseindia.com.

Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com/ by entering their DP ID and Client ID or folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Bank at https://www.utkarsh.bank/investors.

Please note that neither our Bank nor the Registrar shall be responsible for not sending the physical copies of Issue materials, including the Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of the Letter of Offer, the Rights Entitlement Letter or the Application Form attributable to non-availability of the e- mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction whereaction would be required for that purpose, except that the Draft Letter of Offer is filed with Stock Exchanges and the Letter of Offer is filed with SEBI and Stock Exchanges. Accordingly, Rights Equity Shares may not be offered or sold, directly or indirectly, and the Issue Materials may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of the Issue Materials will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, such Issue Materials must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send the Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Draft Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form. Any person who purchases or renounces the Rights Entitlements or makes an application to acquire the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is outside the United States and is eligible to subscribe and authorized to purchase or sell the Rights Entitlements or acquire the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Bank or our affiliates to make any filing or registration (other than in India).

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Bank to the Eligible Equity Shareholders who have provided their Indian addresses to our Bank and who make a request in this regard and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue Materials will be physically dispatched, on a reasonable effort basis, who have provided their Indian addresses to our Bank and who make a request in this regard

NO OFFER IN THE UNITED STATES

The Rights Entitlements and the Rights Equity Shares have not been,and will not be, registered under the U.S Securities Act and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Rights Equity Shares are only being offered and sold outside the United States in "offshore transactions" as defined in and in reliance on Regulation S under the U.S. Securities Act to Eligible Equity Shareholders located in jurisdictions where such offer and sale is permitted under the laws of such jurisdictions. The offering to which the Draft Letter of Offer or the Letter of Offer relates is not, and under no circumstances is to be construed as, an offering of any Rights Entitlements or Rights Equity Shares for sale in the United States or as a

therein of an offer to buy any of the said securities. Accordingly, you should not forward or transmit the Draft Letter of Offer or the Letter of Offer into the United States at any time..

LAST DATE FOR APPLICATION

The last date for submission of the duly filled in the Application Form or a plain paper Application is November 3, 2025, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in the section entitled "Basis of Allotment" on page 98 of the LOF.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges.

Please ensure that the Application Form and necessary details are filled in. In place of Application number, Investors can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application number.

LISTING

The existing equity shares of our Bank are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Our Bank has received in-principle approvals from NSE and BSE in accordance with Regulation 28(1) of the SEBI LODR Regulations for listing of the Rights Equity Shares to be Allotted in this Issue pursuant to their letters dated October 6, 2025 and October 7, 2025, respectively. Our Bank will also make applications to NSE and BSE to obtain their trading approvals for the Rights Entitlements as required under the SEBI ICDR Master Circular. For the purposes of the Issue, the Designated Stock Exchange is NSE.

DISCLAIMER CLAUSE OF BSE

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the letter of offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the Disclaimer clause of the BSE Limited under the heading "Other Regulatory and Statutory Disclosure – Disclaimer 7 clause of BSE" of page 76 of the LOF.

DISCLAIMER CLAUSE OF NSE (THE DESIGNATED STOCK EXCHANGE)

It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the Disclaimer Clause of NSE under the heading "Other Regulatory and Statutory Disclosure – Disclaimer clause of NSE of page 76 of the LOF.

AVAILABILITY OF ISSUE MATERIALS

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, the Rights Entitlements will be credited to the demat account of the Eligible Equity Shareholders who are Equity Shareholders as on the Record Date, however, the Issue Materials will be sent/ dispatched only to such Eligible Equity Shareholders who have provided an Indian address to our Bank and only such Eligible Equity Shareholders are permitted to participate in the Issue. The credit of Rights Entitlement does not constitute an offer, invitation to offer or solicitation for participation in the Issue, whether directly or indirectly, and only dispatch of the Issue Materials shall constitute an offer, invitation or solicitation for participation in the Issue in accordance with the terms of the Issue Materials. Further, receipt of the Issue Materials (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in (I) the United States or (ii) any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, the Letter of Offer and any other Issue Materials must be treated as sent for information only and should not be acted upon for subscription to Rights Equity Shares and should not be copied or re-distributed, in part or full. Accordingly, persons receiving a copy of the Issue Materials should not distribute or send the Issue Materials in or into any jurisdiction where to do so, would or might contravene local securities laws or regulations, or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Issue Materials are received by any person in any such jurisdiction or the United States, they must not seek to subscribe to the Rights Equity Shares. For more details, see "Restrictions on Purchases and Resales" beginning on page 104.

The Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank. In case such Eligible Equity Shareholders have solicitation provided their valid e- mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided their Indian address and who have made a request in this regard.

Investors can access the Letter of Offer, Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe to the Rights Equity Shares under applicable laws) on the websites of:

(i) our Bank at www.utkarsh.bank;
(ii) the Registrar at https://rights.kfintech.com/;
(iii) the Stock Exchanges at www.bseindia.com and www.nseindia.com.

To update the respective Indian addresses/ email addresses/phone numbers/ mobile numbers in the records maintained by the Registrar or by our Bank in case shares held in physical mode or contact with their Depository participant in case shares held in Demat mode. Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com/) by entering their DP ID and Client ID or folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Bank at https://www.utkarsh.bank/investors.

Further our company will undertake all adequate steps to reach out the Eligible Equity Shareholders who have provided their Indian addresses through other means, as may be feasible. For risk factors and other details please refer to the Letter of Offer.

Please note that neither our Bank nor the Registrar shall be responsible for not sending the physical copies of Issue materials, including the Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of the Letter of Offer, the Rights Entitlement Letter or the Application Form attributable to non-availability of the e- mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction where action would be required for that purpose, except that this Letter of Offer is being filed with Stock Exchanges and the Letter of Offer will be filed with the Stock Exchanges. Accordingly, Rights Equity Shares may not be offered or sold, directly or indirectly, and the Issue Materials may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of the Issue Materials will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, such Issue Materials must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send this Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Bank or its affiliates to any filing or registration requirement (other than in India).

If the Draft Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Draft Letter of Offer, this Letter of Offer, the Rights Entitlement Letter or the Application Form. Any person who purchases or renounces the Rights Entitlements or makes an application to acquire the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is outside the United States and is eligible to subscribe and authorized to purchase or sell the Rights Entitlements or acquire the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Bank or our affiliates to make any filing or registration (other than in India).

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Bank to the Eligible Equity Shareholders who have provided their Indian addresses to our Bank and who make a request in this regard and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue Materials will be physically dispatched, on a reasonable effort basis, to those who have provided their Indian addresses to our Bank and who make a request in this regard.

REGISTRAR TO THE ISSUE

KFINTECH

Kfin Technologies Limited:
Selenium Tower-B, Plot no. 31 and 32 S Financial District, Nanakramguda, Serilingampally Hyderabad, Rangareddi 500 032, Telangana, India
E-mail: utkarshbank.rights@kfintech.com
Website: www.kfintech.com
Investor grievance ID: einward.ris@kfintech.com
Contact person: M Murali Krishna
SEBI Registration No.: INR000000221

ADVISOR TO THE ISSUE

DAM CAPITAL

DAM Capital Advisors Limited
Altimus 2202, Level 22, Pandurang Budhkar Marg, Worli, Mumbai, India.- 400018
Email Id: utkarshsfb@damcapital.in
Website: www.damcapital.in
Contact Person: Aanchal Wagle/Arpi Chheda
SEBI Registration No: MB/INM000011336

All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCSB giving full details such as name, address of the Applicant, contact number(s), e- mail address of the sole/ first holder, folio number or demat account, number of Rights Equity Shares applied for, amount blocked, ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip.

Date: October 16, 2025
Place:Varanasi, Uttar Pradesh

For Utkarsh Small Finance Bank Limited
On behalf of the Board of Directors Sd/- Muthiah Ganapathy
Company Secretary & Compliance Officer

टाटा कैपिटल हाउसिंग फाइनेंस लिमिटेड

TATA

पंजीकृत कार्यालय : 11वीं तल, टॉवर ए, पेनिनसुला बिजनेस पार्क, गणपतराव कदम मार्ग, लोवर परेल, मुंबई– 400013, सीआईएन नं.: यू67190एमएच2008पीएलसी187552

अधिग्रहण सूचना (अचल संपत्ति हेतु)
(प्रतिभूति हित प्रवर्तन नियमावली 2002 के नियम 8(1) के साथ पठित परिशिष्ट IV के अनुसारं)

जबकि, अधोहस्ताक्षरकर्ता ने टाटा कैपिटल हाउसिंग फाइनेंस लिमिटेड के प्राधिकृत अधिकारी के रूप में वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 के अंतर्गत तथा प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 3 के साथ पठित धारा 13(12) के अंतर्गत प्रदत्त शक्तियों के प्रयोगांतर्गत एक मांग सूचना दिनांकित निम्न वर्णितानुसार निर्गत की थी, जिसमें ऋणकर्ताओं को सूचना में अंकित राशि का, उक्त सूचना की तिथि से 60 दिवसों के अंदर, प्रतिभुगतान करने को कहा गया था।
ऋणकर्ता निर्धारित देयराशि का प्रतिभुगतान करने में विफल हो चुके हैं, अतएव एतदद्वारा ऋणकर्ता को विशेष रूप में तथा जनसाधारण को सामान्य रूप में सूचित किया जाता है कि अधोहस्ताक्षरकर्ता ने यहां इसमें निम्न विवरणित संपत्ति का, उक्त नियमावली के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के अंतर्गत उन्हें प्रदत्त शक्तियों के प्रयोगांतर्गत, अधिग्रहण कर लिया है।
ऋणकर्ता को विषेष रूप में तथा जनसाधारण को एतदद्वारा सामान्य रूप में सावधान किया जाता है कि संपत्ति का लेन–देन न करें तथा संपत्ति का कोई व किसी भी प्रकार का लेन–देन, यहां इसमें निम्न संदर्भित एक राशि तथा निम्नांकित तिथि से इस राशि पर आकलित ब्याज एवं दांडिक ब्याज, शुल्कों, लागतों, इत्यादि हेतु टाटा कैपिटल हाउसिंग फाइनेंस लिमिटेड के प्रभाराधीन होगा।
ऋणकर्ता का ध्यान, प्रतिभूत परिसंपत्तियों के मोचनार्थ उपलब्ध समय के परिप्रेक्ष्य में अधिनियम की धारा 13 की उप–धारा (8) के प्रावधानों की ओर आकृष्ट किया जाता है।

ऋण खाता संख्या	दायित्वधारक(कों) / विधिक उत्तराधिकारी(रियों) /विधिक प्रतिनिधि(यों) के नाम	माँग सूचना के अनुसार राशि	अधिग्रहण की तिथि
9565734, 9778639	श्री विजय कुमार तिवारी (उधारकर्ता के रूप में) और श्रीमती शिखा तिवारी (सह–उधारकर्ता)	रु. 18,63,713/– (रुपये अट्ठारह लाख तिरेसठ हजार सात सौ तेरह मात्र) ऋण खाता संख्या 9565734 के अंतर्गत तथा रु. 4,84,178/– (रुपये चार लाख चौरासी हजार एक सौ अट्ठहत्तर मात्र) ऋण खाता संख्या 9778639 के अंतर्गत अर्थात् कुल रु. 23,47,891/– (रुपये तेईस लाख सैंतालिस हजार आठ सौ इक्यानबे मात्र) का भुगतान किया जाना है जो 17–07–2025 के अनुसार बकाया है	13-Oct-2025

प्रतिभूत परिसंपत्तियों / अचल संपत्तियों का विवरण :– सं. 2/449–ए1 धारक आवासीय मकान के समस्त भाग तथा अंश (सं. 2/449 धारक आवासीय मकान का भाग), अधिमापन 69 वर्ग गज अर्थात् 57.69 वर्ग मीटर, मौज खेओरा, आबादी नवाब गंज, कानपुर सिटी (उत्तर प्रदेश) में स्थित, विक्रय विलेख में वर्णित समस्त साधारण सुविधाओं के साथ तथा निम्नानुसार परिसीमित है, सीमायें :– पूर्व– सड़क 2.13 मीटर चौड़ी, पश्चिम– मकान सं. 2/449 (भाग) – श्रीमती ऊषा गुप्ता, उत्तर– मकान सं. 2/449–ए1 (भाग) – विक्रेता तथा 2/449 (भाग), दक्षिण– 2/437 – शिव कुमार गुप्ता।

दिनाँक : 17–10–2025 — **हस्ता./– प्राधिकृत अधिकारी**
स्थान : कानपुर, उत्तर प्रदेश — **कृते टाटा कैपिटल हाउसिंग फाइनेंस लिमिटेड**

एसबीएफसी फाइनेंस लिमिटेड

SBFC

पंजीकृत कार्यालयः यूनिट नंबर 103, पहली मंजिल, सी एंड बी स्क्वायर, संगम कॉम्प्लेक्स, ग्राम चकला, अंधेरी–कुर्ला रोड, अंधेरी (पूर्व), मुंबई–400059

कब्जा नोटिस

[प्रतिभूति हित (प्रवर्तन) नियमन 2002 के (नियम 8(2) के अनुसार)]

जबकि,अधोहस्ताक्षरी, वित्तीय संपत्तियों के प्रतिभूतिकरण,पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम,2002 के तहत एसबीएफसी फाइनेंस लिमिटेड के अधिकृत अधिकारी होने के नाते और प्रतिभूति हित (प्रवर्तन) नियम 2002 के नियम 8 के साथ पठित धारा 13(12)के तहत प्रदत्त शक्ति का प्रयोग करते हुए एक मांग नोटिस जारी किया जिसमें नीचे उल्लिखित उधारकर्ताओं/सह उधारकर्ताओं से नोटिस में उल्लिखित राशि को उक्त नोटिस की प्राप्ति की तारीख से 60 दिनों के भीतर चुकाने के लिए कहा गया है। उधारकर्ता /सह उधारकर्ताओं राशि को चुकाने में विफल रहें, उधारकर्ता/ सह उधारकर्ताओं और आम जनता को एतद्द्वारा नोटिस दिया जाता है कि अधोहस्ताक्षरी ने उक्त नियमों के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के तहत उसे प्रदान की गई शक्तियों का प्रयोग करते हुए नीचे वर्णित संपत्ति पर नीचे उल्लिखित तारीखों को कब्जा कर लिया है।
विशेष रूप से उधारकर्ता / सह उधारकर्ताओं और आम जनता को एतद्द्वारा आगाह किया जाता है उक्त संपत्तियों के साथ सौदा न करें और संपत्ति के साथ किसी भी तरह का लेन–देन करने पर उल्लिखित राशि एसबीएफसी फाइनेंस लिमिटेड के प्रभार के अधीन होगा।

उधारकर्ताओं का नाम एवं और पता और मांग नोटिस की तारीख और ऋण खाता संख्या	संपत्ति (यों) का विवरण और कब्जे की तिथि	कब्जा नोटिस में मांगी गई राशि (रु.)
1. श्री फरमान, 2. श्री साहिस्ता परवीन , 3. श्री आबिद, पताः मकान संख्या 911/1, माहीग्राम रुड़की, हरिद्वार, उत्तराखंड– 247667 और साथ ही, श्री फरमान,पताः खसरा संख्या 395 मिन, मोहल्ला माहीग्राम, रुड़की, परगना और तहसील रुड़की, जिला हरिद्वार, मदीना मस्जिद के पास, उत्तराखंड–247667 **मांग सूचना तिथिः 30 अगस्त 2024 ऋण खाता संख्या '''4021060000352122-C (PR01405378)**	मोहल्ला माहिग्रान रुड़की (नगर निगम रुड़की की सीमा के भीतर) परगना और तहसील रुड़की, जिला हरिद्वार में स्थित आवासीय संपत्ति का वह सम्पूर्ण टुकड़ा एवं अंश जिसका क्षेत्रफल 742.248 वर्ग फुट यानी 68.982 वर्ग मीटर है,जो पूरी तरह से आच्छादित है और संपत्ति की सीमा इस प्रकार है– पूर्व– श्रीमती सलतुनिशा का खुला प्लॉट, पार्श्व माप 31 फीट 1.25 इंच, पश्चिम– श्री इरशाद का खुला प्लॉट, पार्श्व माप 30 फीट 9 इंच, उत्तर– खसरा संख्या 395 मीटर की भूमि, पार्श्व माप 24 फीट, दक्षिण– 10 फीट चौड़ी सड़क, पार्श्व माप 24 फीट **भौतिक कब्जे की तिथिः13 अक्टूबर 2025**	**23 अगस्त 2024 तक रु. 16,69,568/–** (रुपये सोलह लाख उनहत्तर हजार पाँच सौ अड़सठ मात्र) **और 24 अगस्त 2024 की तिथि से अप्रयुक्त ब्याज**

प्रतिभूति परिसंपत्तियों को भुनाने के लिए उपलब्ध समय के संबंध में अधिनियम की धारा 13 की उप–धारा (8) के प्रावधानों की ओर उधारकर्ता का ध्यान आकर्षित किया जाता है।

स्थानः. हरिद्वार दिनांकः 17.10.2025 — हस्ता./-प्राधिकृत अधिकारी, एसबीएफसी फाइनेंस लिमिटेड

एसबीएफसी फाइनेंस लिमिटेड

SBFC

पंजीकृत कार्यालयः यूनिट नंबर 103, पहली मंजिल, सी एंड बी स्क्वायर, संगम कॉम्प्लेक्स, ग्राम चकला, अंधेरी–कुर्ला रोड, अंधेरी (पूर्व), मुंबई–400059

कब्जा सूचना

[प्रतिभूति हित (प्रवर्तन) नियमन 2002 के (नियम 8(2) के अनुसार)]

जबकि,अधोहस्ताक्षरी, वित्तीय संपत्तियों के प्रतिभूतिकरण,पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम,2002 के तहत एसबीएफसी फाइनेंस लिमिटेड के अधिकृत अधिकारी होने के नाते और प्रतिभूति हित (प्रवर्तन) नियम 2002 के नियम 8 के साथ पठित धारा 13(12)के तहत प्रदत्त शक्ति का प्रयोग करते हुए एक मांग नोटिस जारी किया जिसमें नीचे उल्लिखित उधारकर्ताओं/सह उधारकर्ताओं से नोटिस में उल्लिखित राशि को उक्त नोटिस की प्राप्ति की तारीख से 60 दिनों के भीतर चुक. ाने के लिए कहा गया है। उधारकर्ता /सह उधारकर्ताओं राशि को चुकाने में विफल रहें, उधारकर्ता/ सह उधारकर्ताओं और आम जनता को एतद्द्वारा नोटिस दिया जाता है कि अधोहस्ताक्षरी ने उक्त नियमों के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के तहत उसे प्रदान की गई शक्तियों का प्रयोग करते हुए नीचे वर्णित संपत्ति पर नीचे उल्लिखित तारीखों को कब्जा कर लिया है।
विशेष रूप से उधारकर्ता / सह उधारकर्ताओं और आम जनता को एतद्द्वारा आगाह किया जाता है उक्त संपत्तियों के साथ सौदा न करें और संपत्ति के साथ किसी भी तरह का लेन–देन करने पर उल्लिखित राशि एसबीएफसी फाइनेंस लिमिटेड के प्रभार के अधीन होगा।

उधारकर्ताओं का नाम एवं और पता और मांग नोटिस की तारीख और ऋण खाता संख्या	संपत्ति (यों) का विवरण और कब्जे की तिथि	कब्जा नोटिस में मांगी गई राशि (रु.)
1.मेसर्स बिग वर्ल्ड एंटरप्राइजेज, 2.श्री नसरत हुसैन, 3. मेसर्स ब्लैक गोल्ड एंटरप्राइजेज, 4. श्री फरमान हुसैन 5. शावनी बेगम, 6. सुम्बुल बेगम **पताः**दुकान संख्या एफ–9, जेजे कॉलोनी, रघुबीर नगर, गुरु गोविंद अस्पताल, मस्जिद के पास, दिल्ली– 110027 और पताः एस–221/157, ऊपरी भूतल, गली संख्या 5, विष्णु गार्डन, टैगोर गार्डन, दिल्ली– 110018 पताः संपत्ति संख्या डब्ल्यूजेड–एनए–6, गली संख्या 5, विष्णु गार्डन, दिल्ली–110018, **मांग सूचना तिथिः 8 अगस्त 2024, ऋण खाता संख्याःएमई 6916 (PR00620853) दिनांकः 30 अक्टूबर 2018**	ख्याला गाँव, गली संख्या 5, विष्णु गार्डन एक्सटेंशन नॉर्थ, नई दिल्ली नामक कॉलोनी में स्थित निर्मित संपत्ति संख्या डब्ल्यूजेड–एनए–6 का सम्पूर्ण टुकड़ा एवं अंश, जिसका भूमि क्षेत्रफल 200 वर्ग गज है, और इसमें सभी छत/छज्जा के अधिकार शामिल है, खसरा संख्या 21/16 से बाहर हैं और इसकी सीमाएँ इस प्रकार हैं– पूर्व– गली, पश्चिम– अन्य की संपत्ति, उत्तर–प्लॉट संख्या 7, दक्षिण– प्लॉट संख्या 5, **भौतिक कब्जे की तिथिः 13 अक्टूबर 2025**	**6 अगस्त 2024 तक रु. 1,48,33,319/–** (रुपये एक करोड़ अड़तालीस लाख तैंतीस हजार तीन सौ उन्नीस मात्र), साथ ही **7 अगस्त 2024 की तिथि से ब्याज भी।**

प्रतिभूति परिसंपत्तियों को भुनाने के लिए उपलब्ध समय के संबंध में अधिनियम की धारा 13 की उप–धारा (8) के प्रावधानों की ओर उधारकर्ता का ध्यान आकर्षित किया जाता है।

स्थानः. नई दिल्ली, दिनांकः 17.10.2025 — हस्ता./-प्राधिकृत अधिकारी, एसबीएफसी फाइनेंस लिमिटेड

एसबीएफसी फाइनेंस लिमिटेड

SBFC

पंजीकृत कार्यालयः– यूनिट नंबर 103, प्रथम तल, सी एंड बी स्क्वायर, संगम कॉम्प्लेक्स, ग्राम चकला, अंधेरी–कुर्लारोड, अंधेरी (पूर्व), मुंबई–400059

कब्जा सूचना

(सुरक्षा हित (प्रवर्तन) नियम, 2002 के नियम 8(2) के अनुसार)

जबकि अधोहस्ताक्षरी सुरक्षाकरण, वित्तीय संपत्तियों के पुनर्निर्माण और सुरक्षा हित प्रवर्तन अधिनियम, 2002 के तहत एसबीएफसी फाइनेंस लिमिटेड का प्राधिकृत अधिकारी होने के रूप मे और सुरक्षा हित (प्रवर्तन) के नियम 8 के साथ पठित धारा 13 (12) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए नियम 2002 के तहत उधारकर्ताओं/सह–उधारकर्ताओं पर डिमांड नोटिस जारी किया है जिसमे यह कहा गया है कि उक्त नोटिस की प्राप्ति की तारीख से 60 दिनों के भीतर नोटिस में उल्लिखित राशि चुकानी होगी।
उधारकर्ता/सह–उधारकर्ता राशि चुकाने में विफल रहे हैं, इसलिए उधारकर्ता/सह–उधारकर्ता और आम जनता को कोई सूचना नहीं दी जाती है कि नीचे हस्ताक्षरकर्ता ने उसे प्रदत्त शक्तियों का प्रयोग करते हुए नीचे वर्णित संपत्ति पर उक्त अधिनियम की धारा 13(4) के तहत उक्त नियमों के नियम 8 के साथ पठित नीचे दी गई तारीखों कब्जा कर लिया है।
विशेष रूप से उधारकर्ता/सह–उधारकर्ताओं और सामान्य रूप से जनता को आगाह किया जाता है कि वे संपत्ति का लेन–देन न करें और संपत्ति के साथ कोई भी लेन–देन एसबीएफसी फाइनेंस लिमिटेड के प्रभार के अधीन होगा।

उधारकर्ताओं का नाम और पता और मांग सूचना की तारीख और ऋण खाता सं.	संपत्ति(यों) का विवरण और कब्जे की तारीख	कब्जा नोटिस में मांगी गई राशि (रु.मे)
1. मेसर्स अथर्व इंटरप्राइजेज, 2. श्री अनिल कुमार यादव, 3. श्रीमती शोभा देवी, 4. श्री बालकृष्ण यादव, 5. श्री अरूण कुमार यादव, 6. देवेन्द्र कुमार यादव, पताः धरमपुर पोस्ट, गीता वाटिका, शाहपुर, गोरखपुर, उत्तर प्रदेश– 273006। इसके अलावा और पताः दुकान नंबर 4 और 5 लोअर ग्राउंड फ्लोर पर, तनुश्री प्लाजा, शाहपुर (धर्मपुर), टप्पा कस्बा, परगना हवेली, तहसील सदर, जिला गोरखपुर, उत्तर प्रदेश–273006। **डिमांड नोटिस की तिथि : 10 जनवरी 2024 ऋण खाता संख्या '''40210600000048339–सी (पीआर00850167)**	संपत्ति का वह पूरा टुकड़ा जिसमें दुकान संख्या एलजी 4 और 5, निचली मंजिल, 31.57 वर्ग मीटर यानी 339.78 वर्ग फुट शामिल है, तनुश्री प्लाजा में स्थित है, जो मुजा साहपुर (धरमपुर) टप्पा कस्बा, परगना हवेली, तहसील सदर, जिला गोरखपुर में है। मकान संख्या नगर निगम गोरखपुर में 01आर के रूप में दर्ज है, और संपत्ति बिक्री विलेख के अनुसार इस प्रकार है– पूर्व– बरामदा 06 फीट हम मुकीर खाली जमीन हम मुकीर, पश्चिम– मकान मधेसिया, उत्तर– दुकान एलजी 6 हम मुकीरा, दक्षिण– दुकान एलजी 3 हम मुकीरा। **भौतिक कब्जे की तिथिः 14 अक्टूबर 2025**	**8 जनवरी 2024 तक रु. 10,55,680/–** (केवल दस लाख पचपन हजार छह सौ अस्सी रुपये) **9 जनवरी 2024 की तिथि से ब्याज सहित।**

सुरक्षित संपत्तियों को भुनाने के लिए उपलब्ध समय के संबंध में, उधारकर्ता का ध्यान अधिनियम की धारा 13 की उप–धारा (8) के प्रावधानों की ओर आकर्षित किया जाता है।

स्थान – उत्तर प्रदेश दिनांक – 17–10–2025 — हस्ता/- (प्राधिकृत अधिकारी) एसबीएफसी फाइनेंस लिमिटेड।

कंसोलिडेटेड फिनवेस्ट एंड होल्डिंग्स लिमिटेड

सीआईएन : L33200UP1993PLC015474
पंजीकृत कार्यालयः 19वीं किलोमीटर, हापुड़-बुलंदशहर रोड, डाकघर गुलावठी, जिला बुलंदशहर -203408
मुख्यालयः प्लॉट संख्या 12, सेक्टर बी-1, स्थानीय शॉपिंग कॉम्प्लेक्स, वसंत कुंज, नई दिल्ली-110070
दूरभाषः 011-40322100, ईमेलः cs_cfhl@jindalgroup.com, वेबसाइटः www.consofinvest.com

शेयरधारकों के लिए सूचना

1. निवेशक शिक्षा एवं संरक्षण कोष (आईईपीएफ) में गैर भुगतान/अदावा किए गए लाभांश के हस्तांतरण को रोकने हेतु केवाईसी और अन्य संबंधित अद्यतनीकरण हेतु 100 दिवसीय अभियान – ''सक्षम निवेशक''

इसके द्वारा सूचित किया जाता है कि निवेशक शिक्षा एवं संरक्षण निधि प्राधिकरण(''आईईपीएफए''), कॉर्पोरेट मामलों के मंत्रालय (एमसीए) ने 16 जुलाई, 2025 के अपने परिपत्र द्वारा कंपनियों से अनुरोध किया है कि वे उन शेयरधारकों तक पहुंचने के लिए 100 दिनों का अभियान– ''सक्षम निवेशक'' शुरू करें, जिनका लाभांश भुगतान नहीं किया गया है/दावा नहीं किया गया है। शेयरधारकों को सूचित किया जाता है कि इस अभियान का उद्देश्य कंपनी के शेयरधारकों के केवाईसी विवरणों को अद्यतन करने में सुविधा प्रदान करना है। जो शेयरधारक अपने केवाईसी विवरण अपडेट करना चाहते हैं,उनसे अनुरोध है कि वे **http://www.consofinvest.com/images/, Letters_KYC_shareholders.pdf** से केवाईसी अपडेशन फॉर्म डाउनलोड करें और विधिवत भरे और हस्ताक्षरित फॉर्म को केवाईसी दस्तावेजों के साथ रजिस्ट्रार और शेयर ट्रांसफर एजेंट (आरटीए) को निम्नलिखित पते पर जमा करें: एमयूएफजी इनटाइम इंडिया प्राइवेट लिमिटेड, नोबल हाइट्स, पहली मंजिल, प्लॉट नंबर एनएच–2, सी–1 ब्लॉक, सावित्री मार्केट के पास, जनकपुरी, नई दिल्ली–110058, वेबसाइटः **www.in.mpms.mufg.com** ई–मेलः **swapann@in.mpms.mufg.com** दूरभाषः 011–49411000/7113 इसके अलावा, डीमैट रूप में शेयर रखने वाले शेयरधारकों से अनुरोध है कि वे केवाईसी विवरण अपडेट करने के लिए अपने संबंधित डिपॉजिटरी पार्टिसिपेंट (डीपी) से संपर्क करें। जिन शेयरधारकों के लाभांश को गैर भुगतान लाभांश खाते में स्थानांतरित किया गया था, उनका विवरण कंपनी की वेबसाइट **http://www.consofinvest.com/ investor_relations.htm** पर उपलब्ध है। इसके अनुसार, 28 जुलाई, 2025 से 6 नवंबर, 2025 तक चलने वाले इस 100 दिवसीय अभियान के दौरान, सभी पात्र शेयरधारकों से अनुरोध है कि वे अपने गैर भुगतान लाभांश का दावा करने और अपने शेयरों और लाभांश राशि को आईईपीएफए' प्राधिकरण में स्थानांतरित होने से रोकने के लिए जल्द से जल्द अपने केवाईसी विवरण अपडेट करें। इस अभियान की सफलता के लिए, 6 नवंबर, 2025 से पहले दस्तावेज जमा करने का अनुरोध किया जाता है।

2. भौतिक शेयरों के स्थानांतरण अनुरोध को पुनः जमा करने के लिए विशेष विंडो।

सेबी परिपत्र संख्या **SEBI/HO/MIRSD/MIRSD-POD/P/CIR/2025/97**, दिनांक 2 जुलाई, 2025 के अनुसरण में, कंपनी भौतिक शेयरधारकों के लिए शेयरों के हस्तांतरण हेतु पुनः जमा अनुरोध प्रस्तुत करने हेतु एकमुश्त विशेष विंडो प्रदान करते हुए प्रसन्न है। यह विशेष विंडो 7 जुलाई, 2025 से 6 जनवरी, 2026 तक खुली रहेगी और उन मामलों पर लागू होगी जहाँ मूल शेयर हस्तांतरण अनुरोध 1 अप्रैल, 2019 से पहले दर्ज किए गए थे और दस्तावेजों, प्रक्रिया में कमियों या किसी अन्य कारण से वापस कर दिए गए/अनुपस्थित या अस्वीकार कर दिए गए थे। इस विंडो के दौरान हस्तांतरण के लिए पुनः जमा किए गए शेयरों को केवल डीमैट मोड में ही जारी किया जाएगा। पात्र शेयरधारक आवश्यक दस्तावेजों के साथ अपने स्थानांतरण अनुरोध कंपनी के रजिस्ट्रार और शेयर ट्रांसफर एजेंट (आरटीए) एमयूएफजी इनटाइम इंडिया प्राइवेट लिमिटेड, नोबल हाइट्स, प्रथम तल, प्लॉट संख्या एनएच–2, सी–1 ब्लॉक, सावित्री मार्केट के पास, जनकपुरी, नई दिल्ली – 110058 को प्रस्तुत कर सकते हैं।

केवाईसी अपडेट करें और भौतिक शेयरों को डीमैट मोड में बदलें।

जिन शेयरधारकों के पास भौतिक रूप में शेयर हैं, उनसे अनुरोध है कि वे अपना केवाईसी अपडेट करें और अपने भौतिक शेयर प्रमाणपत्रों को डीमैट रूप (इलेक्ट्रॉनिक रूप) में परिवर्तित करें। शेयरधारकों से यह भी अनुरोध है कि वे अपने अदावित लाभांश राशि का दावा करें, अन्यथा, इसे सात वर्ष की समाप्ति के बाद शेयरों के साथ निवेशक शिक्षा एवं संरक्षण निधि प्राधिकरण (आईईपीएफए) को समय पर स्थानांतरित कर दिया जाएगा।

कंसोलिडेटेड फिनवेस्ट एंड होल्डिंग्स लिमिटेड के निदेशक मंडल के आदेशानुसार
हस्ताक्षरकर्ता/–
अनिल कौशल
स्थानः नई दिल्ली — (कंपनी सचिव)
दिनांकः 9 अक्टूबर, 2025 — एफसीएसः 4502

वास्तु हाउसिंग फाइनेंस कॉर्पोरेशन लिमिटेड

VASTU HOUSING FINANCE

यूनिट 203 और 204, दूसरी मंजिल, "ए" विंग, नवभारत एस्टेट, जकारिया बंदर रोड, सेवरी (पश्चिम), मुंबई 400015, महाराष्ट्र सीआईएन नं.: U65922MH2005PLC272501

प्रतिभूतिकरण अधिनियम 2002 की धारा 13(2) के तहत मांग सूचना

चूंकि, वास्तु हाउसिंग फाइनेंस कॉरपोरेशन लिमिटेड, अपने प्रधान कार्यालय–मुंबई के माध्यम से नोटिस जारी किया है कि, निम्नलिखित उधारकर्ताओं ६ गारंटरों ६ गिरवीदारों ने मूलधन के पुनर्भुगतान और वीएचएफसीएल से प्राप्त क्रेडिट सुविधाओं के ब्याज के भुगतान में चूक किया है और उक्त सुविधाएं गैर निष्पादित परिसम्पत्तियों के रूप में परिवर्तित हो गयी है। वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 की धारा 13(2) के तहत उन्हें उनके अंतिम ज्ञात पते पर नोटिस जारी किए गए थे, हालांकि वे बिना तामील किए वापस आ गए हैं और अब उन्हें इस बारे में सार्वजनिक सूचना के माध्यम से सूचित किया जाता है।

उधारकर्ता,सह–उधारकर्ता का नाम और ऋण खाता संख्या	धारा 13(2) के तहत मांग सूचना की तिथि और राशि	बंधक संपत्ति का विवरण
विष्णु कांत (आवेदक), विमलेश (सह–उधारकर्ता), LP0000000183914	17–सितंबर–25 09–सितंबर–25 तक रु. 992494/– सहित अतिरिक्त ब्याज और शुल्क	सम्पत्ति वाली खाली प्लॉट, माप 09.85 वर्ग मीटर, मौजा मंतराजा, तहसील मांट एवं जिला मथुरा में स्थित। सीमा :उत्तर– दुकान सरोज कुमारी, दक्षिण– दुकान देवरानी विंदपुर, पूर्व– स्टेट बैंक, पश्चिम– रोड राया नौझी।
सोनू (आवेदक), मंजू देवी (सह–उधारकर्ता), सुरेंद्र सिंह (सह–उधारकर्ता) MLP000000218685	17–सितंबर–25 09–सितंबर–25 तक रु. 536233/–, सहित अतिरिक्त ब्याज और शुल्क	संपत्ति विवरणः– नगर निगम संख्या 66/एन.के/पी–212 का आवासीय भवन, क्षेत्रफल 150 वर्ग गज यानी 125.41 वर्ग मीटर, खसरा संख्या 212, नगला कडेरू, मौजा नरीपुर, तहसील एवं जिला आगरा, उत्तर प्रदेश में स्थित। सीमा :उत्तर– राजवीर का घर, दक्षिण– प्राथमिक विद्यालय, पूर्व– अर्जुन का घर, पश्चिम– रास्ता और निकास द्वार (25 फीट चौड़ा)
लक्ष्मी देवी (आवेदक), मूलचंद (सह–उधारकर्ता), सोनू राठौर (गारंटर) MLP000000156902	17–सितंबर–25 रु. 09–सितंबर–25 तक रु. 804034/–, सहित अतिरिक्त ब्याज और शुल्क	संपत्ति प्लॉट संख्या 17, भूमि माप क्षेत्रफल 120.39 वर्ग मीटर, ख नं. 173 नई आबादी, महावीर नगर, पुरा गोवर्धन मौजा के पास– नरायच, तहसील एत्मादपुर और जिला आगरा–282006में स्थित। सीमा : उत्तर–अन्य प्लॉट, दक्षिण– वासुदेव का मकान,पूर्व–अन्य प्लॉट, पश्चिम–रोड 20 फीट।
भारत भूषण गुप्ता (आवेदक), सोनिया गुप्ता (सह–उधारकर्ता), HL0000000176173	25–सितंबर–25 16–सितंबर–25 तक रु. 1756760/– सहित अतिरिक्त ब्याज और शुल्क	तीसरी मंजिल का भाग (दाहिनी ओर), छत के अधिकार के बिना पश्चिमी भाग, संपत्ति संख्या 1434 का भाग, जिसका क्षेत्रफल 55 वर्ग गज यानी 45.99 वर्ग मीटर है, गोपाल गली संगतराश, पहाड़गंज, नई दिल्ली में स्थित है। सीमा :उत्तर–भूखंड का भाग, दक्षिण–भूखंड का भाग,पूर्व–गली 5 फीट, पश्चिम–दूसरों की संपत्ति
रंजीत सिंह (आवेदक), सरबजीत कौर (सह–उधारकर्ता), LP0000000186864	25–सितंबर–25 16–सितंबर–25 तक 4490925/– सहित अतिरिक्त ब्याज और शुल्क	निर्मित संपत्ति संख्या जे–73, भूखंड संख्या 73 का भाग, (छत के अधिकार सहित) (क्षेत्रफल 65 वर्ग गज़ +75 वर्ग गज=140 वर्ग गज), खसरा संख्या 30/8/1 से बाहर, ख्याला गाँव और विष्णु गार्डन नामक कॉलोनी के क्षेत्र में स्थित, ब्लॉक–जे, नई दिल्ली 110018। उत्तरः भूखंड का भाग, दक्षिणः भूखंड का भाग, पूर्व–सड़क, पश्चिमः भूखंड का भाग,
विवेक कुमार (आवेदक), रीना रानी (सह– उधारकर्ता), हरिओम (गारंटर) MLP000000156902	25–सितंबर–25 16–सितंबर–25 तक रु. 675160/–, सहित अतिरिक्त ब्याज और शुल्क	माप 99–55 गज, खसरा संख्या 393, आबादी वाया दस्तावेज संख्या 15081, पुस्तक संख्या 1, खंड संख्या 6770, पृष्ठ संख्या 99/114 पर, एसआर धौलाना। सीमा उत्तर–मकान राजीव और महेंद्र, दक्षिण–रोड 10 फीट चौड़ा, पूर्व–मकान राजवीर, पश्चिम–मकान जमील
मोहित कुमार (आवेदक), कविता (सह–उधारकर्ता), रोहित सिंह (गारंटर) MLP000000241871	25–सितंबर–25 16–सितंबर–25 तक रु. 849857/–, सहित अतिरिक्त ब्याज और शुल्क	माप 125 गज,104.55 वर्ग मीटर क्षेत्रफल, खसरा संख्या 327के , गाँव सपनावत, परगना, डासना, तहसील धौलाना, जिला हापुड़, उत्तर प्रदेश में स्थित, वाया दस्तावेज संख्या 18186, पुस्तक संख्या 1, खंड संख्या 6876, पृष्ठ संख्या 41/56 पर,एसआर धौलाना, सीमा : उत्तर– सुरेश का मकान, दक्षिण–योगेश का मकान,पूर्व–रोड 12 फीट चौड़ा, पश्चिम– राकेश का मकान,

नोटिस को वैकल्पिक माध्यमों से तामील कराने के लिए कदम उठाए जा रहे हैं। उपरोक्त उधारकर्ताओं, सह-उधारकर्ताओं औरया उनके गारंटरों (जहां भी लागू हो) को सलाह दी जाती है कि वे इस नोटिस के प्रकाशन की तारीख से 60 दिनों के भीतर बकाया का भुगतान करें, ऐसा न करने पर वित्तीय संपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के प्रावधान के अनुसार उक्त नोटिस की तारीख से 60 दिनों की समाप्ति के बाद आगे की कार्रवाई की जाएगी।
कृपया ध्यान दें कि उक्त नोटिस धारा 13(13) के तहत उधारकर्ताओं/गारंटरों/बंधकदाता को यह भी सूचित करता है कि उक्त गिरवी रखी गई संपत्ति को बिक्री पट्टे पर/हस्तांतरित नहीं किया जाना चाहिए।

दिनांकः 17.10.2025 — प्राधिकृत अधिकारी,
स्थानः मथुरा, आगरा, पहाड़गंज, हापुड़ — वास्तु हाउसिंग फाइनेंस कॉर्पोरेशन लिमिटेड

Post-Offer Advertisement under Regulation 18(12) in terms of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 for the attention of the Public Shareholders OF

SYNTHIKO FOILS LIMITED

CIN: L27200MH1984PLC033829
Registered Office: 84/1, 84/2, Jamsar Road, Jawhar, Thane, Maharashtra 401603.
Contact Details: 02520-222360; **Website:** www.synthikofoilsltd.com; **Email:** foilslimited@rediffmail.com

Open Offer for acquisition of upto 4,52,400 (Four Lakh Fifty-Two Thousand Four Hundred) fully paid up equity shares of Rs. 5/- each, representing 26.00% (Twenty- Six Percent) of the equity and voting share capital of Synthiko Foils Limited ('SFL' or 'Target Company'), at an offer price of Rs. 134.12/- (Rupees One Hundred Thirty Four Point Twelve Only) ('Offer Price'), made by Mr. Abhishek Narbaria ("Acquirer 1") and Mr Umesh Kumar Sahay ('Acquirer 2') (hereinafter collectively referred to as "Acquirers") payable in cash, in accordance with the provisions of Regulations 3(1) and 4 of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, and subsequent amendments thereto ('SEBI (SAST) Regulations') ('Offer').

This Post-Offer Advertisement is being issued by Bonanza Portfolio Limited, the Manager to the Offer ('**Manager**'), on behalf of the Acquirers, in connection with the Offer made by the Acquirers to the Public Shareholders of the Target Company, pursuant to and in compliance with Regulation 18(12) and other applicable provisions under the SEBI (SAST) Regulations. The Detailed Public Statement ("DPS") and Pre-Offer Advertisement cum Corrigendum to the Detailed Public Statement, with respect to the aforementioned offer, was made in the newspapers, namely being, Financial Express (English daily - All Edition), Jansatta (Hindi daily - All Edition) and Mumbai Lakshadeep (Marathi daily - Mumbai Edition), on May 09, 2025 and September 15, 2025, respectively.

1. **Name of the Target Company** : Synthiko Foils Limited
2. **Name of the Acquirer(s) and PAC** : Mr. Abhishek Narbaria and Mr. Umesh Kumar Sahay
   There is no person acting in concert with the Acquirers for this Offer.
3. **Name of Manager to the Offer** : Bonanza Portfolio Limited
4. **Name of Registrar to the Offer** : Purva Sharegistry (India) Private Limited
5. **Offer Details** :
   a. Date of Opening of the Offer : Tuesday, September 16, 2025
   b. Date of Closing of the Offer : Monday, September 29, 2025
6. **Date of Payment of Consideration** : Tuesday, October 14, 2025
7. **Details of the Acquisition** :

Sr. No	Particulars	Proposed in the Offer Document	Actuals
7.1	Offer Price	Rs.134.12	Rs.134.12
7.2	Aggregate number of Shares tendered	4,52,400	150
7.3	Aggregate number of Shares accepted	4,52,400	150
7.4	Size of the Offer (Number of Shares multiplied by Offer Price per Share)	Rs. 6,06,75,888	Rs. 20,118
7.5	Shareholding of the Acquirer before Agreement/ Public Announcement • Number • % of ~~fully diluted~~ Equity Share capital	 0 0.00%	 0 0.00%
7.6	Shares acquired by way of Agreement • Number • % of ~~fully diluted~~ Equity Share capital	 9,09,703 52.28%	 9,09,703 52.28%
7.7	Shares acquired by way of Open Offer • Number • % of ~~fully diluted~~ Equity Share capital	 4,52,400 26.00%	 150 0.01%
7.8	Shares acquired after the Detailed Public Statement • Number of shares acquired • Price of the shares acquired • % of shares acquired	 0 Not Applicable Not Applicable	 0 Not Applicable Not Applicable
7.9	Post-Offer shareholding of the Acquirer • Number • % of ~~fully diluted~~ shares acquired	 13,62,103 78.28%	 9,09,853 52.29%
7.10	Pre Offer shareholding of the Public • Number • % of ~~fully diluted~~ equity share capital Post Offer shareholding of the Public • Number of Equity Shares • % of ~~fully diluted~~ equity share capital	 8,30,297 47.72% 3,77,897 21.72%	 8,30,297 47.72% 8,30,147 47.71%

8. The Acquirers, jointly and severally, accepts full responsibility for the information contained in this Post Offer Advertisement and also for the obligations under SEBI (SAST) Regulations.
9. A copy of this Post Offer Advertisement will be available on the websites of SEBI at www.sebi.gov.in, BSE Limited at www.bseindia.com, and at the registered office of the Target Company.

This Post Offer Advertisement is being published in all the newspapers in which DPS was published.

Capitalized terms used but not defined in this POA shall have the meanings assigned to such terms in the Public Announcement and/or DPS and/or Letter of Offer.

ISSUED BY MANAGER TO THE OFFER

Bonanza

BONANZA PORTFOLIO LIMITED
Bonanza House, Plot No. M-2, Cama Industrial Estate, Walbhat Road, Behind The Hub, Goregaon East, Mumbai - 400 063
Contact Number: +91 22 68363773/ 91 11 40748709
Email Address: swati.agrawal@bonanzaonline.com; abhay.bansal@bonanzaonline.com
Contact Person: Ms. Swati Agrawal / Mr. Abhay Bansal
SEBI Registration Number: INM000012306
Validity: Permanent

For and on behalf of Acquirers,

Sd/-	Sd/-
Mr. Abhishek Narbaria (Acquirer 1)	**Mr. Umesh Kumar Sahay (Acquirer 2)**

Date: Thursday, October 16, 2025
Place: Mumbai

Please scan this QR code to view Letter of Offer

Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

This advertisement is for information purposes only and does not constitute an offer or invitation or a recommendation to purchase, to hold or sell securities. This is not an announcement for the offer document.

Utkarsh Small Finance Bank Limited (**"Bank"**) was incorporated at Varanasi, Uttar Pradesh on April 30, 2016, as a public company under the Companies Act, 2013 and was granted a certificate of incorporation by the Registrar of Companies, Central Registration Centre. Our Promoter, Utkarsh Core Invest Limited (formerly known as Utkarsh Micro Finance Limited), was granted an in-principle approval to establish a small finance bank (**"SFB"**), by the Reserve Bank of India (**"RBI"**), pursuant to its letter dated October 7, 2015. Subsequently, our Bank received the final approval of the RBI to carry on the business as an SFB on November 25, 2016. Our Bank commenced its business operations on January 23, 2017 and was included in the second schedule to the Reserve Bank of India Act, 1934, as amended (**"RBI Act"**) pursuant to a notification issued by the RBI dated October 4, 2017, and published in the Gazette of India (Part III -Section 4) dated November 7, 2017. For details in relation to the changes in name and registered office of our Bank, see "General Information" beginning on page 46 of the LOF. The Board passed a resolution dated September 20, 2024, approving reverse merger of Utkarsh CoreInvest Limited with the Bank to fulfil the regulatory stipulation emanating from Reserve Bank of India Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies dated January 16, 2023, requiring to dilute the Promoter shareholding to 26% within 15 years from the date of commencement of banking business.

Registered and Corporate Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi 221 105, Uttar Pradesh, India.
Tel: +91 542 660 5555 | **Contact Person:** Muthiah Ganapathy, Company Secretary and Compliance Officer | **Email:** shareholders@utkarsh.bank | **Website:** www.utkarsh.bank | **Corporate Identity Number:** L65992UP2016PLC082804

PROMOTER OF OUR BANK: UTKARSH COREINVEST LIMITED

FOR PRIVATE CIRCULATION TO ELIGIBLE EQUITY SHAREHOLDERS AND SPECIFIC INVESTORS, AS APPLICABLE OF UTKARSH SMALL FINANCE BANK LIMITED (THE "BANK" OR THE "ISSUER")

ISSUE OF UP TO 67,79,13,784 * FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF OUR BANK (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹14 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹4 PER RIGHTS EQUITY SHARE) ("ISSUE PRICE") AGGREGATING UP TO ₹949.08 CRORE * ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK IN THE RATIO OF 8 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 13 (THIRTEEN) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON OCTOBER 14, 2025 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 79 OF THE LETTER OF OFFER ("LOF").

** Assuming full subscription in the Issue. Subject to finalisation of Basis of Allotment.*

NOTICE TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR BANK

ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION OF RIGHTS ENTITLEMENTS#	DATE OF CLOSURE OF OFF MARKET TRANSFER OF RIGHTS ENTITLEMENTS #	ISSUE CLOSING DATE *
FRIDAY, OCTOBER 24, 2025	TUESDAY, OCTOBER 28, 2025	FRIDAY, OCTOBER 31, 2025	MONDAY, NOVEMBER 3, 2025

#Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date.
**Our Board or the Capital Structuring & Fund Raise Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date.) Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.*

ASBA* | **Simple, Safe, Smart way of making an application - Make use of it** | ***Application supported by block amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, for further details check section on ASBA below**

SPECIFIC INVESTORS: The Issue is being undertaken in accordance with provision to Regulation 86(1) of the SEBI ICDR Regulations. The objects of the issue do not involve financing capital expenditure of a project. Our Promoter does not intend to subscribe to its Rights Entitlements in the Issue, and will fully renounce its Rights Entitlements in favour of Specific Investors. The Application made by the Specific Investors participating as a renouncee to our Promoter shall be made on the Issue Opening Date before 11:00 a.m. Indian Standard Time (**"IST"**). The application by such Specific Investors towards Rights Entitlement renounced to them shall be disclosed by our Bank to the stock exchange(s) for dissemination on the first day of issue opening by 11:30 a.m. IST.

Given below are the details of the Specific Investors to whom the rights entitlements are being renounced by Utkarsh Coreinvest Limited, our Promoter (renouncer) in accordance with Regulation 84(1)(f)(I) of SEBI ICDR Regulations:

S. No.	Name of the Specific Investor	Number of Rights Entitlement to be renounced
1	Kotak Mahindra Life Insurance Company Limited	4,21,42,857
2	FLC Investco, LLC	2,85,71,428
3	India Capital Fund Ltd, Mauritius	4,40,00,000
4	Cohesion MK Best Ideas Sub-Trust	5,71,42,857
5	Singularity Large Value Fund III	2,85,71,428
6	Singularity Equity Fund II	35,07,142
7	India Acorn Fund Limited	42,85,714
8	Ashoka India Equity Investment Trust PLC	1,21,42,857
9	WhiteOak Capital Equity Fund	14,28,571
10	Massachusetts Institute of Technology	2,78,57,142
11	238 Plan Associates LLC	29,28,571
12	HDFC Life Insurance Company Limited	1,46,64,285
13	Singularity Holdings Limited	2,47,00,000
14	Bandhan Business Cycle Fund	57,14,285
15	Amit M Shah	35,71,428
16	Pure Capital	35,71,428
17	SVK Realty & Investment	35,71,428
18	Shakti Finvest Pvt Limited	25,00,000
19	Bhavini Ajay Shah	21,00,000
20	Anant Mohta	14,28,571
21	Sharad Kumar Agarwala (HUF)	15,35,714
22	Dhiren Arvind Shah	14,28,571
23	Rohit Shiv Kumar Goel	17,85,714
24	Ageless Capital and Finance Private Limited	35,71,428
25	Rajasthan Global Securities Private Limited	1,57,14,285
26	VIKASA India EIF I Fund	1,42,85,714
27	Kahini A. Patel	14,28,571
28	Abhisek Bhutra HUF	35,71,428
29	Topgain Finance Private Limited	64,28,571
30	Jignesh H Desai HUF	42,85,714
31	Karishma Jignesh Desai	42,85,714
32	ICICI Prudential Life Insurance Company Limited	3,57,14,285
33	Adeesh Patni Trust	35,71,428
34	Sonakshi Patni Trust	35,71,428
35	Vardhaman Patni Trust	35,71,428
36	Hreyansh Patni Trust	35,71,428
37	Zodiac Wealth Advisors LLP	71,42,857
38	Madhurima International Pvt Ltd	67,57,143
39	Anjana Projects Pvt. Ltd.	67,57,143
40	Samyaktva Construction LLP	1,04,42,856
41	Akshat Greentech Pvt Ltd.	70,62,608
42	ResponsAbility Participations Mauritius	63,60,424
	Total	**46,72,44,444**

FACILITIES FOR MAKING APPLICATION IN THIS ISSUE

In accordance with Regulation 76 of the SEBI ICDR Regulations, the SEBI ICDR Master Circular and the ASBA Circulars, all Investors making an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. Specific Investors, may make their applications either electronically or as per instructions given under in "making of an application by eligible Investor on Plain Paper under ASBA process" on page 83 of the LOF.

Please note that subject to SCSBs complying with the requirements of the SEBI circular bearing reference number CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs. Further, in terms of the SEBI circular bearing reference number CIR/CFD/DIL/1/2013 dated January 2, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an Application.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS

In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI master circular (SEBI/HO/CFD/PoD-1/P/CIR/2024/0154) dated November 11, 2024, as amended by circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/31 dated March 11, 2025, with respect to only the rights issue (**"SEBI ICDR Master Circular"**), the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made mandatorily in the dematerialized form. Prior to the Issue Opening Date, our Bank shall credit the Rights Entitlements to the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form.

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, Rights Entitlements have been credited to the demat account of the Eligible Equity Shareholders under the ISIN - INE735W20017 on October 16, 2025.

The Eligible Equity Shareholders may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges (the **"On Market Renunciation"**); or (b) through an off-market transfer (the **"Off Market Renunciation"**), during the Renunciation Period. The Investors should have the demat Rights Entitlements credited / lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

PLEASE NOTE THAT CREDIT OF THE RIGHTS ENTITLEMENTS IN THE DEMAT ACCOUNT DOES NOT, PER SE, ENTITLE THE INVESTORS TO THE RIGHTS EQUITY SHARES AND THE INVESTORS HAVE TO SUBMIT APPLICATION FOR THE RIGHTS EQUITY SHARES ON OR BEFORE THE ISSUE CLOSING DATE BY MAKING FULL PAYMENT TOWARDS SHARES APPLIED FOR FURTHER DETAILS, PLEASE SEE "TERMS OF THE ISSUE-PROCESS OF MAKING AN APPLICATION IN THE ISSUE" ON PAGE 81 OF THE LETTER OF OFFER.

PLEASE NOTE THAT THE RIGHTS ENTITLEMENTS WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE ELIGIBLE EQUITY SHAREHOLDERS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSURE.

Please note that our Bank has opened a separate demat suspense escrow account (namely, "Utkarsh Small Finance Bank Limited RE Unclaimed Suspense Account" and "Utkarsh Small Finance Bank Limited Rights Unclaimed Suspense Account") ("Demat Suspense Account") and has credited the Rights Entitlements on the basis of the Equity Shares: (a) held by Eligible Equity Shareholders which are held in physical form as on Record Date; or (b) which are held in the account of the Investor Education and Protection Fund ("IEPF") authority; or (c) of the Eligible Equity Shareholder whose demat accounts are frozen or where the Equity Shares are lying in the unclaimed / suspense escrow account / demat suspense account (including those pursuant to Regulation 39 of the SEBI LODR Regulations) or details of which are unavailable with our Bank or with the Registrar on the Record Date or where Equity Shares have been kept in abeyance or where entitlement certificate has been issued or where instruction has been issued for stopping issue or transfer or where letter of confirmation lying in escrow account; or (d) where credit of the Rights Entitlements have returned/reversed/failed for any reason; or (e) where ownership is currently under dispute, including any court or regulatory proceedings or where legal notices have been issued, if any or (f) such other cases where our Bank is unable to credit Rights Entitlements for any other reasons or (g) such other cases where our Bank is unable to credit Rights Entitlements for any other reasons. Please also note that our Bank has credited Rights Entitlements to the Demat Suspense Account on the basis of information available with our Bank and to serve the interest of relevant Eligible Equity Shareholders to provide them with a reasonable opportunity to participate in the Issue. The credit of the Rights Entitlements to the Demat Suspense Account by our Bank does not create any right in favour of the relevant Eligible Equity Shareholders for transfer of Rights Entitlement to their demat account or to receive any Equity Shares in the Issue.

With respect to the Rights Entitlements credited to the Demat Suspense Account, the Eligible Equity Shareholders are requested to provide relevant details / documents as acceptable to our Bank or the Registrar (such as applicable regulatory approvals, self-attested PAN and client master sheet of demat account, details/ records confirming the legal and beneficial ownership of their respective Equity Shares, etc.) to our Bank or the Registrar no later than two clear Working Days prior to the Issue Closing Date, i.e., by November 3, 2025, to enable credit of their Rights Entitlements by way of transfer from the Demat Suspense Account to their demat account at least one day before the Issue Closing Date, to enable such Eligible Equity Shareholders to make an application in this Issue, and this communication shall serve as an intimation to such Eligible Equity Shareholders in this regard. Such Eligible Equity Shareholders are also requested to ensure that their demat account, details of which have been provided to our Bank or the Registrar account is active to facilitate the aforementioned transfer. In the event that the Eligible Equity Shareholders are not able to provide relevant details to our Bank or the Registrar by the end of two clear Working Days prior to the Issue Closing Date, Rights Entitlements credited to the Demat Suspense Account shall lapse and extinguish in due course and such Eligible Equity Shareholder shall not have any claim against our Bank and our Bank shall not be liable to any such Eligible Equity Shareholder in any form or manner.

Further, with respect to Equity Shares for which Rights Entitlements are being credited to the Demat Suspense Account, the Application Form along with the Rights Entitlement Letter shall not be dispatched till the resolution of the relevant issue/concern and transfer of the Rights Entitlements from the Demat Suspense Account to the respective demat account other than in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on the Record Date who will receive the Application Form along with the Rights Entitlement Letter. Upon submission of such documents /records no later than two clear Working Days prior to the Issue Closing Date, to the satisfaction of our Bank, our Bank shall make available the Rights Entitlement on such Equity Shares to the identified Eligible Equity Shareholder. The identified Eligible Equity Shareholder shall be entitled to subscribe to Equity Shares pursuant to the Issue during the Issue Period with respect to these Rights Entitlement and subject to the same terms and conditions as the Eligible Equity Shareholder.

COMPLETION OF DISPATCH OF ISSUE MATERIALS

The issue material dispatch has been completed vide email on October 16, 2025, and for dispatch through Speed Post (non-email) on October 16, 2025. The Issue material have been sent/dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank, RTA and Depository Participants. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent only to their valid e-mail address; and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material has been physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

MAKING OF AN APPLICATION THROUGH THE ASBA PROCESS

An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) for authorizing such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form and have provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. Specific Investors, may make their applications either electronically or as per instructions given under in "making of an application by eligible Investor on Plain Paper under ASBA process" on page 83 of the LOF.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to:
www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34.

MAKING AN APPLICATION BY SPECIFIC INVESTORS

In case of renunciation of Rights Entitlement to Specific Investors by our Promoter

Our Promoter shall renounce its Rights Entitlements to the Specific Investors through an off market transfer which shall be completed upon activation of ISIN of the Rights Entitlements. The time limit for renouncing of RE by our Promoter and credit of RE to Specific Investors shall be initiated such that the Specific Investor is able to apply before 11:00 am on Issue Opening Date. The Application by such Specific Investors shall be made on the Issue Opening Date before 11:00 a.m. (Indian Standard Time) and no withdrawal of such Application by the Specific Investors shall be permitted.

The Issue shall not result in a change of control of the management of our Bank in accordance with provisions of the SEBI Takeover Regulations. Our Bank is in compliance with Regulation 38 of the SEBI LODR Regulations and will continue to comply with the minimum public shareholding requirements under applicable law, pursuant to this Issue.

MAKING OF AN APPLICATION BY ELIGIBLE INVESTOR ON PLAIN PAPER UNDER ASBA PROCESS

An eligible Investor who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in terms of Regulation 78 of SEBI ICDR Regulations in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the eligible Investor not being in a position to obtain it from any other source may make an Application to subscribe to this Issue on plain paper with the same details as per the Application Form that is available on the website of the Registrar, or the Stock Exchanges. An eligible Investor shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any eligible Investor who has not provided an Indian address.

Please note that in terms of Regulation 78 of SEBI ICDR Regulations, the eligible Investors who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

The Application on plain paper, duly signed by the eligible Investors including joint holders, in the same order and as per specimen recorded with his/her bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

1. Name of our Bank, being Utkarsh Small Finance Bank Limited;
2. Name and address of the eligible Investors including joint holders (in the same order and as per specimen recorded with our Bank or the Depository);
3. Folio number (in case of eligible Investors who hold Equity Shares in physical form as on Record Date)/DP and Client ID;
4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each eligible Investor in case of joint names, irrespective of the total value of the Equity Shares applied for pursuant to this Issue;
5. Number of Equity Shares held as on Record Date;
6. Allotment option - only dematerialised form;
7. Number of Rights Equity Shares entitled to;
8. Number of Rights Equity Shares applied for within the Rights Entitlements;
9. Number of Additional Rights Equity Shares applied for, if any (applicable only if entire Rights Entitlements have been applied for);
10. Total number of Rights Equity Shares applied for;
11. Total Application amount paid at the rate of ₹14 per Rights Equity Share;
12. Details of the ASBA Account such as the SCSB account number, name, address and branch of the relevant SCSB;
13. In case of non-resident eligible Investors making an application with an Indian address, details of the NRE / FCNR/ NRO account such as the account number, name, address and branch of the SCSB with which the account is maintained;
14. Authorisation to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
15. Signature of the eligible Investors (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
16. All such eligible Investors shall be deemed to have made the representations, warranties and agreements set forth in *"Restrictions on Purchases and Resales - Representations, Warranties and Agreements by Purchasers"* on page 104 of the Letter of Offer, and shall include the following:

"I/ We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended (the "U.S. Securities Act"), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof (the "United States"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act. I/ we understand the Rights Equity Shares referred to in this application are being offered and sold in offshore transactions outside the United States in compliance with Regulation S under the U.S. Securities Act ("Regulation S") to Eligible Equity Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under laws of such jurisdictions. I/ we understand that the Issue is not, and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlements for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlements in the United States. I/ we confirm that I am/ we are (a) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws, (b) complying with laws of jurisdictions applicable to such person in connection with the Issue, and (c) understand that neither the Bank, nor the Registrar, or any other person acting on behalf of the Bank will accept subscriptions from any person, or the agent of any person, who appears to be, or who the Bank, the Registrar, or any other person acting on behalf of the Bank have reason to believe is in the United States or is outside of India and ineligible to participate in this Issue under the securities laws of their jurisdiction.

I/ We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation. I/ We satisfy, and each account for which I/ we are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) is eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.

I/we hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled "Restrictions on Purchases and Resales" on page 104 of the LOF.

I/ We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act.

I/ We acknowledge that the Bank, its affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

A separate Application can be made in respect of Rights Entitlements in each demat account of the Investors and such Applications shall not be treated as multiple applications. Similarly, a separate Application can be made against Equity Shares held in dematerialized form and Equity Shares held in physical form, and such Applications shall not be treated as multiple applications. Further supplementary Applications in relation to further Rights Equity Shares with/without using additional Rights Entitlement will not be treated as multiple application.

A separate Application can be made in respect of each scheme of a mutual fund registered with SEBI and such Applications shall not be treated as multiple applications. For details, see " Procedure for Applications by Mutual Funds" on page 90 of the letter of offer.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an Application being rejected, with our Bank, and the Registrar not having any liability to the Investor. The plain paper Application format will be available on the website of the Registrar at https://rights.kfintech.com/.

Our Bank, and the Registrar shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

OVERSEAS SHAREHOLDERS

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, the Rights Entitlements will be credited to the demat account of the Eligible Equity Shareholders who are Equity Shareholders as on the Record Date, however, the Issue Materials will be sent/ dispatched only to such Eligible Equity Shareholders who have provided an Indian address to our Bank, RTA and Depository Participants and only such Eligible Equity Shareholders are permitted to participate in the Issue. The credit of Rights Entitlement does not constitute an offer, invitation to offer or solicitation for participation in the Issue, whether directly or indirectly, and only dispatch of the Issue Materials shall constitute an offer, invitation or solicitation for participation in the Issue in accordance with the terms of the Issue Materials. Further, receipt of the Issue Materials (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in (i) the United States or (ii) any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, the Letter of Offer and any other Issue Materials must be treated as sent for information only and should not be acted upon for subscription to Rights Equity Shares and should not be copied or re-distributed, in part or full. Accordingly, persons receiving a copy of the Issue Materials should not distribute or send the Issue Materials in or into any jurisdiction where to do so, would or might contravene local securities laws or regulations, or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Issue Materials are received by any person in any such jurisdiction or the United States, they must not seek to subscribe to the Rights Equity Shares. For more details, see "Restrictions on Purchases and Resales" beginning on page 104 of the LOF.

The Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank. In case such Eligible Equity Shareholders have provided their valid e- mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided their Indian address and who have made a request in this regard.

Investors can access the Letter of Offer, Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe to the Rights Equity Shares under applicable laws) on the websites of:

(i) Our Bank at www.utkarsh.bank;
(ii) The Registrar at https://rights.kfintech.com/;
(iii) The Stock Exchanges at www.bseindia.com and www.nseindia.com.

Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com/ by entering their DP ID and Client ID or folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Bank at https://www.utkarsh.bank/investors.

Please note that neither our Bank nor the Registrar shall be responsible for not sending the physical copies of Issue materials, including the Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of the Letter of Offer, the Rights Entitlement Letter or the Application Form attributable to non-availability of the e- mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction whereaction would be required for that purpose, except that the Draft Letter of Offer is filed with Stock Exchanges and the Letter of Offer is filed with SEBI and Stock Exchanges. Accordingly, Rights Equity Shares may not be offered or sold, directly or indirectly, and the Issue Materials may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of the Issue Materials will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, such Issue Materials must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send the Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Draft Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form. Any person who purchases or renounces the Rights Entitlements or makes an application to acquire the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is outside the United States and is eligible to subscribe and authorized to purchase or sell the Rights Entitlements or acquire the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Bank or our affiliates to make any filing or registration (other than in India).

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Bank to the Eligible Equity Shareholders who have provided their Indian addresses to our Bank and who make a request in this regard and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue Materials will be physically dispatched, on a reasonable effort basis, who have provided their Indian addresses to our Bank and who make a request in this regard

NO OFFER IN THE UNITED STATES

The Rights Entitlements and the Rights Equity Shares have not been,and will not be, registered under the U.S Securities Act and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Rights Equity Shares are only being offered and sold outside the United States in "offshore transactions" as defined in and in reliance on Regulation S under the U.S. Securities Act to Eligible Equity Shareholders located in jurisdictions where such offer and sale is permitted under the laws of such jurisdictions. The offering to which the Draft Letter of Offer or the Letter of Offer relates is not, and under no circumstances is to be construed as, an offering of any Rights Entitlements or Rights Equity Shares for sale in the United States or as a

धन-धान्य योजना से बुंदेलखंड की कृषि में आयेगी नयी क्रांति-राज्यपाल

बांदा (एजेंसी)। उत्तर प्रदेश की राज्यपाल एवं बांदा कृषि एवं प्रौद्योगिक विश्वविद्यालय की कुलाधिपति आनंदीबेन पटेल ने कहा कि प्रधानमंत्री धन-धान्य योजना बुंदेलखंड की कृषि अर्थव्यवस्था को नई दिशा देगी। यह 24 हजार करोड़ रुपये की महत्वाकांक्षी योजना किसानों की आय बढ़ाने और प्रदेश को आत्मनिर्भर बनाने में मील का पत्थर साबित होगी। उन्होंने कहा कि प्रदेश के कृषि विश्वविद्यालयों और अनुसंधान संस्थानों के सामूहिक प्रयासों से बुंदेलखंड में कृषि की नई क्रांति का संचार संभव है। बांदा कृषि एवं प्रौद्योगिक विश्वविद्यालय के 11वें दीक्षांत समारोह में गुरुवार को राज्यपाल आनंदीबेन पटेल ने 350 छात्राओं सहित स्नातक, परास्नातक एवं पीएचडी के कुल 350 विद्यार्थियों को उपाधियां प्रदान कीं। उन्होंने पदक विजेताओं को बधाई देते हुए कहा कि कृषि शिक्षा में छात्राओं की बढ़ती भागीदारी ग्रामीण महिलाओं के सशक्तिकरण को सुनिश्चित करेगी।

राज्यपाल ने कहा कि भारत के गांवों में कृषि कार्यों में महिलाओं की भूमिका सदैव महत्वपूर्ण रही है अत: कृषि शिक्षा में उनकी सक्रिय भागीदारी समाज में सकारात्मक बदलाव लाएगी। उन्होंने छात्रों से आह्वान किया कि वे अपने खेतों पर जैविक खेती अपनाएं और गांवों में किसानों को इसके प्रति जागरूक करें। पशुधन को कृषि की आत्मा बताते हुए उन्होंने कहा कि पशु चिकित्सा एवं पशु विज्ञान संस्थान ग्रामीण अर्थव्यवस्था को सशक्त बना रहा है।

कार्यालय अधिशासी अभियन्ता लघु डाल नहर खण्ड, गाजीपुर

अतिअल्पकालिक निविदा सूचना संख्या-04/अधि0अभि0ल0डा0न0ख0गा0/2025-26

महामहिम राज्यपाल उत्तर प्रदेश की ओर से निम्नलिखित कार्यों हेतु स्वीकृति के उपरान्त मोहरबन्द निविदायें ईंट निर्माता फर्म/ठेकेदारों से दिनांक-25.10.2025 को अपरान्ह 12:00 बजे तक कार्यालय अधिशासी अभियन्ता, लघु डाल नहर खण्ड, गाजीपुर के कार्यालय में रखे टेण्डर बाक्स में डाली जायेंगी। निर्धारित तिथि/समय के पश्चात प्राप्त निविदाओं पर विचार नहीं किया जायेगा। सभी निविदाएं दिनांक-25.10.2025 को अपरान्ह 3:00 बजे अधोहस्ताक्षरी के कक्ष में स्वयं/नामित समिति के द्वारा निविदादाताओं अथवा उनके अधिकृत प्रतिनिधियों के समक्ष खोली जायेगी। निविदा प्रपत्र दिनांक-18.10.2025 से 24.10.2025 तक अपरान्ह 01:00 बजे तक किसी भी कार्य दिवस में कार्यालय से (1) पंजीकरण/ ईंट निर्माता फर्म का लाइसेंस, (2) जिलाधिकारी द्वारा निर्गत चरित्र प्रमाण-पत्र (IDT-1) (3) हैसियत प्रमाण-पत्र (IDT-2) (4) जी0एस0टी0 रजिस्ट्रेशन की मूल प्रतियां प्रस्तुत कर तथा उसकी सत्यापित छायाप्रति भी ईंट निर्माता फर्म/ठेकेदार या उसके अधिकृत प्रतिनिधि द्वारा जमा कर एवं निविदा प्रपत्र का निर्धारित मूल्य देकर प्राप्त किया जा सकता है। अधिकृत प्रतिनिधि को ईंट निर्माता फर्म/ठेकेदार द्वारा प्रदत्त अधिकार पत्र, जिसमें प्रतिनिधि का हस्ताक्षर प्रमाणित किया हो, भी जमा करना के पश्चात निविदा प्रपत्र निर्धारित मूल्य देकर प्राप्त किया जा सकता है। कार्यालय अधिशासी अभियन्ता, लघु डाल नहर खण्ड, गाजीपुर/अधिशासी अभियन्ता, नलकूप खण्ड-प्रथम, गाजीपुर से प्राप्त किये जा सकते है। कार्यालय बन्द होने या छुट्टी होने की दशा में यह निविदा अगले कार्य दिवस में उसी समय खोली जायेगी।

धरोहर धनराशि एन0एस0सी0/एफ0डी0आर0 अथवा नियमानुसार अनुमन्य अन्य प्रतिभूति के रूप में जो कि अधिशासी अभियन्ता, लघु डाल नहर खण्ड, गाजीपुर के पक्ष में बंधक होगी, जमा कराना अनिवार्य होगा अन्यथा निविदा स्वीकार नहीं की जायेगी। एक या समस्त निविदाओं को बिना कारण बताये निरस्त करने का पूर्ण अधिकार अधोहस्ताक्षरी को होगा। यह निविदा/बिड सिंचाई विभाग की वेबसाइट http://irrigation.up.nic.in एवं सूचना निदेशक की वेबसाइट पर भी उपलब्ध रहेगी। निविदा का कार्य विवरण, धरोहर धनराशि एवं अन्य विवरण निम्नवत् है:-

लाट सं0	कार्य का विवरण	अनुमानित लागत (लाख रू0)	धरोहर राशि (लाख रू0)	कार्य पूर्ण करने की अवधि	निविदा प्रपत्र का मूल्य (रू0)	पंजीकृत श्रेणी/ईट निर्माता फर्म का लाइसेन्स
1	प्रथम श्रेणी ईंटों (Bricks) की आपूर्ति, लोडिंग/अनलोडिंग व स्टैकिंग सहित जनपद-बलिया में विकासखण्ड- सोहांव में स्थित पम्प नहर सुरापाली पर आपूर्ति करना।	9.38	0.19	60 दिन	225.00 + 18% GST + 500.00 Stationary Charges	ईंट निर्माता, "सी" या सी उच्च श्रेणी/ पंजीकृत फर्म
2	जनपद-बलिया के विकासखण्ड-सोहांव में स्थित सुरापाली पम्प नहर के मुख्य नहर में 1.700 से 1950 किमी0 तक 1st Class Brick Lining का कार्य, निर्माण सामग्री (सीमेण्ट (Cement) एवं ईंट (Bricks) को छोड़कर), श्रमिक एवं उपकरणों सहित विभागीय ड्राइंग एवं मानकों के अनुरूप पूर्ण कराया जाना। सभी कार्यों का सम्पादन बिल ऑफ क्वांटिटी के अनुसार कराया जायेगा।	7.00	0.14	60 दिन	225.00 + 18% GST + 500.00 Stationary Charges	सिविल "सी" या उच्च श्रेणी
3	जनपद-गाजीपुर के विकासखण्ड-सैदपुर में स्थित गुरुदईनपुर पम्प नहर के मुख्य नहर में 0.000 से 0.390 किमी0 तक C.C Lining का कार्य, निर्माण सामग्री (सीमेण्ट (Cement) को छोड़कर), श्रमिक एवं उपकरणों सहित विभागीय ड्राइंग एवं मानकों के अनुरूप पूर्ण कराया जाना। सभी कार्यों का सम्पादन बिल ऑफ क्वांटिटी के अनुसार कराया जायेगा।	8.37	0.17	60 दिन	225.00 + 18% GST + 500.00 Stationary Charges	सिविल "सी" या उच्च श्रेणी

नोट:- जी0एस0टी0 नियमानुसार अतिरिक्त देय होगा।

उ.प्र.:-238994
दिनांक-15.10.2024

अधिशासी अभियन्ता
लघु डाल नहर खण्ड, गाजीपुर

वेबसाइटः- www.upgov.nic.in पर उपलब्ध है।

तेजप्रताप की साली को तेजस्वी ने दिया टिकट

नयी दिल्ली (आससे.)। बिहार विधानसभा चुनाव की जंग जीतने के लिए सियासी दलों ने हर दांव चल रहे हैं. आरजेडी प्रमुख लालू प्रसाद के सियासी विरासत संभाल रहे तेजस्वी यादव ने अपने बड़े भाई तेज प्रताप यादव की चचेरी साली करिश्मा राय को परसा विधानसभा सीट से उम्मीदवार बनाया है. हालांकि, तेज प्रताप का अपनी पत्नी ऐश्वर्या राय के साथ विवाद चल रहा है और मामला अदालत में है.करिश्मा राय बिहार के पूर्व मुख्यमंत्री दरोगा प्रसाद राय की पोती हैं. दरोगा राय के छोटे बेटे पूर्व मंत्री चंद्रिका राय की बेटी ऐश्वर्या राय के साथ तेज प्रताप की शादी हुई थी, कुछ समय के बाद उनके रिश्ते खराब हो गए. इसे लेकर लालू परिवार बैकफुट पर आ गया है. तेजस्वी यादव ने तेज प्रताप के ससुर चंद्रिका राय के बड़े भाई विधानचंद्र राय की बेटी करिश्मा राय को प्रत्याशी बनाया है. ऐसे में सवाल उठता है कि क्या तेजस्वी का यह सियासी डैमेज कंट्रोल करने का दांव है या फिर यादव वोटों को जोड़े रखने की स्ट्रैटेजी है? करिश्मा राय पिछले विधानसभा चुनाव में भी आरजेडी से टिकट मांग रही थीं, लेकिन तब उन्हें टिकट नहीं मिल पाया था. तेज प्रताप और उनकी पत्नी ऐश्वर्या के बीच चल रहे केस की वजह से लालू परिवार ने करिश्मा को टिकट नहीं दिया था. लालू परिवार उस समय तेज प्रताप के साथ था।

ज्ञानमण्डल प्राइवेट लिमिटेड के लिए ज्ञानमण्डल यंत्रालय, संत कबीर मार्ग, **वाराणसी** से- **ओम प्रकाश शर्मा** द्वारा मुद्रित और प्रकाशित। **सम्पादक- शार्दूल विक्रम गुप्त,** स्थानीय कार्यकारी **सम्पादक- शिवशंकर व्यास। गोरखपुरः** बैंक रोड, **प्रयागराजः** ३,लीडर रोड, **कानपुरः** बांसमण्डी, **झांसीः** झोंकन बाग, **लखनऊः** १,जापलिंग रोड, **आगराः** महात्मा गांधी रोड, **बरेलीः** रोड नं. ३ परसाखेड़ा, **पटनाः** फ्रेजर रोड, **रांचीः** नामकुम इण्डस्ट्रियल एरिया, **जमशेदपुरः** न्यू काली माटी रोड-साकची।

वर्ष-१०६ पू.सं. ८९९६७८१३१०२०९३
आर. एन. आई. रजिस्ट्रेशन नं. २०२६
फोन:- २३९३९८१ से २३९३९८७ तक
E-Mail:ajvaranasi.1920@gmail.com
Website : www.ajhindidaily.com
पी.आर.बी. अधिनियम के अन्तर्गत समाचार चयन के लिए ओम प्रकाश शर्मा जिम्मेदार होंगे तथा समस्त विवाद वाराणसी न्यायालय के अधीन होंगे।

यहां भी पढ़ें
-:Website:-
www.ajhindidaily.com
-:For e-Paper:-
www.ajhindidaily.com/
आज
निःशुल्क ई-पेपर सब्सक्राईब करें।

सूर्योदय : ०५.५७
सूर्यास्त : ०५.३०
तापमान
अधि. : ३५.०
न्यून. : २३.०

शेष

कांग्रेसके २२..

प्रतिमा दास को सिंबल मिल चुका है. विक्रम सीट से अनिल कुमार को भी टिकट मिला है. वैशाली विधानसभा सीट से संजीव सिंह, रीगा से अमित कुमार टुन्ना, फुलपरास से सुबोध मंडल और सुल्तानगंज से ललन कुमार को कांग्रेस का सिंबल सौंप दिया गया है। वहीं, बेगुसराय से अमित भूषण, बछवारा से शिव प्रकाश गरीब दास, औरंगाबाद से आनंद शंकर, बरबीघा से त्रिशूलधारी सिंह, लखीसराय से अमरेश कुमार, नालंदा से कौशलेंद्र कुमार, बगहा से जयेश मंगल सिंह, वजीरगंज से शशि शेखर सिंह और सहरसा जिले की सोनबरसा सुरक्षित सीट से तारिणी ऋषिदेव को टिकट मिल चुका है। इसके अलावे बिहार कांग्रेस की तरफ से जिन लोगों को सिंबल बांटा जा चुका है, उसमें राजपुर से विश्वनाथ राम, अमरपुर से जितेंद्र सिंह, रोसड़ा से ब्रजकिशोर रवि, गोपालगंज से ओमप्रकाश गर्ग, मुजफ्फरपुर से विजेंद्र चौधरी और गोविंदगंज से शशि भूषण राय शामिल हैं.

गुजरात...

11ः30 बजे होगा। वर्तमान गुजरात मंत्रिमंडल में मुख्यमंत्री पटेल समेत कुल 17 मंत्री हैं। इसमें आठ कैबिनेट स्तर के मंत्री हैं, जबकि इतने ही राज्य मंत्री (एमओएस) हैं। बता दें कि, 182 सदस्यीय विधानसभा वाले गुजरात में 27 मंत्री या सदन की कुल संख्या का 15 प्रतिशत मंत्री हो सकते हैं। इस महीने की शुरुआत में, गुजरात सरकार में राज्य मंत्री जगदीश विश्वकर्मा, केंद्रीय मंत्री सीआर पाटिल की जगह भारतीय जनता पार्टी की राज्य इकाई के नए अध्यक्ष बने। 2022 में गुजरात में विधानसभा चुनाव हुए थे। चुनाव से 15 महीने पहले सितंबर 2021 में राज्य की पूरी कैबिनेट बदल दी गई थी। इस बार राज्य में चुनाव को करीब 26 महीने बचे हुए हैं। हालांकि, इस बार मुख्यमंत्री ने इस्तीफा नहीं दिया है सिर्फ उनके कैबिनेट सहयोगियों ने पद छोड़े हैं। 2021 में तो पांच साल के अंदर दो बार मुख्यमंत्री बदल दिए गए थे। 2017 में जब चुनाव हुआ था, तब विजय भाई रूपाणी को सीएम बनाया गया था, लेकिन 2021 में उन्हें हटाकर भूपेंद्र पटेल को जिम्मेदारी दे दी गई।

डीआईजी...

मंथली का रिकॉर्ड मिला है।सूत्रों के अनुसार, सीबीआई पिछले कुछ दिनों से भुल्लर पर नजर रख रही थी। आज ट्रैप लगाकर उन्हें पांच लाख रुपये लेते हुए गिरफ्तार कर लिया गया है। वहीं भुल्लर को पकड़ने के बाद चंडीगढ़ और रोपड़ में उनके ठिकानों पर सीबीआई ने दबिश दी है। हालांकि अभी सीबीआई की तरफ से इस बारे में कोई जानकारी नहीं दी गई है। बताया जा रहा है कि पंजाब के मंडी गोबिंदगढ़ के स्क्रैप कारोबारी से जुड़े मामले में यह कार्रवाई की गई है। कारोबारी की तरफ से डीआईजी के खिलाफ सीबीआई को शिकायत दी गई थी। शिकायत के बाद सीबीआई ने ट्रैप लगाकर उन्हें दबोचा है। हालांकि अभी तक यह साफ नहीं हो पाया है कि सीबीआई टीम ने उन्हें कहां से पकड़ा है। इस हाई प्रोफाइल मामले से पंजाब पुलिस विभाग में हड़कंप मच गया है। सीबीआई जल्द ही डीआईजी हरचरण सिंह भुल्लर को अदालत में पेश कर सकती है।

ट्रंपके...

हालिया बैठक पर भी प्रतिक्रिया दी। उन्होंने कहा कि मुझे लगता है कि मोदी शानदार और महान व्यक्ति हैं। सर्जियो ने मुझे बताया कि मोदी मुझे पसंद करते हैं। मैं वर्षों से भारत को देख रहा हूं। पहले हर साल एक नया नेता आता, कुछ महीने के लिए, कुछ वर्षों तक रहता। लेकिन अब मेरा मित्र काफी लंबे समय से सत्ता में है और उन्होंने मुझे भरोसा दिलाया कि वे रूस से तेल नहीं खरीदेंगे। आगे बोलते हुए ट्रंप ने यह भी कहा कि ये बदलाव तुरंत लागू नहीं होंगे, लेकिन कुछ समय में इसका प्रभाव दिखेगा।

दिवालीसे..

घरेलू आय में सुधार और नए विदेशी निवेश के कारण वित्तीय और उपभोक्ता टिकाऊ वस्तुओं के शेयरों में मजबूती से सेंसेक्स और निफ्टी ने व्यापक बढ़त हासिल की। बीते दो सत्रों में सेंसेक्स 1,500 अंक से ज्यादा चढ़ा है। वहीं, निफ्टी 1.9% उछला है। डॉलर के मुकाबले 21 पैसे की बढ़त के साथ 87.87 (अनंतिम) पर बंद हुआ। प्रमुख मुद्राओं के मुकाबले अमेरिकी मुद्रा के नरम पड़ने और निवेशकों में जोखिम की भावना के फिर से उभरने से यह तेजी आई।सेंसेक्स की कंपनियों में कोटक महिंद्रा बैंक, टाइटन, एक्सिस बैंक, अडानी पोर्ट्स, महिंद्रा एंड महिंद्रा, रिलायंस इंडस्ट्रीज, टाटा मोटर्स और एचडीएफसी बैंक प्रमुख लाभ में रहे। वहीं, इटर्नल और इंफोसिस पिछड़ गए।एशियाई बाजारों में, दक्षिण कोरिया का कोस्पी 2.49 प्रतिशत, जापान का निक्केई 225 सूचकांक 1.27 प्रतिशत और शंघाई का एसएसई कंपोजिट सूचकांक 0.10 प्रतिशत बढ़ा।

बिहार महागठबंधन...

फिर 4 बजे का समय दिया गया। मीडियाकर्मी फिर आए तो कहा गया कि 6 बजे का समय कर दिया गया है। आखिरकार 5 बजे पार्टी के लोग आए और राहत के साथ कहा कि माफ कीजिएगा, अब यह संवाददाता सम्मेलन रद्द कर दिया गया है, क्योंकि राहुल गांधी के नेतृत्व में सीट बंटवारे पर बात हो रही है। विकासशील इंसान पार्टी को लोकसभा चुनाव के समय इतनी परेशानी नहीं हुई थी, क्योंकि तब समय तेजस्वी यादव की खूब चल रही थी। बिहार विधानसभा चुनाव में सहनी के लिए कांग्रेस का ताकतवर दिखना मुसीबत बन गया है। दो चरणों में होने जा रहे मतदान के लिए पहले चरण का नामांकन शुक्रवार 17 अक्टूबर तक ही है और सहनी की पार्टी को कितनी सीटें महागठबंधन में मिल रहीं, यह साफ नहीं हो सका। तेजस्वी यादव तक नामांकन कर चुके। कांग्रेस के प्रदेश अध्यक्ष राजेश राम भी तैयारी कर चुके, लेकिन सहनी कुछ नहीं कर पा रहे हैं। इसलिए सहनी ने गुरुवार को प्रेस कांफ्रेंस का प्रेशर पॉलिटिक्स खेला और अब लगता है कि दबाव का अंतिम दांव कामयाब रहा। मुकेश सहनी अपनी पार्टी को ताकतवर दिखाने में लगता है कि नाकाम रहे हैं। तभी तो, 2020 में जैसे राष्ट्रीय जनतांत्रिक गठबंधन में उनके चुनाव चिह्न पर भाजपा के प्रत्याशी उतरे थे; उसी तरह इस बार भी उनके साथ होता हुआ दिख रहा है।

कांग्रेस-राजद...

बिहार को उस कलंक से मुक्त करने का काम एनडीए की सरकार जिस प्रभावी ढंग से किया है. आज बिहार में डबल इंजन की सरकार उसे और प्रभावी ढंग से आगे बढ़ाने के लिए फिर से आह्वान करने आई है। उत्तर प्रदेश के मुख्यमंत्री ने जनसभा को संबोधित करते हुए कहा कि बिहार में विकास की इस नई प्रतिस्पर्धा को बाधित करने के लिए राजद, कांग्रेस और उनके सहयोगी दलों के इंडी गठबंधन ने फिर से शरारत शुरू की है और वह है 'विकास बनाम गुर्गे' की बहस. यहां पर राजद और कांग्रेस ने गुर्गे को लेकर एक नई बहस शुरू कर दी है। राजद और कांग्रेस फर्जी मतदान करवाने की अपनी इस चेष्टा को पूरा करना चाहते हैं.हर मतदाता को अपनी पहचान दी गई है और पहचान पत्र दिखाकर ही वह मतदान में भागीदारी बढ़ सकता है. एनडीए की सरकार उसका समर्थन कर रही है लेकिन कांग्रेस, राजद और उनके सहयोगी दल कहते हैं कि फर्जी मतदान होना चाहिए. क्या उन्हें फर्जी मतदान करने का अधिकार दिया जाना चाहिए? क्या यहां पर विदेशी घुसपैठियों को आकर बिहार के दलितों, गरीबों और नागरिकों के अधिकार पर डकैती करने की छूट देनी चाहिए?

एल्विश यादवपर ईडी ने कसा शिकंजा

नयी दिल्ली (आससे.)। यूट्यूबर एल्विश यादव और पंजाबी सिंगर फाजिलपुरिया पर ईडी ने गुरुग्राम स्थित पीएमएलए की विशेष अदालत में दोनों के खिलाफ चार्जशीट दाखिल की है। इस चार्जशीट में उन्हें दोषी ठहराया गया है। ये मामला भी सांपों के इस्तेमाल से जुड़ा हुआ है। आधिकारिक सूत्रों ने बताया कि प्रवर्तन निदेशालय ने यूट्यूबर एल्विश यादव और गायक राहुल यादव उर्फ फाजिलपुरिया और दो अन्य के खिलाफ आरोपपत्र दाखिल किया है। उन पर सांपों और छिपकलियों से जुड़े एक कथित वन्यजीव अपराध में धन शोधन का आरोप लगाया गया है। अदालत ने मामले को संज्ञान में लेकर दोनों आरोपितों को जल्द ही तलब करने का फैसला किया है। इसके बाद ही अदालत इस मामले में आगे की कार्रवाई करेगी।

उत्तर रेलवे

ई-ऑक्शन सूचना

वरिष्ठ मण्डल वाणिज्य प्रबन्धक/फ्रेट, उत्तर रेलवे, लखनऊ के द्वारा निम्नलिखित कार्य हेतु ई-ऑक्शन से सम्बन्धित सूचना।

एडमिन यूनिट/जोन	लखनऊ-उ0रे0-मण्डल-वाणिज्य/उ0रे0
नीलामी सूची सं0/लॉट सं0	PnU-LKO-BSB-WRL-105-24-1 (Pay and Use-Lounges/Waiting/Retiring/Cloak Rooms)
नीलामी सूची प्रकाशन तिथि	15.10.2025
नीलामी प्रारम्भ तिथि (समस्त लॉट)	31.10.2025 at 11:00 hrs.
नीलामी बन्द करने की तिथि व समय	31.10.2025 at 11:30 hrs.
नीलामी का प्रकार	Close Ended
वेबसाइट विवरण जहां पंजीकृत बोलीदाताओं द्वारा नीलामी का पूरा विवरण देखा जा सकता है।	E-Auction Module of www.ireps.gov.in

ग्राहकों की सेवा में मुस्कान के साथ 3200/25

therein of an offer to buy any of the said securities. Accordingly, you should not forward or transmit the Draft Letter of Offer or the Letter of Offer into the United States at any time..

LAST DATE FOR APPLICATION

The last date for submission of the duly filled in the Application Form or a plain paper Application is November 3, 2025, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in the section entitled "Basis of Allotment" on page 98 of the LOF.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges.

Please ensure that the Application Form and necessary details are filled in. In place of Application number, Investors can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application number.

LISTING

The existing equity shares of our Bank are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Our Bank has received in-principle approvals from NSE and BSE in accordance with Regulation 28(1) of the SEBI LODR Regulations for listing of the Rights Equity Shares to be Allotted in this Issue pursuant to their letters dated October 6, 2025 and October 7, 2025, respectively. Our Bank will also make applications to NSE and BSE to obtain their trading approvals for the Rights Entitlements as required under the SEBI ICDR Master Circular. For the purposes of the Issue, the Designated Stock Exchange is NSE.

DISCLAIMER CLAUSE OF BSE

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the letter of offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the Disclaimer clause of the BSE Limited under the heading "Other Regulatory and Statutory Disclosure – Disclaimer 7 clause of BSE" of page 76 of the LOF.

DISCLAIMER CLAUSE OF NSE (THE DESIGNATED STOCK EXCHANGE)

It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the Letter of Offer for the full text of the Disclaimer Clause of NSE under the heading "Other Regulatory and Statutory Disclosure – Disclaimer clause of NSE of page 76 of the LOF.

AVAILABILITY OF ISSUE MATERIALS

Pursuant to the requirements of the SEBI ICDR Regulations and other applicable laws, the Rights Entitlements will be credited to the demat account of the Eligible Equity Shareholders who are Equity Shareholders as on the Record Date, however, the Issue Materials will be sent/ dispatched only to such Eligible Equity Shareholders who have provided an Indian address to our Bank and only such Eligible Equity Shareholders are permitted to participate in the Issue. The credit of Rights Entitlement does not constitute an offer, invitation to offer or solicitation for participation in the Issue, whether directly or indirectly, and only dispatch of the Issue Materials shall constitute an offer, invitation or solicitation for participation in the Issue in accordance with the terms of the Issue Materials. Further, receipt of the Issue Materials (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in (I) the United States or (ii) any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, the Letter of Offer and any other Issue Materials must be treated as sent for information only and should not be acted upon for subscription to Rights Equity Shares and should not be copied or re-distributed, in part or full. Accordingly, persons receiving a copy of the Issue Materials should not distribute or send the Issue Materials in or into any jurisdiction where to do so, would or might contravene local securities laws or regulations, or would subject our Bank or its affiliates to any filing or registration requirement (other than in India). If the Issue Materials are received by any person in any such jurisdiction or the United States, they must not seek to subscribe to the Rights Equity Shares. For more details, see "Restrictions on Purchases and Resales" beginning on page 104.

The Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Bank. In case such Eligible Equity Shareholders have solicitation provided their valid e- mail address, the Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided their Indian address and who have made a request in this regard.

Investors can access the Letter of Offer, Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe to the Rights Equity Shares under applicable laws) on the websites of:

(i) our Bank at www.utkarsh.bank;
(ii) the Registrar at https://rights.kfintech.com/;
(iii) the Stock Exchanges at www.bseindia.com and www.nseindia.com.

To update the respective Indian addresses/ email addresses/phone numbers/ mobile numbers in the records maintained by the Registrar or by our Bank in case shares held in physical mode or contact with their Depository participant in case shares held in Demat mode. Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com/ by entering their DP ID and Client ID or folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Bank at https://www.utkarsh.bank/investors.

Further our company will undertake all adequate steps to reach out the Eligible Equity Shareholders who have provided their Indian addresses through other means, as may be feasible. For risk factors and other details please refer to the Letter of Offer.

Please note that neither our Bank nor the Registrar shall be responsible for not sending the physical copies of Issue materials, including the Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of the Letter of Offer, the Rights Entitlement Letter or the Application Form attributable to non-availability of the e- mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction where action would be required for that purpose, except that this Letter of Offer is being filed with Stock Exchanges and the Letter of Offer will be filed with the Stock Exchanges. Accordingly, Rights Equity Shares may not be offered or sold, directly or indirectly, and the Issue Materials may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of the Issue Materials will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, such Issue Materials must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Draft Letter of Offer, the Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send this Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Bank or its affiliates to any filing or registration requirement (other than in India).

If the Draft Letter of Offer, Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Draft Letter of Offer, this Letter of Offer, the Rights Entitlement Letter or the Application Form.

Any person who purchases or renounces the Rights Entitlements or makes an application to acquire the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is outside the United States and is eligible to subscribe and authorized to purchase or sell the Rights Entitlements or acquire the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Bank or our affiliates to make any filing or registration (other than in India).

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Bank to the Eligible Equity Shareholders who have provided their Indian addresses to our Bank and who make a request in this regard and in case such Eligible Equity Shareholders have not provided their valid e-mail address, then the Application Form, the Rights Entitlement Letter and other Issue Materials will be physically dispatched, on a reasonable effort basis, who have provided their Indian addresses to our Bank and who make a request in this regard.

REGISTRAR TO THE ISSUE

KFINTECH
EXPERIENCE TRANSFORMATION

Kfin Technologies Limited:
Selenium Tower-B, Plot no. 31 and 32 S Financial District, Nanakramguda, Serilingampally Hyderabad, Rangareddi 500 032, Telangana, India
E-mail: utkarshbank.rights@kfintech.com
Website: www.kfintech.com
Investor grievance ID: einward.ris@kfintech.com
Contact person: M Murali Krishna
SEBI Registration No.: INR000000221

ADVISOR TO THE ISSUE

DAM CAPITAL

DAM Capital Advisors Limited
Altimus 2202, Level 22, Pandurang Budhkar Marg, Worli, Mumbai, India.- 400018
Email Id: utkarshsfb@damcapital.in
Website: www.damcapital.in
Contact Person: Aanchal Wagle/Arpi Chheda
SEBI Registration No: MB/INM000011336

All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCSB giving full details such as name, address of the Applicant, contact number(s), e- mail address of the sole/ first holder, folio number or demat account, number of Rights Equity Shares applied for, amount blocked, ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip.

Date: October 16, 2025
Place:Varanasi, Uttar Pradesh

For Utkarsh Small Finance Bank Limited
On behalf of the Board of Directors Sd/- Muthiah Ganapathy
Company Secretary & Compliance Officer

विमल जैन हस्तरेखा विशेषज्ञ, रत्न-परामर्शदाता, फलित अंक ज्योतिषी एवं वास्तुविद्
एस. 2/1-76 ए. द्वितीय तल, वरदान भवन, टैगोर टाउन एक्सटेंशन, भोजूबीर, वाराणसी-221002
09335414722

आज का राशिफल शुक्रवार, 17 अक्टूबर 2025

मेष- मनोकामना पूर्ण, अभिलाषा की पूर्ति, सुसमाचार की प्राप्ति, महत्वपूर्ण घटना घटित।
वृषभ- कार्यों में बाधा, व्यवसाय में हानि, भागदौड़ में समय नष्ट, सुख में कमी, अशांति।
मिथुन- साहसिक प्रयास, निर्णय लाभप्रद, भौतिक सुख, संबंधों में प्रगाढ़ता, सुसंदेश की प्राप्ति।
कर्क- शारीरिक सुख, निर्णय हितकर, लाभ भी, महत्वपूर्ण घटना घटित, विवाद का समापन।
सिंह- समस्या का समाधान, व्यापार में विस्तार, धार्मिक कृत्य सम्पन्न, मांगलिक कार्य संपन्न।
कन्या- लाभ में कमी, कार्यों में व्यवधान, यात्रा से हानि, मानसिक तनाव, प्रतिष्ठा पर आघात।
तुला- व्यवसाय में सफलता, उत्तरदायित्व का निर्वाह, उलझनें समाप्त, अनुकूल घटना घटित।
वृश्चिक- आत्मिक शांति, शत्रु परास्त, गलतफहमी दूर, सम्मान में वृद्धि, संतसमागम से खुशी।
धनु- महत्वपूर्ण सफलता, आत्मिक शांति, यात्रा संतोषप्रद, मनोरंजन में रुचि, सामाजिक कृत्य।
मकर- लाभ में कमी, शत्रु प्रभावी, स्वजनों से मतभेद, यात्रा में परेशानी, अकेलेपन की अनुभूति।
कुम्भ- सुसमाचार की प्राप्ति, बौद्धिक विकास, मेल-मिलाप, दूर समीप की यात्रा, मन प्रसन्न।
मीन- कार्य सिद्धि, स्वास्थ्य अनुकूल, शुभ भावनाएँ, आपसी सामंजस्य, यात्रा संतोषजनक।

आज है जिनका जन्मदिन 17 अक्टूबर

आपको जन्मदिन की हार्दिक शुभकामनाएँ। जन्मदिनांक 17 का मूलांक 8 का स्वामी ग्रह शनि एवं माह का अधिपति ग्रह शुक्र है। सूक्ष्मदर्शिता विशेष गुण होगा। आपकी इच्छा शक्ति दृढ़ होगी। बहुत जल्दी क्रोधित हो जायेंगे। आपके जीवन में अनेकों बार उतार-चढ़ाव के क्षण आयेंगे। आपकी महत्वकांक्षाएँ बहुत ऊँची रहेगी। में ईर्ष्या भावना अधिक रहेगी। आपके कार्यों में नवीनता की झलक मिलेगी। धार्मिक अध्यात्मिक कृत्यों में झुकाव अधिक रहेगा। क्रोध की स्थिति में अपना ही नुकसान कर लेंगे। सहज ही कुछ भी प्राप्त नहीं कर पायेंगे इसके लिए कठिनाईयों के दौर से गुजरना पड़ेगा। जनकल्याम की ओर रुझान रहेगा। छोटे एवं तुच्छ कार्यों से संतुष्ट नहीं होंगे। कोई भी कार्य जल्दबाजी में नहीं करेंगे। ये व्यक्ति हानि पहुँचाने की दिशा में गुप्त षडयंत्र करेंगे। देवी-देवता की पूजा एवं अर्चना नियमित रूप से करें। दैनिक जीवन में हरा एवं नीला रंग का प्रयोग अधिकतम करें। शनिवार के दिन शनि ग्रह से सम्बन्धित वस्तुओं का दान भी करें। शुद्ध शाकाहार जीवन अपनाएँ। सुख-समृद्धि के लिए रत्न या उपरत्न तथा यन्त्र विधि-विधानपूर्वक धारण करें।

आपके लिए शुभ

मन्त्र : ॐ शं शनैश्चराय नमः
व्रत : शनिवार
दिन : सोमवार, गुरुवार एवं शनिवार
दिनांक : 8, 17, 26
अंक : 2, 4, 6, 7
मास : जनवरी, अप्रैल एवं दिसम्बर
वर्ष : 8, 17, 26, 35, 44, 53, 62, 71
रंग : हरा, नीला, काला एवं भूरा
जन्मरत्न : नीलम उपरत्न : नीली
जड़ी : लाल चन्दन की जड़ दिशा : पश्चिम
वर्ष का महत्वपूर्ण समय—20 जनवरी से 20 फरवरी, 20 सितम्बर से 25 अक्टूबर

यन्त्र

12	7	14
13	11	9
8	15	10

सुडोकू 1959

		2		9		3		
8		5						
1								
	9			6			4	
							5	8
								1
	7					2		
4			5					
			1					

तरीका खेलने का : दिमागी खेल और नम्बरों की पहेली है। तर्क से इसे हल कर सकते हैं। ऊपर नौ-नौ खानों के नौ खाने दिए गए हैं। आपको 1 से 9 की संख्याएं इस तरह लिखनी हैं कि खड़ी और पड़ी लाइनों के हरेक खाने में 1 से 9 की सभी संख्याएं आएं। साथ ही 3x3 के हरेक खाने में भी 1 से 9 तक की संख्याएं हों। पहेली का हल हम कल देंगे।

हल: सुडोकू 1958

3	5	6	7	4	2	8	1	9
9	8	7	3	1	6	2	5	4
4	2	1	8	5	9	6	3	7
5	4	9	6	3	1	7	8	2
1	6	8	9	2	7	5	4	3
2	7	3	4	8	5	1	9	6
6	3	4	1	7	8	9	2	5
7	1	5	2	9	3	4	6	8
8	9	2	5	6	4	3	7	1