



May 10, 2018

To,  
The Manager,  
Bombay Stock Exchange Limited,  
P J Towers, Dalal Street,  
Mumbai -400001

Dear Madam/Sir,

**Sub: Statutory Compliance Report for the year ending 31<sup>st</sup> March, 2018 in accordance with the provisions of Reg. 52(4) of SEBI (Listing Obligations & Disclosure Requirements) ("LODR") Regulations, 2015**

**Reference: Scrip Codes: 949694**

Kindly refer to above mentioned scrip codes of Non-Convertible Debentures (NCDs) issued by the Company and listed in the Bombay stock Exchange under F Group- debt instruments, in pursuant to the debt listing agreement entered by the Company, we certify that there is no change in the composition of the board of directors, which may amount to change in control as defined in SEBI (Substantial acquisition of shares and takeover) regulation 2011 and all please find bellow the following information as required under listing agreement :

Particulars	Scrip Code: 949694
ISIN	INE396P07035
Latest Credit Rating	ICRA A-
Assets Cover available	1.00x
Debt Equity	4.34
Debt Service Coverage Ratio	1.95
Interest Coverage Ratio	1.37
Net worth ( Rs in Crore)	411.87
Profit after tax ( Rs in Crore)	(63.01)

Utkarsh Small Finance Bank Limited

  
Authorised Signatory

Registered & Corporate Office:

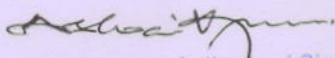
Utkarsh Small Finance Bank Ltd., S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazaar, Varanasi - 221002, Uttar Pradesh  
CIN: U65992UP2016PLC082804 | Tel.: +91-542-2500596 | Website: www.utkarsh.bank

Particulars	Scrip Code: 949694
Earnings per share (Basic)	(1.73)
Earnings per share (Diluted)	(1.73)
Principal / Interest due but unpaid	NIL
Previous due date for Principal/ Interest	Principal: 13-Nov-2017
	Interest: 13-Nov-2017
Next due date for Principal/ Interest	Principal: NA
	Interest: NA

Thanking you.

for Utkarsh Small Finance Bank Limited

Utkarsh Small Finance Bank Limited

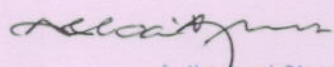
  
 Ashwani Kumar  
 Deputy CFO  
 Authorised Signatory



Details of Debenture holders as on 31<sup>th</sup> March, 2018


S. No	Name of Debenture holder	Address of Debenture holders	Category	No. of Debentures held	Amount (INR in Crore)
01	AAV SarL (Luxembourg)	AAV SarL (Luxembourg), through its Indian Custodian Deutsche Bank AG, Mumbai Branch	Foreign Institutional Investor	7,711	38.55
02	UTI International Wealth Creator	By their constituted attorney Standard Chartered Bank CRESCENZO, 3rd Floor C-38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051	Foreign Institutional Investor	660	66.00
03	Microfinance Initiative for Asia (MIFA)	31, Z.A. Bourmicht, L-8070 Bertrange, Luxembourg	Foreign Institutional Investor	500	50.00
04	RBL Bank Limited	1st Lane, Shahupuri, Kolhapur - 416001, Maharashtra, India	Private Sector Bank	750	75.00
05	RBL Bank Limited	1st Lane, Shahupuri, Kolhapur - 416001, Maharashtra, India	Private Sector Bank	500.0	50.0
06	IFMR Capital Pvt. Ltd.	IFMR Capital Finance Private Limited, no 1 x floor kanagam village, iit research park taramani, chennai tamil nadu	Financial Institution	375.0	37.5
07	Mahindra and Mahindra Financial Services Limited	Mahindra and Mahindra Financial Services Limited, 2nd floor sadhana house, behind mahindra tower, Mumbai 400018	Financial Institution	560	56.0
08	Hinduja Leyland Finance Limited	Hinduja Leyland Finance Limited, no 27 a developed industrial estate, south phase, guindy, chennai - 600032	Financial Institution	400.0	40.0

Utkarsh Small Finance Bank Limited

  
 Authorised Signatory

09	CDC Emerging Markets Limited	HSBC Securities Services , 11th flr, bldg no.3, nesco - it park, nesco complex, we highway, goregaon east, Mumbai	Foreign Institutional Investor	1500.0	150.0
10	UTI International Wealth Creator	By their constituted attorney Standard Chartered Bank CRESCENZO, 3 <sup>rd</sup> Floor C-38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051	Foreign Institutional Investor	1350.0	135.0
	<b>TOTAL</b>	-	-	<b>14,306</b>	<b>698.05</b>

For Utkarsh Small Finance Bank Limited  
Utkarsh Small Finance Bank Limited

  
Authorised Signatory  
Ashwani Kumar  
Deputy CFO




**Investor's Complaint**  
**(For Year Ended 31<sup>st</sup> March, 2018)**

This is to certify that the information given below are true and correct as per the record maintained by the company in the ordinary course of business and we believe the same is true.

- Number of Investors complaints received during the year: **NIL**
- Number of Investors complaints resolved during the year : **NIL**
- Number of Investors complaints pending as on 31<sup>st</sup> March 2018: **NIL**

*For Utkarsh Small Finance Bank Limited*  
Utkarsh Small Finance Bank Limited

  
Authorised Signatory

**Ashwani Kumar**  
**Deputy CFO**