

General information about bank	
Scrip code	949694
NSE Symbol	Not Applicable
MSEI Symbol	Not Applicable
ISIN	INE396P07035
Name of bank	Utkarsh Small Finance Bank Limited
Result Type	Banking Format
Class of security	Debt securities and/or non-cumulative redeemable preference shares
Date of start of financial year	01-04-2020
Date of end of financial year	31-03-2021
Date of board meeting when results were approved	25-04-2021
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	17-04-2021
Description of presentation currency	INR
Level of rounding used in financial results	Crores
Reporting Quarter	Yearly
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited	Audited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	25-04-2021 02:30
End date and time of board meeting	25-04-2021 06:30
Whether cash flow statement is applicable on company	No
Type of cash flow statement	Cash Flow Direct
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion

Financial Results – Banking

Particulars		6 months ended (31-03-2021)	Year to date figures for current period ended (31-03-2021)
A	Date of start of reporting period	01-10-2020	01-04-2020
B	Date of end of reporting period	31-03-2021	31-03-2021
C	Whether results are audited or unaudited	Audited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone
1 Interest earned			
	Interest or discount on advances or bills	691.33	1385.75
	Income on investments	82.9	148.69
	Interest on balances with reserve bank of India and other inter bank funds	20.02	46.52
	Others	0.01	0.03
	Total interest earned	794.26	1580.99
2	Other income	95.69	144.15
3	Total income	889.95	1725.14
Expenses			
4	Interest expended	374.42	741.74
5 Operating expenses			
(i)	Employees cost	180.4	326.2
(ii) Details of other operating expenses			
Description of other operating expenses			
1	Rent, taxes and lighting	17.82	35.5
2	Printing and stationery	6.32	9.17
3	Advertisement and publicity	1.09	1.77
4	Depreciation on Bank's property	16.58	29.58
5	Director's fees allowances and expenses	0.7	1.37
6	Auditors' fees and expenses	0.86	1.3
7	Law charges	4.83	10.05
8	Postage, telegrams, telephones, etc.	6.48	11.12
9	Repairs and maintenance	4.71	9.29
10	Insurance & Other expenditure	60.07	109.71
	Total other operating Expenses	119.46	218.86
	Total Operating Expenses	299.86	545.06

Financial Results – Banking

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C	Whether results are audited or unaudited	Audited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone
6	Total expenditure excluding provisions and contingencies	674.28	1286.8
7	Operating profit before provision and contingencies	215.67	438.34
8	Provisions other than tax and contingencies	168.57	286.9
9	Exceptional items	0	0
10	Total profit (loss) from ordinary activities before tax	47.10000000000001	151.44
11	Provision for Tax	13.16	39.62
12	Net profit (loss) from ordinary activities after tax	33.94000000000001	111.82
13	Extraordinary items net of tax expenses	0	0
14	Net profit (loss) for the period	33.94000000000001	111.82
15	Share of profit (loss) of associates		
16	Profit (loss) of minority interest		
17	Net Profit (loss) after taxes minority interest and share of profit (loss) of associates	33.94	111.82

Financial Results – Banking			
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C	Whether results are audited or unaudited	Audited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone
18	Details of equity share capital [Abstract]		
	Paid-up equity share capital	848.33	848.33
	Face value of equity share capital	10	10
19	Reserve excluding revaluation reserves (as per balance sheet of previous accounting year)		520.02
20	Analytical ratios		
(i)	Percentage of share held by government of India	0.000	0.000
(ii)	Capital adequacy ratio		
	CET 1 ratio	19.980	19.980
	Additional Tier 1 ratio	0.000	0.000
(iii) (a)	Earnings per share before extraordinary items		
	Basic earnings per share before extraordinary items	0.44	1.46
	Diluted earnings per share before extraordinary items	0.44	1.46
(iii) (b)	Earnings per share after extraordinary items		
	Basic earnings per share after extraordinary items	0.44	1.46
	Diluted earnings per share after extraordinary items	0.44	1.46
(iv)	NPA Ratios		
	Amount of gross non-performing assets	315.29	315.29
	Amount of net non-performing assets	108.82	108.82
	% of gross NPAs	3.750	3.750
	% of net NPAs	1.330	1.330
	Return on assets	0.300	1.040
21	Disclosure of notes on financial results by banks		

Statement of Asset and Liabilities		
Particulars		Current year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2020
Date of end of reporting period		31-03-2021
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
1	Capital and liabilities	
	Capital	848.33
	Reserves and surplus	520.02
	Deposits	7507.57
	Borrowings	2607.82
	Other liabilities and provisions	654.17
	Total Capital Liabilities	12137.91
2	ASSETS	
	Cash and Balances with Reserve Bank of India	274.94
	Balances with Banks and money at call and short notice	894.88
	Investments	2313.93
	Advances	8216.86
	Fixed Assets	181.17
	Other Assets	256.13
	Total Assets	12137.91
	Disclosure of notes on assets and liabilities	

Segment			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-10-2020	01-04-2020
Date of end of reporting period		31-03-2021	31-03-2021
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
1	Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)			
1	Corporate/Wholesale Banking	27.02	50.4
2	Retail Banking	745.25	1461.35
3	Treasury	117.67	213.38
4	Other Banking Operations	0	0
	Total Segment Revenue	889.94	1725.13
	Less: Inter segment revenue		
	Income from operations	889.94	1725.13
2	Segment Result		
	Profit (+) / Loss (-) before tax and interest from each segment		
1	Corporate/Wholesale Banking	-9.62	-35.97
2	Retail Banking	48.65	164.48
3	Treasury	8.08	22.93
4	Other Banking Operations	0	0
	Total Profit before tax	47.11	151.44
	i. Finance cost		
	ii. Other Unallocable Expenditure net off Unallocable income	-26.46	0
	Profit before tax	73.57	151.44
3	(Segment Asset - Segment Liabilities)		
	Segment Asset		
1	Corporate/Wholesale Banking	503.77	503.77
2	Retail Banking	7798.87	7798.87
3	Treasury	3533.89	3533.89
4	Other Banking Operations	0	0
	Total Segment Assets	11836.53	11836.53
	Un-allocable Assets	301.38	301.38
	Net Segment Assets	12137.91	12137.91
4	Segment Liabilities		
	Segment Liabilities		
1	Corporate/Wholesale Banking	2762.88	2762.88
2	Retail Banking	5362.79	5362.79
3	Treasury	2608.94	2608.94
4	Other Banking Operations	0	0
	Total Segment Liabilities	10734.61	10734.61

	Un-allocable Liabilities	1403.3	1403.3
	Net Segment Liabilities	12137.91	12137.91
	Disclosure of notes on segments		

