



Ref No: SE/2021-22/48

To
BSE Limited
Dept. of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

Date: January 3, 2022

Scrip Code: 949694

Sub: Certificate issued pursuant to Regulation 57(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 by Utkarsh Small Finance Bank Limited ("Bank").

In reference to above captioned regulation, we hereby confirm that the Bank has made the payment of interest for non-convertible securities which were due in the quarter ended December 31, 2021 on timely basis for the below mentioned Non-Convertible Securities issued by the Bank along with the details of unpaid interest obligations for non—convertible securities as at the end of the quarter:

ISIN	Scrip Code	Due Date	Actual date of Payment	Nature of Payment	Gross Amount Paid (In Rs.)	Amount Unpaid/ unclaimed (In Rs.)
INE396P08066	955541	December 30, 2021	December 30, 2021	Interest	4,52,51,712	Nil
INE735W08012	958095	December 31, 2021	December 31, 2021	Interest	66,64,959**	Nil
INE735W08020	958226	December 31, 2021	December 31, 2021	Interest	39,98,975	Nil
INE735W08038	959644	December 26, 2021	December 27, 2021*	Interest	6,07,70,548	Nil

* The due date of payment of interest was December 26, 2021 however as per terms of issue, if due date falls on holiday, then subsequent working day will be considered as date of payment.

**The payment of interest of Rs. 7,997.95 was failed to one of the Debenture Holder due to incorrect IFSC code (as per beneficiary position received from RTA) and the Bank has therefore issued the demand draft dated December 31, 2021 for the said payment to the concerned Debenture holder and requested the said Debenture Holder to update the Bank Account details with her Depository and RTA so that we will not face similar issue in processing coupon payment next time.

Kindly take the same on records.

Thanking You

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

**Nutan Anand Rane
Company Secretary & Compliance Officer**

