

Utkarsh Small Finance Bank Limited
Registered office address: S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Varanasi, Varanasi, Uttar Pradesh, India, 221002
Statement of Unaudited Financial Results for the half year ended 30 September 2018

Particulars	(₹ in lakhs)		
	For the half year ended 30 September 2018	For the half year ended 30 September 2017	For the year ended 31 March 2018
	Unaudited	Unaudited	Audited
1. Total income from operations	40,966.04	21,949.54	51,902.61
2. Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	8,246.15	(4,587.68)	(9,481.03)
3. Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	8,246.15	(4,587.68)	(9,481.03)
4. Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	5,952.95	(2,996.32)	(6,301.66)
5. Paid up Equity Share Capital	73,705.00	42,005.00	47,005.00
6. Reserves (excluding Revaluation Reserve)	134.78	(2,512.84)	(5,818.18)
7. Net worth	73,839.78	39,492.16	41,186.82
8. Outstanding Debt	123,840.28	198,736.92	178,884.64
9. Outstanding Redeemable Preference Shares	-	-	-
10. Debt Equity Ratio	1.68	5.03	4.34
11. Earnings per share (of Rs. 10 each)			
- Basic (not annualised for six months)	0.94	(0.86)	(1.73)
- Diluted (not annualised for six months)*	0.81	(0.86)	(1.73)
12. Capital Redemption Reserve	-	-	-
13. Debenture Redemption Reserve	-	-	-

* The outstanding potential equity shares had an anti-dilutive effect on EPS for the half year ended 30 Sep 2017 and year ended 31 March 2018. Hence, basic earnings per share equals diluted earnings per share.

Notes to the financial results:

- The above is an extract of the detailed format of half yearly financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the annual financial results are available on the websites of Bombay Stock Exchange (BSE) and the Company. (<http://www.utkarsh.bank>).
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on the URL (<http://www.utkarsh.bank>).

for and on behalf of the Board of Directors of
Utkarsh Small Finance Bank Limited
CIN: U65992UP2016PLC082804

Place : Mumbai
Date: 13 November 2018


Govind Singh
Managing Director & CEO
DIN : 02470880

