



Utkarsh Small Finance Bank
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 31st March, 2018 in accordance with the provisions of Reg. 52(4) of SEBI (Listing Obligations & Disclosure Requirements) ("LODR") Regulations, 2015

Reference: Scrip Codes: 950592, 950921, 952770, 953504, 953648, 953027, 955536, 955530, 955531, 955539, 955541 and 955574

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 below the following information as required under listing agreement :

Particulars	Scrip Code: 950592	Scrip Code: 950921	Scrip Code: 952770
ISIN	INE396P07050	INE396P07068	INE396P07084
Latest Credit Rating	ICRA A-	ICRA A-	CARE A
Assets Cover available	1.00x	1.00x	1.00x
Debt Equity	4.34	4.34	4.34
Debt Service Coverage Ratio	1.95	1.95	1.95
Interest Coverage Ratio	1.37	1.37	1.37
Net worth (Rs in Crore)	411.87	411.87	411.87
Profit after tax (Rs in Crore)	(63.01)	(63.01)	(63.01)
Earnings per share (Basic)	(1.73)	(1.73)	(1.73)
Earnings per share (Diluted)	(1.73)	(1.73)	(1.73)
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: 15-Jun-2017	Principal: 16-Sept-2017	Principal: NA
	Interest: 15-Jun-2017	Interest: 16-Sept-2017	Interest: 13-Nov-2017
Next due date for Principal/ Interest	Principal: NA	Principal: NA	Principal: 13-Sep-2019
	Interest: NA	Interest: NA	Interest: 13-May-2018

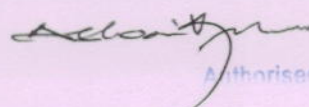
Utkarsh Small Finance Bank Limited

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: 953504	Scrip Code: 953648	Scrip Code: 953027
ISIN	INE396P07100	INE396P07118	INE396P07092
Latest Credit Rating	ICRA A-	CARE A	ICRA A-
Assets Cover available	1.05x	1.00x	1.00x
Debt Equity	4.34	4.34	4.34
Debt Service Coverage Ratio	1.95	1.95	1.95
Interest Coverage Ratio	1.37	1.37	1.37
Net worth (Rs in Crore)	411.87	411.87	411.87
Profit after tax (Rs in Crore)	(63.01)	(63.01)	(63.01)
Earnings per share (Basic)	(1.73)	(1.73)	(1.73)
Earnings per share (Diluted)	(1.73)	(1.73)	(1.73)
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: NA	Principal: NA	Principal: NA
	Interest: 26-Feb-2018	Interest: 31-Mar-2018	Interest: 27-Nov-2017
Next due date for Principal/ Interest	Principal: 26-Feb-2021	Principal: 17-Mar-2021	Principal: 27-Nov-2021
	Interest: 26-Aug-2018	Interest: 30-Apr-2018	Interest: 27-May-2018
Particulars	Scrip Code: 955536	Scrip Code: 955530	Scrip Code: 955531
ISIN	INE396P08025	INE396P08041	INE396P08058
Latest Credit Rating	CARE A	CARE A	CARE A
Assets Cover available	Unsecured	Unsecured	Unsecured
Debt Equity	4.34	4.34	4.34
Debt Service Coverage Ratio	1.95	1.95	1.95
Interest Coverage Ratio	1.37	1.37	1.37
Net worth (Rs in Crore)	411.87	411.87	411.87
Profit after tax (Rs in Crore)	(63.01)	(63.01)	(63.01)
Earnings per share (Basic)	(1.73)	(1.73)	(1.73)
Earnings per share (Diluted)	(1.73)	(1.73)	(1.73)
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: 28 Mar-2018	Principal: NA	Principal: NA

Utkarsh Small Finance Bank Limited

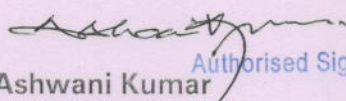

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	Interest: 28-Mar-2018	Interest: 28-Mar-2018	Interest: 15-Dec-2017
Next due date for Principal/ Interest	Principal: 28-Jun-2018	Principal: 27-Dec-2019	Principal: 13-Dec-2019
	Interest: 30-Apr-2018	Interest: 28-Jun-2018	Interest: 17-Dec-2018
Particulars	Scrip Code: 955539	Scrip Code: 955541	Scrip Code: 955574
ISIN	INE396P08074	INE396P08066	INE396P08082
Latest Credit Rating	CARE A	CARE A	CARE A
Assets Cover available	Unsecured	Unsecured	Unsecured
Debt Equity	4.34	4.34	4.34
Debt Service Coverage Ratio	1.95	1.95	1.95
Interest Coverage Ratio	1.37	1.37	1.37
Net worth (Rs in Crore)	411.87	411.87	411.87
Profit after tax (Rs in Crore)	(63.01)	(63.01)	(63.01)
Earnings per share (Basic)	(1.73)	(1.73)	(1.73)
Earnings per share (Diluted)	(1.73)	(1.73)	(1.73)
Principal / Interest due but unpaid	NIL	NIL	NIL
Previous due date for Principal/ Interest	Principal: NA	Principal: NA	Principal: NA
	Interest: 12-Jan-2018	Interest: 30-Mar-2018	Interest: 16-Jan-2018
Next due date for Principal/ Interest	Principal: 12-Jan-2026	Principal: 30-Jun-2022	Principal: 16-Jan-2020
	Interest: 12-July-2018	Interest: 30-Jun-2018	Interest: 16-Apr-2018

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 31th 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	38.555
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	560.0	56.0
08	Hinduja Leyland Finance Limited	Hinduja Leyland Finance Limited, no 27 a developed industrial estate, south phase, guindy, chennai -	Financial Institution	400.0	40.0

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09	CDC Emerging Markets Limited	HSBC Securities Services , 11th flr, bldg no.3, nesco - it park, nesco complex, w e 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 rd Floor C- 38/39, G-Block, Bandra Kurla Complex Bandra (East), Mumbai- 400051	Foreign Institutional Investor	1350.0	135.0
	TOTAL	-	-	14,306	698.05

For Utkarsh Small Finance Bank Limited

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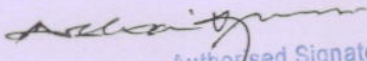
Ashwani Kumar
Deputy CFO

Investor's Complaint
(For Year Ended 31st 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 31st March 2018: **NIL**

For Utkarsh Small Finance Bank Limited
Utkarsh Small Finance Bank Limited


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Ashwani Kumar
Deputy CFO