



**Utkarsh Small Finance Bank**

**January 30, 2026**

**BSE Limited**

**Scrip Code:** 543942, 975790, 959644,  
958226, 976203

**National Stock Exchange of India Limited**

**Symbol:** UTKARSHBNK

Dear Sir/Madam,

**Sub: Newspaper Advertisement – Disclosure under Regulation 30 and 47 of the  
Securities and Exchange Board of India (Listing Obligations and Disclosure  
Requirements) Regulations, 2015 (“SEBI Listing Regulations”)**

Pursuant to Regulation 30 and 47 of the SEBI Listing Regulations, please find enclosed the copies of newspaper advertisement published by the Bank in Financial Express (English newspaper) and Jansatta and Aaj (Hindi newspapers) on January 30, 2026, confirming the dispatch of Postal Ballot Notice on January 29, 2026.

This information is also available on the Bank's website i.e. [www.utkarsh.bank.in](http://www.utkarsh.bank.in)

This is for your information and record.

Yours faithfully,

For **Utkarsh Small Finance Bank Limited**

**Muthiah Ganapathy**

**Company Secretary & Compliance Officer**

Encl.: As above

**Registered & Corporate Office**

Utkarsh Tower, NH-31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh - 221105.  
CIN: L65992UP2016PLC082804 | ☎ 0542-6605555 | [www.utkarsh.bank.in](http://www.utkarsh.bank.in)

**Invitation of Expression of Interest for Sale of Non-Performing Financial Assets**

ASREC (India) Ltd. intends to transfer/sell NPA accounts under Sec 5 of SARFAESI Act,2002 on 100% cash basis on "As is what is", "Whatever there is", "Without recourse" basis. The expression of interest will be valid for 15 days from the date of issuance of (ASR) for the sale of identified non-performing financial assets. The details of NPA accounts, shall be shared with EOI on acquisition of debts, subject to execution of Non Disclosure Agreement (NDA).

All interested ARCs can send their expression of interest at [asrec@asrec.co.in](mailto:asrec@asrec.co.in) / [jagannath@asrec.co.in](mailto:jagannath@asrec.co.in) or [asrec.in](http://asrec.in). ASREC (India) Limited reserves the right to withdraw the expression of interest and amend the same at any time. All information is subject to the discretion of ASREC (India) Limited without citing any reason thereof. For other terms and conditions, please refer to our website, [www.asrec.co.in](http://www.asrec.co.in).

Date: 30.01.2026  
Place: Mumbai

Sd/-  
Authorized Officer,  
For ASREC (India) Ltd.**WELCAST STEELS LIMITED**

Regd. Office: 115-116, G.V.M. Estate, Oshad Road, Ahmedabad 382 415  
Phone: 079-24620000, 079-24620001, 079-24620002  
Website: [www.welcaststeels.com](http://www.welcaststeels.com), Email: [info@welcaststeels.com](mailto:info@welcaststeels.com)

**STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2025**

(Rs. in Lakhs)

Sr. No.	Particulars	Quarter Ended		Nine Months Ended	
		31.12.2025	31.12.2024	31.12.2025	31.12.2024
1	Total Income from operations	261.79	207.91	4,605.54	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(268.78)	28.09	(366.33)	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	(315.73)	28.09	(694.52)	
4	Net Profit / (Loss) for the period (after Exceptional and/or Extraordinary items)	(315.73)	11.29	(668.31)	
5	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(309.61)	9.13	(688.31)	
6	Equity Share Capital (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	63.82	63.82	63.82	
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	
8	Equity Share Capital (EPS) (Rs.10/- each) (for continuing and discontinued operations)	(49.47)	1.77	(104.72)	
	a. Basic & Diluted EPS before Extra ordinary items (in ₹)	(49.47)	1.77	(104.72)	
	b. Basic & Diluted EPS after Extra ordinary items (in ₹)	(49.47)	1.77	(104.72)	

Note: The above is an extract of the detailed format of Financial Results for the Quarter and Nine months ended December 31, 2025 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Result for the Quarter and Nine months ended December 31, 2025 are available on the Stock Exchange website ([www.bseindia.com](http://www.bseindia.com)) and Company's website ([URL: \[https://www.welcaststeels.com/Documents/Financials/Quarterly%20Results/Dec-2025.pdf\]\(http://https://www.welcaststeels.com/Documents/Financials/Quarterly%20Results/Dec-2025.pdf\)](http://https://www.welcaststeels.com/Documents/Financials/Quarterly%20Results/Dec-2025.pdf)). The same can be accessed by scanning the QR code provided below.

By Order of Board of Directors  
For Welcast Steels Limited  
Sd/-  
RAJAN H. HARIVALLABHDAS  
Chairman  
DIN:30014265Place: Ahmedabad  
Date: 29.01.2026**Utkarsh Small Finance Bank**

Apki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

**UTKARSH SMALL FINANCE BANK LIMITED**

CIN: L65929UP2016PLC028204

Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh, PIN - 221105.  
Tel. No.: +91-542-6605555 | Email: [shareholders@utkarsh.bank](mailto:shareholders@utkarsh.bank)  
Website: [www.utkarsh.bank](http://www.utkarsh.bank)

**NOTICE OF POSTAL BALLOT**

NOTICE is hereby given pursuant to the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013 ("Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Requirements"), Secretarial Standard on General Meetings issued by the Institute of the Company Secretaries of India ("SS-2") (including any statutory modification or re-enactment thereof for the time being in force) and the Circulars issued by the Ministry of Corporate Affairs ("MCA") circulars including General Circular No. 09/2024 dated September 19, 2024 (collectively termed as ("MCA Circulars")) and applicable circulars issued by Securities and Exchange Board of India, ("SEBI Circulars") from time to time and other applicable laws, rules, regulations, if any, Utkarsh Small Finance Bank Limited ("Bank") seeks approval of the Members of the Bank through Postal Ballot via remote e-voting process ("e-voting") to approve the following resolution(s):

S.No.	Description of Resolution	Type of Resolution
1.	Appointment of Dr. Ram Jass Yadav (DIN: 08911900) as a Non-Executive Non-Independent Director of the Company.	Ordinary
2.	Re-appointment of Mr. Ajay Kumar Kapur (DIN: 00108420) as an Independent Director of the Company.	Special
3.	Payment of remuneration to Mr. Govind Singh, Managing Director & Chief Executive Officer (DIN: 02470880) of the Bank for the FY2025-26.	Special

Members are informed that the Bank has completed the dispatch of the Postal Ballot Notice on January 29, 2026 to those Members of the Bank whose name appear in the Register of Members/Register of Beneficial Owners maintained by the Depositories viz., National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL") as on **Friday, January 23, 2026** ("cut-off date") for the purpose, in electronic form to those members whose email address are registered, with the KFin Technologies Limited, Registrar and Share Transfer Agent of the Bank ("RTA/KFin") or NSDL/CDSL or the Bank. A printed copy of the Postal Ballot Notice and the Postal Ballot Notice for information purpose only, The Postal Ballot Notice along with the Explanatory Statement and e-voting instructions, are available on the Bank's website at [www.utkarsh.bank](http://www.utkarsh.bank) in websites of the respective Stock Exchanges viz, BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and also on the e-voting website of KFin at <http://evoting.kfintech.com>. The Members of the Bank whose name appear in the Register of Members/Register of Beneficial Owners maintained by NSDL and CDSL as on cut-off date shall be entitled to vote in relation to the resolution specified in the Postal Ballot Notice. The Bank has appointed KFin for facilitating e-voting to enable the Members to cast their votes electronically. The detailed procedure for postal ballot is as specified in the Postal Ballot Notice. The voting right of the Members shall be restricted to that in respect of the equity share capital of the Bank as on the cut-off date, subject to the relevant provisions of the Banking Regulation Act, 1949 and RBI (Acquisition and Holding of Shares or Voting Rights in Banking Companies) Directions, 2023 dated January 16, 2023.

The voting facility will be available during the following voting period:

Commencement of e-voting | End of e-voting

Friday, Jan 30, 2026 at 9:00 a.m. (IST) | Saturday, Feb 28, 2026 at 5:00 p.m. (IST)

The e-voting shall be allowed beyond the said date and time. The e-voting module shall be disabled after voting has been cast. Once the members cast their votes on the resolution the same cannot be modified subsequently.

Members may also note that in respect to Section 124 of the Act, the dividends interests that are unclaimed for a period of seven years shall be transferred to the Investor Education and Protection Fund ("IEPF"). The information regarding the unclaimed dividends / interest already transferred, and due to be transferred, to IEPF Authority, shall be available on the website of the Bank. All the Shareholders / Debenture holders who have not claimed the interest in FY 2022-23 and FY 2023-24 are requested to claim from the Bank.

The Board of Directors have appointed Mr. Avinash Bagul (FCS-5578, COP-19862), and in his absence, Mr. Venkataraman (ACS-8897, COP-12459) of M/s. BNP & Associates, Company Secretaries, as the Scrutinizer for conducting the e-voting in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairman or Managing Director & CEO or Company Secretary of the Bank. The results of the Postal Ballot will be announced within two working days of conclusion of e-voting. The results along with the Scrutinizer's Report will be hosted at the Bank's website viz [www.utkarsh.bank](http://www.utkarsh.bank) and on the e-voting website of KFin at <http://evoting.kfintech.com> and also be communicated simultaneously to the respective Stock Exchanges viz, BSE Limited at [www.bseindia.com](http://www.bseindia.com) and National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) where the equity shares of the Bank are listed. Additionally, the results will also be placed on the notice board at the Registered Office of the Bank.

In case of any queries/grievances, you may refer the Frequently Asked Questions (FAQs) for Members and e-voting User Manual available at the download section of <http://evoting.kfintech.com> or send email to [evoting@kfintech.com](mailto:evoting@kfintech.com) or call KFin on 1800 3094001 (toll free). Further, Members may also visit <http://www.kfintech.com/clientservices/investors/charter.aspx> for additional information and guidance.

By Order of the Board  
for Utkarsh Small Finance Bank Limited  
Sd/-  
Muthiah Ganapathy  
Company Secretary & Compliance Officer

Date: January 30, 2026

Place: Mumbai

Sd/-  
Harsh L. Mehta  
Managing Director

Date: 29/01/2026

Place: Mumbai



