

Saraswat Co-operative Bank Ltd. Saraswat Bank

Recovery Dept: 74-C, Samadhan Building, 2nd Floor, Senapati Bapat Marg (Tulsi Pipe Road),

Dadar (W), Mumbai 400 028. Phone No: 8657043713/714/715, 8828805609 SALE / ASSIGNMENT OF PORTFOLIO OF IDENTIFIED NON-PERFORMING

ASSETS OF SARASWAT CO-OPERATIVE BANK LIMITED UNDER SWISS

CHALLENGE METHOD Saraswat Co-operative Bank Limited ("Bank"), has appointed BOB Capital Market Ltd (BOBCAPS) for assisting & advising the Bank on the process ("Process Advisor") & matters incidental thereto in connection with sale/assignment of Portfolio of Identified Non-Performing Assets ("NPAs").

The Bank vide advertisement dated January 8, 2025, invited Expressions of Interest ("EOI") from Permitted Transferees and Asset Reconstruction Companies ('ARCs') "Permitted Entities") as per the Master Direction - Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021 (updated as on December 28, 2023) ("RBI Directions") issued by the Reserve Bank of India ("RBI") and as per Bank's Policy, to acquire the identified NPAs. Subsequently, the Permitted Entities have submitted binding bids and post scrutinizing all such bids, Bank have declared the binding offer from a Permitted Entity as "Anchor Bidder" for acquisition of the Portfolio

Bank is now soliciting Binding Bids in the form of unconditional, irrevocable and binding offers ("Bid") under 'Swiss Challenge Method' ("SCM") from Permitted Entities. Bid once submitted, cannot be withdrawn. Conditional and contingent bids are liable to be disqualified by the Bank and the decision of the Bank in this regard shall be final and binding. The Anchor Bidder will have the Right of First Refusal ("ROFR") either to match or

increase/better the Bid received pursuant to the SCM and in accordance with terms provided under the Bid Process Document dated January 8, 2025 read with addendums ("Bid Process Document").

The details of the Portfolio and SCM are as under:

Particulars		No. of	A/cs	Principal O/s as	on 30 th No	vember 2024
Portfolio of Corporate Retail Accounts	e &	11	0	Rs. 2	228.20 crore	e
Last date for submission of EOI, access to Virtual Data Room (VDR) and Due Diligence by Permitted Entities	of	ate E- ction	Offer in Hand from Anchor Bidder	Mark Up @ ~5.18%	Bidding Start Price	Incremental amount (Bid multiplier) for inter-se bidding during E-Auction
23 rd February 2025	Febi	4 th ruary	Rs. 37.08 Crore	Rs. 37.08 + ~5.18% i.e.	Rs. 39.00 Crore	Rs. 10 Lakhs

The sale will be conducted as per the terms & conditions and procedure set out in Bid Process Document which has already been uploaded on the websites, which inter-alia An Earnest Money Deposit ("EMD") of Rs. 7.50 Crore (Rupees Seven Crore Fifty Lakhs) by

way of DD in favor of 'Saraswat Co-operative Bank Limited A/c No. 00974223900000013 payable at Mumbai has to be submitted by the Highest Bidder ("H1 Bidder") under SCM, on or before the next day of E-auction. The said EMD shall not be enchased till the declaration of Successful Bidder and shall not be bearing any interest. In case of failure to deposit the balance amount of Purchase Consideration as per the

Bid Process Document by Successful Bidder, the overall EMD/amount deposited till date shall stand forfeited and no claim shall be entertained in respect thereof. The NPAs are being offered as a Single Lot for Sale/Assignment on 100% Upfront

"Cash" basis and the Transfer of assets shall be on "As is where is", "As is what is" basis and "without recourse basis", i.e. with the risk such as credit risk, operational risk, legal or any other type of risks associated with the NPAs being transferred to the Permitted Entities and shall not be liable to be revoked for any breach including antecedent breach of any representation and warranty. In the event of non-realization of amount out of assets/securities, the Bank is not liable to refund anything in part or full. Bank reserves right to execute the assignment deed as per Bank's format, based on applicable laws Permitted Entities can conduct due diligence of these assets including access to the electronic data room after submitting EOI along with supporting documents and executing a Non-Disclosure Agreement and Affidavit/ Undertaking as Annexed in Process Document. Said documents can be submitted electronically vide email to arc assignment@saraswatbank.com & saraswatassignment@bobcaps.in or physically in a sealed envelope at "K/A Mr. Vinay Tibrewal, BOB Capital Markets Limited, 17th Floor, B Wing, Parinee Crescenzo, BKC, Mumbai – 400051. The Permitted Entities who have already submitted the documents are not required to execute any such documents. The last date for access to Electronic data room is 23rd February 2025 or such extended date as the Bank may decide, at the sole discretion of the Bank. The format of EOI and Process Document are available on the Bank's website (www.saraswatbank.com) and Process Advisor's website (www.bobcaps.in). The transfer will be subject to final approval of the competent authority of the Bank.

However, the Bank reserves the right not to go ahead with the proposed transfer at any stage without assigning any reason. The decision of the Bank in this regard shall be final and binding. Bank reserves the unqualified right to accept/reject the Bid of the highest bidder as deemed fit without assigning any reason. Permitted Entities shall be under their own obligation to follow all extant guidelines/

notification issued by SEBI/RBI/IBA/GOI/other regulators from time to time pertaining to transfer of stressed loan exposure/NPAs. It shall be deemed that by submitting the bid, the bidder has read, understood and has made a complete and careful examination of all the information given in this Publication/ VDR and Process Document, pertaining to the sale/assignment of Portfolio of Identified NPAs and has made their own due diligence in respect of the same and fully convinced and satisfied with the Portfolio of Identified NPAs and marketability, enforceability and nature of the underlying securities. Bank/ BOBCAPS shall not be responsible or liable for any consequences arising therein or The sale/assignment of Portfolio of Identified NPAs shall take place through "E-Auction"

through the website https://eauction.auctiontiger.net of Auction Tiger Private Ltd. For all updates, amendments, modifications, corrigendum and information in relation to the Process, please visit the website www.saraswatbank.com and www.bobcaps.in on a In case of any clarifications, please contact the following:

Contact Person	Telephone No.	Email-ID
Mr. Vinay Tibrewal (BOBCAPS)	+91- 9820146186	saraswatassignment@bobcaps.in
Mr. Suresh Prabhu	+91-9920826034	arc_assignment@saraswatbank.com
Notes:		

This advertisement does not constitute and will not be deemed to constitute an offer from or on behalf of the Bank or any commitment on the part of the Process Advisor. The Bank/ Process Advisor reserve the right to withdraw/suspend/ modify the Process or any part thereof, to accept or reject any/all offer(s) at any stage of the process or to vary any terms without assigning any reasons and without any liability. This is not an offer document or an invitation to offer or undertake any sale of securities.

Any extension in timelines / modification in the content of this advertisement will not necessarily be carried out through another advertisement, but may be notified directly on the websites as detailed above and interested participants should regularly visit the websites to keep themselves updated regarding clarifications, modifications, amendments or extensions.

Date: 15th February 2025 Place: Mumbai BOBCAPS

Place: Thane

Date: 14" February, 2025

Sd/- Authorized Signatory Saraswat Co-operative Bank Ltd.



(Formerly known as Gogia Capital Services Limited) Regd. Off: The Capital Court, 6th Floor, OLOF Palme Marg, Munirka, Delhi-110067 CIN: L74899DL1994PLC059674 Email: Compliance@gogiacap.com Phone No. 01149418870 Extract of Un-Audited Financial Results for the third quarter and Nine months ended 31st December, 2024 (Figures in Lakhs)

S.	Particulars	31.12.2024	31.12.2023	31.12.2024	31.03.2024
NO.	ratticulars	Quarter	Quarter	Year to date	Year ended
1	Total Income from Operations	59.24	(3039.02)	861.61	-1890.18
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	-36.10	(3151.78)	497.89	-2246.42
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	-36.10	(3151.78)	497.89	-2246.42
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	-36.10	(3151.78)	497.89	-2246.42
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	-36.10	(3151.78)	497.89	-2246.42
6	Equity Share Capital	632.11	632.11	632.11	632.11
7	Reserves				1906.07
8	Earnings Per Share (Face value Rs. 10/- each)- Basic & Diluted	-0.57	-49.86	7.88	-35.54

The Unaudited standalone Financial Results for the guarter and nine months ended on 31 December, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 14 February, 2025. The standalone Financial Results are prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013

The standalone financial results for the quarter and nine months ended on 31 December, 2024 detailed financial results are available on the Company's website www.goglacap.com and have been submitted to the BSE Limited (www.bseindia.com), where the equity shares

Figures for the previous quarters/year are regrouped/rearranged, wherever found necessary to make them comparable with the current period.

The company has no subsidiary company.

For Gogia Capital Growth Limited

Place: Delhi Satish Gogia Date: 14.02.2025 **Executive Director**



Swadeshi Industries & Leasing Limited 303, Apollo Arcade, Prem Co-op Soc Ltd, R.K. Singh Marg, Mogra Pada, Andheri East, Mumbai, Mumbai, Maharashtra, India, 400069.

Email: compliance@swadeshiglobal.com Extract of Unaudited Financial Results for the 3rd quarter ended

December 31, 2024 (Rs. in Lacs)

Sr. No.	Particulars		Nine Month ended 31.12.2024 (Unaudited)	
1	Total Income from Operations	332.71	1,014.17	4.19
2	Net Profit / (Loss) for the period before Tax	70.87	70.76	0.90
3	Net Profit / (Loss) for the period after Tax	63.09	63.23	0.90
4	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	_	_	_
5	Equity Share Capital	1,081.80	1,081.80	1,081.80
6	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the			
	previous year	-	-	(282.34)
7	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -			
	1. Basic:	0.58	0.58	0.01
		0.58	0.58	0.01

The Unaudited financial results for the guarter and half year ended 30th September, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 29th October, 2024. The Statutory Auditors of the Company have carried out a Limited Review of the aforesaid results. The aforesaid unaudited financial results for the quarter and half year ended 30th

September, 2024 has been prepared in accordance with Companies (Indian Accounting Standard) Rule, 2015 as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and in terms of Regulation 33 and Regulation 52 of SEBI (Listing Obligation and disclosure Requirements) Regulations, 2015, as amended. The Company is primarly engaged in the Trading Business and all other activites

revolving around the same. As such there is no other separate reportable segment as defined by IND AS 108 - "Operating Segment". The figures for the previous period have been regrouped, rearranged and reclassified,

wherever necessary. **SWADESHI INDUSTRIES & LEASING LIMITED**

Lalkrishna Sharma **Executive Director** DIN: 09527277



JNK INDIA LIMITED

(FORMERLY KNOWN AS JNK INDIA PRIVATE LIMITED) Registered Office: Unit No. 203, 204, 205 & 206, Opp. TMC Office, Centrum IT Park,

Near Satkar Hotel, Thane-West, Thane - 400604, Maharashtra

Place: Mumbai

Date: February 14, 2025

CIN: L29268MH2010PLC204223; Website: www.jnkindia.com EXTRACT OF STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS.

Sr.	Particulars		Quarter ended		Nine mon	ths ended	Year ended
No.		31st December, 2024	30th September, 2024	31st December, 2023	31st December, 2024	31st December, 2023	31st March, 2024 [Audited] 3 4,802.41 9 888.97 9 626.49 0 626.49 1 623.13
		[Unaudited]	[Unaudited]	[Unaudited]	[Unaudited]	[Audited]	[Audited]
1	Revenue from operations	935.19	1,038.30	1,197.69	2,853.43	2,533.93	4,802.41
2	Profit before exceptional items and tax	29.02	118.29	357.62	219.94	604.79	888.97
3	Profit before tax	29.02	118.29	357.62	219.94	604.79	888.97
4	Net profit after tax	28.42	77.49	298.96	169.66	460.00	626.49
5	Net profit after tax attributable to owners of the Company	28.42	77.49	298.96	169.66	460.00	626.49
6	Total comprehensive income attributable to owners of the Company	25.22	75.43	296.45	165.32	458.91	623.13
7	Paid-up equity share capital (Face value of share INR 2 each)	111.57	111.24	96.78	111.57	96.78	96,78
8	Other equity attributable to owners of the Company	4,923.30	4,875.11	1,588.83	4,923.30	1,588.83	1,856.84
9	Earning per share (EPS)						
	Basic EPS (Rs.)	0.52	1.42	6.18	3.08	9.51	12.95
	Diluted EPS (Rs.)	0.51	1.41	6.14	3.07	9,44	12.86
-		(not annualised)	(not annualised)	(not annualised)	(not annualised)	(not annualised)	(annualised)
	EXTRACT OF	STATEMENT OF U	NAUDITED STAND	ALONE FINANCIA	AL RESULTS		
Sr.	Particulars		Quarter ended		Nine mon	ths ended	Year ended

		(not annualised)	(not annualised)	(not annualised)	(not annualised)	(not annualised)	(annualiseu)
	EXTRAC	T OF STATEMENT OF U	NAUDITED STAND	ALONE FINANCIA	AL RESULTS		
Sr.	Particulars		Quarter ended		Nine mon	ths ended	Year ended
No.		31st December, 2024	30th September, 2024	31st December, 2023	31st December, 2024	31st December, 2023	31st March, 2024
		[Unaudited]	[Unaudited]	[Unaudited]	[Unaudited]	[Audited]	[Audited]
1	Revenue from operations	933.27	1,026.75	1,197.70	2,839.11	2,533.52	4,771.00
2	Profit before exceptional items and tax	30.00	115.03	360.11	219.49	601.07	879.35
3	Profit before tax	30.00	115.03	360.11	219.49	601.07	879.35
4	Net profit after tax	29.10	74.51	301.12	168.78	455.38	617.35

The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges. The quarterly financial results in the detailed format are available on the Company's website viz.www.jnkindia.com and on the websites of BSE(www.bseindia.com) and NSE(www.nseindia.com).

II. The Group's main activity consists of Designing, Engineering, Procurement, Manufacture, Fabrication, Erection and Commissioning of fired heaters and related combustion engineering products. The Group has only one reportable segment and accordingly disclosures as per Ind AS 108 "Operating Segments" are not applicable.

III. The Consolidated financials results for the guarter ended December 31, 2023 are extracted as balancing figures between the audited interim consolidated financial statements for the nine months ended December 31, 2023 and unaudited interim consolidated financial statements for half year ended September 30, 2023 (The Company was not mandatorily required to prepare and publish guarterly consolidated results up to the guarter ended December 31, 2023. Accordingly, the figures for the half year ended September 30, 2023 were not subjected to limited review by statutory auditors of the Company.). The audit of the interim consolidated financial statements for the nine months ended December 31, 2023 was conducted for the purpose of the Initial Public Offering ("IPO") by the previous auditor.

IV. During the guarter, the Company alloted 1,66,500 equity shares of face value Rs 2 on 14" November 2024 under JNK EMPLOYEES STOCK OPTION PLAN, 2022.

Figures for the pervious periods have been regrouped/reclassified to conform to the classification of current periods.

VI. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 14" February, 2025.



By order of the Board For JNK India Limited Arvind Kamath Chairperson & Whole Time Director 8 DIN: 00656181

KCD INDUSTRIES INDIA LIMITED

CIN: L70100MH1985PLC301881 Regd. Unit No 101, 1st Floor, KCD Jogesh Eva, Road No.1, Jogeshwari (East), Mumbai - 400 060

Phone: +91 9137322030 Email: compliance@kcdindustries.com Web: www.kcdindustries.com

EXTRACTS OF STATEMENT OF STANDALONE & CONSOLIDATED UN-AUDITED FINANCIAL RESULTS
FOR THE QUARTER ENDED 31.12.2024

		Standalone		4	Consolidated	Na .
Particulars	Quarter ended 31.12.2024 (Unaudited)	Year ended 31.03.2024 (Audited)	Quarter ended 31.12.2023 (Unaudited)	Quarter ended 31.12.2024 (Unaudited)	Year ended 31.03.2024 (Audited)	Quarter ended 31.12.2023 (Unaudited)
1 Total Income from Operations	25.000	2164.455	443.855	25.000	2164.455	443.855
2 Net Profit / (Loss) for the period (before Tax and Exceptional items)	9.444	335.798	84.915	9.444	335.799	83.729
3 Net Profit / (Loss) for the period before tax (after Exceptional items)	9.444	335,798	84.915	9,444	335.799	83.729
4 Net Profit / (Loss) for the period after tax (after Exceptional items)	6.497	239.324	84.915	6.497	239.325	83.729
5 Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	6.497	239.324	84,915	6.497	239.325	83.729
6 Equity Share Capital	371,429	371.429	371.429	371.429	371.429	371.429
7 Earnings Per Share (of *1/- each) (for continuing and discontinued operations)-				le l		
Basic	0.017	0.847	0.301	0.017	0.847	0.297
Diluted	0.017	0.847	1.037	0.017	0.847	1.023

under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone & Consolidated Financial Results are available on the website of the Stock Exchange www.bseindia.com and the Company's website www.kcdindustries.com. Figures of the previous year have been re-grouped/re-arranged/re-classified wherever considered necessary.

For KCD Industries India Limited

Place: Mumbai Date: 14th February 2025

"IMPORTANT"

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Operating Profit

Pre-Provision (₹ cr)

Rajiv Darji Managing Director DIN: 02088219

(INR in Million)

ES EarlySalary

Earlysalary Services Private Limited

CIN: U67120PN1994PTC184868 Registered Office: Unit No. 404, The Chambers, Viman Nagar, Pune, MH 411014 Contact No: 02067639797, Website: www.earlysalary.in

> Extract of Unaudited Financial Results for the quarter & nine months ended 31st December, 2024

					(INR III MIIIIOII)
			Standalo	ne	
Sr. No.	Particulars	Quarter ended 31st Dec, 2024	Quarter ended 30th Sept, 2024	Quarter ended 31st Dec, 2023	Year ended 31st March, 2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Total income from operations	2,697.94	2,534.90	1,917.90	7,079.12
2	Profit before tax	325.79	166.64	213.10	743.20
3	Profit after tax	241.31	124.75	159.52	553.42
4	Total Comprehensive Income	239.85	123.29	159.67	548.98
5	Paid up Equity Share Capital	1,752.94	1,752.94	1,471.02	1,592.75
6	Reserves (excluding Revaluation Reserve)	7,749.83	7,496.49	4,660.25	5,800.99
7	Net worth	9,502.77	9,249.43	6,131.27	7,393.74
8	Earnings Per Share (of Rs. 10/- each) For continuing or discontinued operations) Basic and Diluted	1.37	0.70	1.20	4.21

Notes:

The above is an extract of the unaudited financial results for the quarter and nine months ended 31st December, 2024 which have been reviewed by the Audit Committee and approved by Board of Directors at its meeting held on 13th February, 2025. The full format of the aforesaid financial results is available on the website of the Companyand BSE Limited i.e. https://www.earlysalary.in/ and www.bseindia.com respectively.

> For and on behalf of the Board of Directors s/d-

Ashish Goyal Whole Time Director DIN: 07264957

Date: 13th February, 2025

Place: Pune



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata (A Scheduled Commercial Bank)

CIN: L65992UP2016PLC082804

Registered office address: Utkarsh Tower, NH-31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh, PIN - 221105.

Statement of Unaudited Financial Results for quarter and nine months ended December 31, 2024

Long Term Credit Rating | ICRA A+ (Stable) | CARE A+ (Stable) | Rating for Certificate of Deposit Programme | ICRA A1+

9M FY25 YOY RATIOS Gross Loan Portfolio (₹ cr) Net Interest Margin (NIM) 16% 1 19,057 8.56% Deposits (₹ cr) Cost to Income 33% 1 20.172 59.83% Total Assets (₹ cr) CRAR 27% 26,607 21.10% Net Interest Income (₹ cr) Gross NPA 6.17% 20% 1 1,611

773

Net NPA

2.50%



articulars		er Ended	Nine Months	Year Ended	
	31-Dec-24	31-Dec-23	31-Dec-24	31-Mar-24	
	Refer Note 5	Refer Note 5	Unaudited	Audited	
1 Total income from operations	1,03,792.38	88,865.07	3,19,802.73	3,57,875.50	
2 Net Profit for the year/period (before tax, exceptional and/or extraordinary items)	(23,794.30)	15,204.89	1,637.00	65,938.63	
3 Net Profit/(Loss) for the year/period before tax (after exceptional and/or extraordinary items)	(23,794.30)	15,204.89	1,637.00	65,938.63	
4 Net Profit/(Loss) for the year/period after tax (after exceptional and/or extraordinary items)	(16,805.47)	11,605.76	2,073.32	49,762.85	
5 Total Comprehensive Income for the year/period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Refer Note 3)					
6 Paid up Equity Share Capital (of ₹ 10 each)	1,10,158.71	1,09,808.24	1,10,158.71	1,09,945.75	
7 Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	1,87,373.08 ^	1,10,441.59 ^^	1,87,373.08 ^	1,87,373.08 ^	
8 Securities Premium Account	56,086.96	55,041.64	56,086.96	55,427.78	
9 Net worth*	2,72,701.58	2,51,900.36	2,72,701.58	2,72,224.67	
10 Paid up Debt Capital / Outstanding Debt	1,76,734.55	1,76,762.55	1,76,734.55	1,99,508.08	
11 Outstanding Redeemable Preference Shares			55	8	
12 Debt Equity Ratio**	0.60	0.63	0.60	0.67	
13 EPS Basic (₹) (not annualised for quarters/nine months)	(1.53)	1.14	0.19	4.79	
EPS Diluted (₹) (not annualised for quarters/nine months)	(1.52)	1.13	0.19	4.75	
14 Total Debt** to Total Assets ratio	6.64%	8.47%	6.64%	8.35%	
15 Capital Adequacy Ratio	21.10%	23.18%	21.10%	22.57%	
16 % of Gross NPA to Gross Advances	6.17%	3.04%	6.17%	2.51%	
17 % of Net NPA # to Net Advances #	2.50%	0.19%	2.50%	0.03%	
18 Return on Assets (not annualised for quarters/nine months)	(0.64%)	0.58%	0.08%	2.46%	
19 Capital Redemption Reserve			-		
20 Debenture Redemption Reserve		y 959		2 85	
* as per RBI guidelines.	^ As	at March 31, 2024	^^ As at	March 31, 2023	

** Debt represents total borrowings of the Bank & Equity consist of Share Capital plus Reserves

after considering floating provision Notes to the financial results:

 The above is an extract of the format of quarter and nine months ended December 31, 2024 financial results reviewed by the Audit Committee and approved by the Board of Directors of the Bank at its respective meeting held on February 14, 2025. The financial results have been subjected to review by the Joint Statutory Auditors as required under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). The Full Format of the quarter and nine months ended Financial Results are available on the website of the Stock Exchanges, www.nseindia.com & www.bseindia.com & of the Bank-

 The Board of Directors at its meeting held on April 26, 2024, had proposed a dividend of ₹0.50 per share (Previous Year-₹NIL per share) for the year ended March 31, 2024 and the same was approved by the shareholders at the Annual General Meeting held on July 22, 2024. The declared dividend has been paid during the previous quarter ended September 30, 2024.

Information related to the total comprehensive income & other comprehensive income are not furnished as Ind AS is not yet made applicable to Bank.

4. As per regulation 33 and regulation 52(4) of SEBI (Listing Obligation & Disclosure Requirements) Regulations 2015, the equity and debt listed entities are required to disclose certain ratios and accordingly ratios relevant to Banking sector have been disclosed above.

5. The figures for the quarter ended December 31, 2024 and December 31, 2023 are the balancing figure between the figures which were subject to review by the joint statutory auditors in respect for the nine months then ended and audited figures for the half year ended September 30, 2024 and September 30, 2023 respectively.

For and on behalf of the Board of Directors of **Utkarsh Small Finance Bank Limited**

Govind Singh Managing Director & CEO

DIN: 02470880

financialexp.epapr.in

Place : Mumbai Date: February 14, 2025