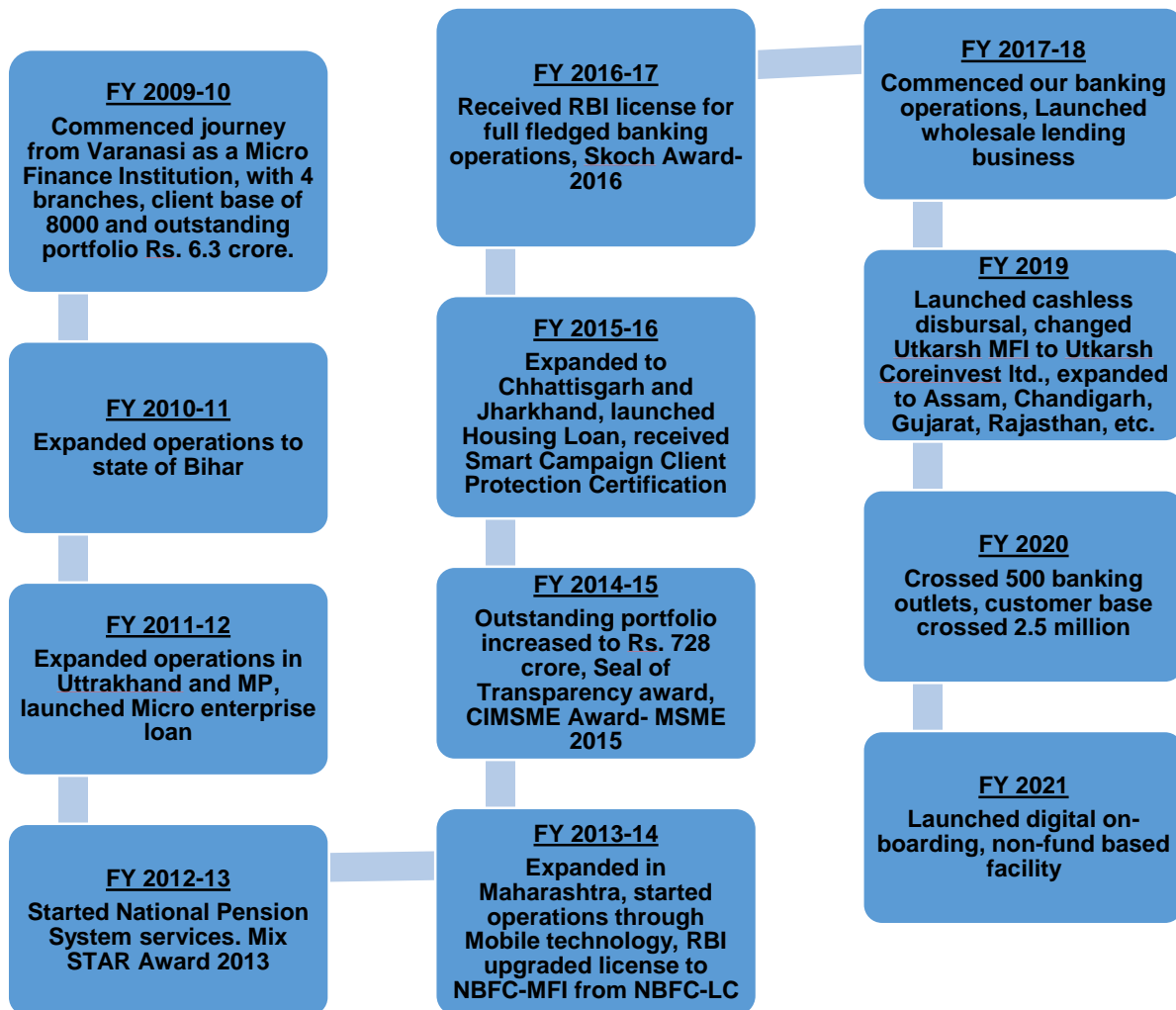


ABOUT US

Utkarsh Small Finance Bank (USFB) is a proud solitary Small Finance Bank from Varanasi. Established in 2009 with the mission to empower the low-income group financially, it has reached new heights today. The aim is to provide financial inclusion to sections of the economy not being served by other banks, such as small business units, small and marginal farmers, micro and small industries, and unorganized sector entities. The objective of the bank is “**UMMEED**”- giving hope to customers for fulfilling their dreams and needs.

Over the years, Utkarsh has extended services to 18 States/Union Territory. Today, Utkarsh has a customer base of more than 25 lakh satisfied customers with 600+ banking outlets.



In today's time where technology is reshaping the world, Utkarsh aims to encourage people excluded until now from the formal banking sector to start banking with its affordable and accessible banking services. Bank's focus is to provide services that are process centric, technology enabled, and people oriented resulting in reliable, scalable, and sustainable institution facilitating socio-economic change. USFB also has an initiative called **Utkarsh Welfare Foundation** which works in the areas of Financial Literacy and Inclusion apart from Health initiatives.

Bank's efforts have been acknowledged by Eastern India Microfinance Summit in 2019 for **Social Impact Initiatives**, **Mine India Excellence Award** in 2019, **SKOCH (Gold)- 2016** Award for Inclusive Insurance, **CIMSME's MSME Banking Excellence Award** in 2015, **Mix STAR (Socially Transparent And Responsible)** Award in 2013 to name a few.

To help become the most trusted financial service provider, our honorable Prime Minister Narendra Modi launched the full banking services on 22nd September 2017.