



Date: February 09, 2022

To,  
**Department of Corporate Services**  
**BSE Limited,**  
1<sup>st</sup> Floor, P.J. Towers,  
Dalal Street, Mumbai - 400 001

**Ref Scrip Code - 958361, 958436, 958571, 958761, 959014, 959077, 959462, 959476, 960280, 959713, 959879, 960078, 960194, 960318, 960395 and 960396.**

**Sub: Outcome of Board Meeting held on February 09, 2022**

Madam/ Sir,

Pursuant to the provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform you that the Board of Directors has, at its Meeting held on February 09, 2022, *inter alia*, approved the unaudited Financial Results of the Bank for the quarter and period ended December 31, 2021.

The Meeting of the Board of Directors of the Bank commenced at 12:00 p.m. and concluded at 2.32 p.m.

Accordingly, we are enclosing herewith the following:

- i) Unaudited Financial Results for quarter and period ended December 31, 2021 in the specified format;
- ii) Limited Review Report for the quarter and period ended December 31, 2021, issued by M/s. V. Sankar Aiyar & Co., Chartered Accountants, the Statutory Auditors of the Bank;
- iii) Disclosures in accordance with Regulation 52(4) and 54 of the Listing Regulations;
- iv) Statement in accordance with Regulation 52(7) of the Listing Regulations.

We request you to take the above on record and same be treated as compliance under the applicable provisions of the Listing Regulations.

Thanking you,

**Yours truly,**  
**For Unity Small Finance Bank Limited**

**Archana Goyal**  
**Company Secretary**  
Encl: a/a

**CC: Beacon Trusteeship Limited & Catalyst Trusteeship Limited**

■ **UNITY SMALL FINANCE BANK LIMITED :**  
CIN : U65990DL2021PLC385568  
Email : info@unitybank.co.in

■ **REGISTERED OFFICE :**  
40, Basant Lok,  
Vasant Vihar,  
New Delhi 110057  
Tel No. 011-47414100

■ **CORPORATE OFFICE :**  
Centrum House, CST Road,  
Vidyanagari Marg, Kalina,  
Santacruz (E),  
Mumbai 400098  
Tel No. 022-42159000

Tel. : 2200 4465, 2206 7440  
Fax : 91-22-2200 0649  
E-mail : mumbai@vsa.co.in  
Website : www.vsa.co.in

**V. Sankar Aiyar & Co.**  
CHARTERED ACCOUNTANTS  
2-C, Court Chambers  
35, New Marine Lines  
Mumbai - 400 020

**Independent Auditors' Review Report on Unaudited Standalone Financial Results for the Quarter and Period Ended 31<sup>st</sup> December, 2021 of Unity Small Finance Bank Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)**

To  
The Board of Directors,  
Unity Small Finance Bank Limited,  
Mumbai

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of **Unity Small Finance Bank Limited ("The Bank")** for the quarter and period ended December 31, 2021 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended ("Listing Regulations").
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed by The Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review in accordance with the Standards on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to making inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above and subject to limitation in scope as mentioned in Paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



5. We draw attention to the following:

- a) Note No. 11 regarding impact of COVID-19 pandemic. The situation continues to be uncertain and the Bank is evaluating the situation and impact on its operations on an ongoing basis and;
- b) Note No. 4 of the unaudited financial results, regarding accounting for transfer of businesses from Centrum Financial Services Limited and Centrum Microcredit Limited pursuant to the Business Transfer Agreement and goodwill arising thereon.

Our conclusion is not modified in respect of this matter.

6. The figures for the corresponding period ended September 30, 2021 as included in the statement, have been prepared by the Company's management but have not been subjected to limited review. Our conclusion is not modified in respect of this matter.

For V Sankar Aiyar & Co.  
Chartered Accountants  
(FRN:109208W)

*G Sankar*

G Sankar  
Partner  
M. No.046050  
UDIN: 22046050AAXVZL1592



Place: Mumbai

Dated: February 9, 2022

**Unity Small Finance Bank Limited**  
**CIN: U65990DL2021PLC385568**  
**Centrum House, CST Road, Vidyanagari Marg, Santacruz (E), Mumbai - 400098.**  
**Website: www.theunitybank.com**

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED DECEMBER 31, 2021**

Particulars	₹ in lakhs		
	Quarter ended	Quarter ended	Period ended
	31.12.2021 Unaudited	30.09.2021 Unaudited	31.12.2021 Unaudited
1 Interest Earned (a)+(b)+(c)+(d)	4,101	-	4,101
a) Interest / discount on advances / bills	3,419	-	3,419
b) Income on investments	526	-	526
c) Interest on balances with Reserve Bank of India and other inter bank funds	30	-	30
d) Others	126	-	126
2 Other Income	307	-	307
<b>3 Total Income (1)+(2)</b>	<b>4,408</b>	<b>-</b>	<b>4,408</b>
4 Interest Expended	2,841		2,841
5 Operating Expenses (i)+(ii)	2,295	572	2,867
i) Employees cost	1,082	572	1,082
ii) Other operating expenses	1,213	572	1,785
<b>6 Total Expenditure (4)+(5) (excluding Provisions and Contingencies)</b>	<b>5,136</b>	<b>572</b>	<b>5,708</b>
<b>7 Operating Profit before Provisions and Contingencies (3)-(6)</b>	<b>(728)</b>	<b>(572)</b>	<b>(1,300)</b>
8 Provisions (other than tax) and Contingencies	(326)	-	(326)
9 Exceptional Items	-	-	-
<b>10 Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)</b>	<b>(1,054)</b>	<b>(572)</b>	<b>(1,626)</b>
11 Tax Expense	-	-	-
<b>12 Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)</b>	<b>(1,054)</b>	<b>(572)</b>	<b>(1,626)</b>
13 Extraordinary items (net of tax expense)	-	-	-
<b>14 Net Profit / (Loss) for the period (12)-(13)</b>	<b>(1,054)</b>	<b>(572)</b>	<b>(1,626)</b>
15 Paid up equity share capital	70,490	1	70,490
16 Reserves excluding revaluation reserves	-	-	-
<b>17 Analytical Ratios</b>			
(i) Percentage of shares held by Government of India	Nil	Nil	Nil
(ii) Capital Adequacy Ratio	51.98%	N.A	51.98%
(iii) Earnings per share (EPS)(Face Value of 10/-each)			
(a) Basic EPS before & after extraordinary items (net of tax expense) - not annualized	(0.15)	N.A	(0.23)
(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	(0.15)	N.A	(0.23)
(iv) NPA Ratios			
(a) Gross NPAs	1,747	N.A	1,747
(b) Net NPAs	989	N.A	989
(c) % of Gross NPAs to Gross Advances	1.27%	N.A	1.27%
(d) % of Net NPAs to Net Advances	0.72%	N.A	0.72%
(v) Return on assets (average) - not annualized	-0.64%	N.A	-0.64%
(vi) Net worth	99,491	N.A	99,491
(vii) Outstanding redeemable preference shares (Quantity and value)	-	N.A	-
(viii) Capital redemption reserve/debenture redemption reserve	-	N.A	-
(ix) Debt equity ratio	1.11	N.A	1.11
(x) Total debts to total assets	0.49	N.A	0.49

- Net worth is computed as per RBI master circular No. RBI/2015-16/70 DBR.No.Dir.BC.12 /13.03.00/2015-16 on Exposure Norms dated July 1, 2015.
- Debt represents total borrowings
- Equity represents total of Share Capital and Reserves
- Total debt represents total borrowings of the Bank.
- As per Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the debt listed entities are required to disclose certain ratios. However, the ratios which are not relevant to Banking sector are not disclosed above.



**Unity Small Finance Bank Limited**  
**CIN: U65990DL2021PLC385568**  
**Centrum House, CST Road, Vidyawargi Marg, Santacruz (E), Mumbai - 400098.**  
**Website: www.theunitybank.com**

- 1 Statement of Assets and Liabilities as at December 31, 2021 is given below:

Particulars	₹ in lakhs	
	As at	31.12.2021
	Unaudited	
<b>CAPITAL AND LIABILITIES</b>		
Capital	70,680	
Reserves and Surplus	38,406	
Deposits	326	
Borrowings	1,21,232	
Other Liabilities and Provisions	17,074	
Total	<b>2,47,718</b>	
<b>ASSETS</b>		
Cash and Balances with Reserve Bank of India	5,682	
Balances with Banks and Money at Call and Short notice	24,095	
Investments	59,504	
Advances	1,36,799	
Fixed Assets	12,970	
Other Assets	8,668	
Total	<b>2,47,718</b>	

- 2 The unaudited financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on February 9, 2022. The financial results for the quarter ended December 31, 2021 have been subjected to "Limited Review" by the statutory auditors of the Bank. Their report thereon is unmodified.
- 3 These financial results have been prepared in accordance with the Banking Regulation Act 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act, 2013, Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015, as amended and the guidelines issued by the Reserve Bank of India (RBI) from time to time.
- 4 RBI on June 18, 2021, granted an in-principle approval to Centrum Financial Services Limited ("CFSL"), to establish a small finance bank in the private sector under Section 22 of the Banking Regulation Act, 1949. Pursuant to this, Unity Small Finance Bank Limited ("USFB/ the Bank") was incorporated by CFSL, on August 25, 2021. Further, RBI vide its letter dated October 12, 2021 granted the banking licence to USFB, to carry on the Small Finance Bank (SFB) business. USFB commenced its operations from November 1, 2021. In compliance with the conditions of RBI licence, the entire businesses, comprising of all the assets and liabilities, of CFSL and Centrum Microcredit Limited ("CML") (the two Non-Banking Finance Companies of the Centrum group) were transferred to USFB, as a going concern, by way of slump sale on November 1, 2021. The Bank issued 31.60 crore equity shares at INR 10 per share to CFSL and paid INR 110 crore to CML as purchase consideration. The difference between the Net assets acquired and consideration paid is recorded as Goodwill in the books of the bank.
- 5 The Punjab and Maharashtra Co-operative Bank Limited has been amalgamated with the Bank pursuant to the Punjab and Maharashtra Co-operative Bank Limited (Amalgamation with Unity Small Finance Bank Limited) Scheme, 2022 notified by the Ministry of Finance, Department of Financial Services, Banking Division, Government of India on January 25, 2022 with effect from January 25, 2022.
- 6 During the quarter ended 31st December 2021, the Bank has issued 4.35 crore of Equity shares at face value of INR 10 per share at par and 190 crore of equity warrants at INR 0.01 to Centrum Financial Services Limited. The Bank also issued 34.54 crore equity shares of face value INR 10 per share at premium of INR 11.59 per share on preferential basis to Resilient Innovations Private Limited.
- 7 The Capital adequacy ratio ("CAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 2016.

The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No. 4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.



- 8 During the period ended December 31, 2021, the erstwhile company has invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers. Details of resolution plan implemented under the Resolution Framework for COVID-19-related stress of individual and small borrowers as per RBI circular dated May 5, 2021 (Resolution Framework 2.0) are given below:

Description	Individual Borrower		Small business
	Personal Loans	Business Loans	
(A) Number of requests received for invoking resolution process	37,381	6	-
(B) Number of accounts where resolution plan has been implemented under this window	37,381	6	-
(C) Exposure to accounts mentioned at (B) before implementation of the plan (₹ in Lakhs)	7,535	1,698	-
(D) Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E) Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F) Increase in provisions on account of the implementation of the resolution plan	684	170	-

- 9 The Principal Protected, Secured, Rated, Listed, Redeemable Non-convertible Market linked debentures (MLDs) issued by the Bank are fully secured by a first pari-pasus charge over the specified immovable property wherever applicable and present and future book debts, investments & receivables of the Bank. The Non-convertible Debentures (excluding MLDs) issued by the Bank are fully secured by first ranking pari passu charge against the Bank's identified receivables.
- 10 Asset cover as at December 31, 2021 is 1.23 times and same is adequate as per the terms of issue of Non-convertible Debentures (including MLDs).
- 11 The outbreak of COVID-19 pandemic across the globe and in India has attributed to a significant volatility in the financial markets and slowdown in the economic activities. Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional restrictions continued to be implemented in areas due to the "second wave" of COVID-19, which included a significant surge of COVID-19 cases. These were gradually lifted as the second wave subsided. The country is now experiencing another outbreak on account of new coronavirus variant.
- 12 Other income includes processing fees, profit/loss on sale of investment and recoveries from accounts previously written off.
- 13 During the quarter/period ended December 31, 2021 Bank has not transferred/ acquired any loan under the RBI Directions on Transfer of Loan exposure dated September 24, 2021.
- 14 The Bank has commenced its operations from November 1, 2021. The Bank was incorporated on August 25, 2021, therefore comparative numbers are not presented.

Place: Mumbai  
Date: 09-02-2022

Archana Goyal  
Company Secretary(CS)

Mr. Vinod Rai (DIN: 00041867)  
Part-time Chairman

Abhishek Baxi  
Chief Financial Officer (CFO)



Segment information in accordance with the Accounting Standard 17 - Segment Reporting of the operating segments of the Bank is as under:

Particulars	Quarter ended		Period ended
	31.12.2021	30.09.2021	31.12.2021
	Unaudited	Unaudited	Unaudited
1 Segment Revenue			
a) Treasury	593	-	593
b) Retail Banking	2,570	-	2,570
c) Corporate	1,245	-	1,245
d) Other Banking Operations	-	-	-
e) Unallocated	-	-	-
Total	4,408	-	4,408
Less: Inter Segment Revenue	-	-	-
<b>Income from Operations</b>	<b>4,408</b>	<b>-</b>	<b>4,408</b>
2 Segment Results			
a) Treasury	(16)	-	(16)
b) Retail Banking	(893)	-	(893)
c) Corporate	(38)	-	(38)
d) Other Banking Operations	-	-	-
e) Unallocated	(107)	(572)	(679)
<b>Total Profit Before Tax</b>	<b>(1,054)</b>	<b>(572)</b>	<b>(1,626)</b>
3 Segment Assets			
a) Treasury	76,423	-	76,423
b) Retail Banking	1,02,545	-	1,02,545
c) Corporate	59,299	-	59,299
d) Other Banking Operations	-	-	-
e) Unallocated	9,451	87	9,451
<b>Total</b>	<b>2,47,718</b>	<b>87</b>	<b>2,47,718</b>
4 Segment Liabilities			
a) Treasury	35,541	-	35,541
b) Retail Banking	65,252	-	65,252
c) Corporate	37,605	-	37,605
d) Other Banking Operations	-	-	-
e) Unallocated	234	658	234
<b>Total</b>	<b>1,38,632</b>	<b>658</b>	<b>1,38,632</b>
5 Capital Employed (Segment Assets - Segment Liabilities)			
a) Treasury	40,882	-	40,882
b) Retail Banking	37,293	-	37,293
c) Corporate	21,694	-	21,694
d) Other Banking Operations	-	-	-
e) Unallocated	9,217	(571)	9,217
<b>Total</b>	<b>1,09,086</b>	<b>(571)</b>	<b>1,09,086</b>





Small  
Finance  
Bank

Date: February 09, 2022

To,  
**Department of Corporate Services,**  
**BSE Limited,**  
1<sup>st</sup> Floor, P.J. Towers,  
Dalal Street, Mumbai - 400 001

**Ref Scrip Code: - 958361, 958436, 958571, 958761, 959014, 959077, 959462, 959476, 960280, 959713, 959879, 960078, 960194, 960318, 960395 and 960396.**

**Subject: Submission of statement under Regulation 52(4) and 54 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").**

With reference to the above subject, kindly find below the following details for quarter ended December 31, 2021:

- a) **Debt Equity Ratio:** Debt equity ratio of the Bank as per the reviewed standalone financial results by statutory auditors as on December 31, 2021 is 1.11
- b) **Debt service coverage ratio:** As per the first proviso to Regulation 52(4) of the Listing Regulations, the requirement of disclosing Debt service coverage ratio is not applicable to the Banks being a Banking Company registered with the Reserve Bank of India.
- c) **Interest service coverage ratio:** As per the first proviso to Regulation 52(4) of the Listing Regulations, the requirement of disclosing Debt service coverage ratio is not applicable to the Bank being a Banking Company registered with the Reserve Bank of India.
- d) **Outstanding Redeemable Preference Shares:** Not Applicable
- e) **Capital Redemption Reserve/ Debenture Redemption Reserve:** Not Applicable
- f) **Net worth:** Net worth as on December 31, 2021 is Rs. 99,491 Lakhs
- g) **Net Profit/Loss after Tax:** The Net loss as on December 31, 2021 is Rs. 1,054 Lakhs
- h) **Earnings per Share:** Basic & diluted: Rs. (0.15)/- per share
- i) **Current ratio:** Not Applicable
- j) **Long term debt to Working Capital:** Not Applicable
- k) **Bad debts to Accounts receivable ratio:** Not Applicable

■ **UNITY SMALL FINANCE BANK LIMITED :**  
CIN : U65990DL2021PLC385568  
Email : info@unitybank.co.in

■ **REGISTERED OFFICE :**  
40, Basant Lok,  
Vasant Vihar,  
New Delhi 110057  
Tel No. 011-47414100

■ **CORPORATE OFFICE :**  
Centrum House, CST Road,  
Vidyanagari Marg, Kalina,  
Santacruz (E),  
Mumbai 400098  
Tel No. 022-42159000

- i) **Current liability ratio:** Not Applicable
- m) **Total debts to total assets :** Total debts to total Assets ratio is 0.49 times
- n) **Debtors turnover:** Not Applicable
- o) **Inventory turnover:** Not Applicable
- p) **Operating Margin (%):** Not Applicable
- q) **Net profit Margin:** Not Applicable
- r) **Sector Specific equivalents ratios, as applicable:**
  - a. Gross NPAs: Rs. 1,747 lakhs
  - b. Net NPAs : Rs. 989 lakhs
  - c. Percentage of Gross NPAs to Gross Advances: 1.27%
  - d. Percentage of Net NPAs to Net Advances: 0.72%
  - e. Return on assets (average) - not annualized: -(0.64)%
  - f. Capital adequacy ratio: 51.98%

The Principal Protected, Secured, Rated, Listed, Redeemable, Non-convertible Market Linked Debentures (MLDs) issued by the Bank are fully secured by a first pari-pasu charge over the specified immovable property (wherever applicable) and present and future book debts, investments & receivables of the Bank. The Non-Convertible Debentures (excluding MLDs) issued by the Company are fully secured by first ranking pari passu charge against the Bank's Identified Receivables. Complete details regarding the security created is provided under the Offer document / Debenture Trust Deed.

As per the provision of regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the listed entity shall disclose the asset cover available in case of Non-Convertible debt securities along with its financial results. Asset cover as at December 31, 2021 is 1.23 times, adequate as per the terms issue of Non-Convertible Debentures (including MLDs).

We request you to take the above information on record.

Thanking You.

**Yours truly,**  
**For Unity Small Finance Bank Limited**

**Archana Goyal**  
**Company Secretary**  
 Encl: a/a

**CC: Beacon Trusteeship Limited & Catalyst Trusteeship Limited**

■ **UNITY SMALL FINANCE BANK LIMITED :**  
 CIN : U65990DL2021PLC385568  
 Email : info@unitybank.co.in

■ **REGISTERED OFFICE :**  
 40, Basant Lok,  
 Vasant Vihar,  
 New Delhi 110057  
 Tel No. 011-47414100

■ **CORPORATE OFFICE :**  
 Centrum House, CST Road,  
 Vidyanagari Marg, Kalina,  
 Santacruz (E),  
 Mumbai 400098  
 Tel No. 022-42159000



Date: February 09, 2022

To,  
**Department of Corporate Services,**  
**BSE Limited,**  
1 Floor, P.J. Towers,  
Dalal Street, Mumbai - 400 001

**Ref Scrip Code: - 958361, 958436, 958571, 958761, 959014, 959077, 959462, 959476, 960280, 959713, 959879, 960078, 960194, 960318, 960395 and 960396.**

**Sub: Submission of Statement under Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015.**

Madam/ Sir,

We wish to inform that the proceeds raised from the issue of Non-Convertible Debentures (NCDs) including Market linked Debentures (MLDs), during the quarter ended December 31, 2021 have been utilized for the purposes as mentioned in the Offer Document / Disclosure Document and there is no material deviation in the utilization of such proceeds.

We request you to take the above information on record.

Thanking you,

**Yours truly,**  
**For Unity Small Finance Bank Limited**

**Archana Goyal**  
**Company Secretary**

■ **UNITY SMALL FINANCE BANK LIMITED :**  
CIN : U65990DL2021PLC385568  
Email : info@unitybank.co.in

■ **REGISTERED OFFICE :**  
40, Basant Lok,  
Vasant Vihar,  
New Delhi 110057  
Tel No. 011-47414100

■ **CORPORATE OFFICE :**  
Centrum House, CST Road,  
Vidyanagari Marg, Kalina,  
Santacruz (E),  
Mumbai 400098  
Tel No. 022-42159000