

August 05, 2022

To,

The Manager (Listing)

BSE Limited

P.J. Towers, Dalal Street,

Mumbai – 400 001

Madam / Dear Sir,

Scrip Code - 958436, 958571, 958761, 959014, 959077, 959462, 959476, 960280, 959713, 960318 and 960395

Ref: Intimation under Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Sub: Intimation of appointment of Mr. Inderjit Camotra as Managing Director and Chief Executive Officer of the Bank of Unity Small Finance Bank Limited

Pursuant to Regulation 51 of the Listing Regulations, we wish to inform you that the Board of Directors of the Bank have, at its meeting held today, and upon the recommendation of the Nomination and Remuneration Committee, approved the appointment of Mr. Inderjit Camotra as Managing Director and Chief Executive Officer of the Bank for a period of 2 years with effect from August 05, 2022. Further, the said appointment is also approved by the Reserve Bank of India.

The appointment is subject to the approval of the shareholders of the Bank. Brief profile of Mr. Inderjit Camotra is enclosed herewith.

Kindly take the same on your record.

Yours truly,

For Unity Small Finance Bank Limited

Archana Goyal

Company Secretary

ACS 16004

Encl: a/a

■ **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

RESUME

Name : **INDERJIT CAMOTRA**

Fathers Name : Mr Darshan Singh, IAS [Secretary - Law & Justice, Retd]

Address : Flat 1803, Lodha Primero,
Mahalaxmi, Mumbai 400 011

Mobile : +91 99670 45500
Land : +91 22 2283 5570
E-mail : inderjit.camotra@unitybank.co.in

Academic & Professional Qualifications:

Period	Institution	Degree	Achievement
1986 - 88	Clarkson University New York, U.S.A.	Masters in Business Administration Finance & Marketing	GPA 3.76 /4.00 Dean's List
1980 - 85	Indian Institute of Technology New Delhi, India	Bachelor of Technology Chemical Engineering	1st class. NTS scholar.
1974 - 80	The Baptist School Kohima, Nagaland	High School Certificate Nagaland Board	Topped Board. Gold Medalist.
2016 -19	Mumbai University	Bachelor of Law LLB	1st class. 2 nd in Merit List

Work experience:

Oct 2021 – to date

Interim Chief Executive Officer, Unity Small Finance Bank Limited

Member of the Management Committee- Executive Committee, ALCO, Investment Committee, New Product approval Comm., IT Steering Committee, Standing Committee Customer Service

- Founding Member of Unity SFB. RBI cleared appointment as Interim CEO.
- Core Team for the Due Diligence on the Bank to be acquired, RBI application to Form SFB, Depositors Resolution Plan
- Interface with RBI at all levels for Bank formation, Activation of RBI Accounts, Clearing & Payment Channels, sub-clearing, NPCI & IDBRT.
- Leading Strategy teams for: Depositors Retention, Bank Integration, Technology Architecture, Branch Re-Location & Growth Plan
- Setup the First Branch of Unity Bank upon receipt of the RBI Licence on 12.10.2021. This was done in a very short time, commencing the 1st Branch in only 3 weeks on 01.11.2021
- Amalgamated the PMC Bank into Unity Bank as per the Government of India Scheme announced by the RBI on 25th Jan 2022. This was done immediately, complete with setting up of 9.45 Lac customer accounts, and absorbing 100% of the Staff members into Unity Bank.
- Paid the Depositors of erstwhile PMC Bank upon receipt of funds from DICGC on 31.03.2022. Funds were made available into each DICGC approved account the same day, and process of pay-outs commenced on the very next working day.
- Received in-principle membership from the RBI to participate in the CTS & CPS. Have applied for the Unity SFB IFSC codes & MICR to enable unity participate directly, in lieu of the present Sub-Clearing.
- Received IBA membership for Unity SFB and are now actively participating in the IBA forum and activities for benefit of the Banking system.

- Presently, 111 Branches of Unity Bank are now operational. Asset Businesses of Lending to MSME's and Microfinance are fully engaged in day-to-day business.

Dec 2016 – Sep'21

Executive Director, Centrum Financial Services Limited. Head - Supply Chain Member of CFSL *Management Committee*. Member *Asset & Liability Committee*.

- Founding Member: Setup Supply Chain Finance Business in CFSL
- Put together a skilled team across SCF Products, Operations & Sales
- Built a robust Operating Platform, Risk & Credit Policies, Loan Disbursal & Collection Procedures with all aspects of Compliance and Reporting.
- Acquired the Larsen & Toubro Financial Services SCF Business spanning 17 cities, 12 Anchors and over 50 staff. Team held together with high morale
- Curated the LTFS portfolio to comply with Regulatory and Internal CFSL Guidelines including : SBL / GBL, Risk & Returns, Diversification and TATs
- Healthy performing portfolio with under 0.50% GNPA. No slippage into NPA during the Covid19 period.

Jun 2013 – 2016

Executive Director & India Head – Liabilities, Standard Chartered Bank
Member of *India Leadership Team*. Member *Corporate & Instt Bank Top Team*

- Corporate Bank Liabilities grew by 28% from \$3.62bn to \$ 4.61bn in 2 years
- CASA revenue crossed \$ 100mn for the first time in 2015, up 13% this year
- Converted 35% Liabilities to Basel III compliant Operating deposits
- Member of the ALCO, LMC, BRRD BASEL impact committees for CIB
- Lead the Corporate Employee Banking Group-added 16,100 new accounts
- Added new Electronic Banking channels via S2B, S2B Lite, Breeze Banking

Jun 2007 – Feb 2013

Executive Director, MNCs - Corporate Bank, Standard Chartered Bank
Head MNC relationships, Western region (excluding Infrastructure and Oil)

Actively uptiered relationships for accounts to CEO,CFO levels, India & Offshore. Headed business development of potential US and Australia based new MNC entrants as the Geography corridor champion.

Total portfolio size: ~USD 1600 mio
Earnings (FY 12) : ~USD 24.0 mio

- FMCG – Unilever, Moet Hennessy, P&G, Diageo, Tesco, Kraft
- Engineering – Siemens, Toyo Mitsui, Bridgestone, Otis, Dow,
- Logistics – Deutsche Post, Fedex, UPS Jetair, DP World, All Airlines
- Cement – Holcim Ambuja, Lafarge India, St Gobain Gyproc

Responsibilities include training and development of the team, including several Directors, Relationship Managers and Credit Analysts. Responsible for Credit Forums, Credit Quality, Operational Risk for West India MNC Portfolio.

Jan 2006 – Jun 2007

Director – Australia Business, Standard Chartered Bank

Appointed by the Bank to startup the new Business venture, of joint-partnering SCB and Westpac Banking Corporation, Australia. This role encompassed starting up joint offerings to capture the \$6.5 bio trade flows, growing at 16% p.a.

Significant achievements include:

- Executing the Memorandum of Agreement between SCB and Westpac, agreeing contents; signed with ceremony by the CEO India and Group Executive Westpac.
- Writing Credit Memorandum for Credit Limits for top 20 Indian corporates for DCM and Lending Facilities. Commenced Bond writing of a significant size.

- Obtaining clearance from Legal, Compliance and Taxation from the two Banks – this was a unique achievement with no precedent in Banking in India.
- Identifying inbound Australian customers, outbound Indian Corporates, wallet sizing and account plans. Selling of this JV to the customers for their business.
- Executing the first deal in Q3, 2006 and a number of deals thereafter. Accounts now set up in India, Australia and New Zealand for both sided flows.
- Completed 1.5 years of separate periods of attachment with Westpac, Sydney
- Led the RFP for the Non-Resident India business. SCB to now set up the next NRI centre in Australia with implant Managers on this win.

Jan 2004 – Jan 2006

Senior Manager-Transaction Bank North, Standard Chartered Bank

Started up Channel Finance as a packaged product in North India. This included developing the market, product awareness, its acceptance in the market.

Significant mandates won were Coca Cola India, Dupont India, Reebok, Ikea Limited, Jubilant Organosys, Jindal Stainless, Samsung Electronics, Adidas, L G Electronics, Punjab Tractors, Ballarpur Industries.

- Generated new business, built and deepened relationships with existing Customers and achieved increases in share of wallet and revenues.
- Managed the portfolio to de-risk against attrition and achieved stability of book.
- Presented the face of the Bank to the top customer at CEO and CFO level

Jan 2001 - Jan 2004

Head – Cash Management Services, India Standard Chartered Bank

Responsible for Delivery and Client Service of CMS pan India. This was a landmark assignment considering the integration of SCB with Grindlays Bank.

- Grew customer revenues and transactions by 300% in the first year
- Restructured to reduce headcount in Cash from 650 to 310 in 9 months.
- Migrated 70% of the business from Grindlays platform with no customer attrition

Significant Assignment	In 2003, was opted to sit on the RBI committee for RTGS launch in India. SCB was one of the 6 Pilot Banks in India to be RTGS enabled – 2 Foreign Banks, 2 Private Banks, 2 Nationalised Banks.
Member, RBI RTGS Committee	Group visited MAS, Singapore along with IT firm Omnitech to specify functionality

July 1998 – Dec 2000

Head – Cash Management Services, India ANZ Grindlays Bank

This was a very rapid growth period where I contributed significantly to sales. Handled large Corporates for Cash Management including Reliance Industries, Hindustan Levers, Glaxo, Pfizer, Crompton Greaves, Cipla, ACC Limited, Tata Motors, Bajaj Industries, Coastal Wartsila, and Castrol.

- Implemented ISO 9001, for Cash Management. Duly certified by SGS corp
- Achieved the Targets set in terms of product mix, top & bottom line targets.
- Induction of new customers brought in Sales team with Deal team concept.

July 1992 - July 1998

Retail Banking, ANZ Grindlays Bank

- **Credit Manager, India** Retail Lending Credit, Chennai
- **Area Lending Manager** South India, Retail Lending, Chennai
- **Product Manager,** Cashetts, Auto, Housing Loans, India

Country level roles as Product Manager for all 3 major Retail Bank Lending products.

- Wrote the India Product Manuals for Housing Loans and Cashetts products.
- Developed the 1 pager Credit Memo for Fax approvals in 24 hours in 1996
- Attached to ANZ Australia for 2 months to transfer the CDM – CTA tools for Behavioral Management Credit scoring and Approval process.

Seconded to ANZ, Melbourne for a 2 year period of attachment to develop the CBS Core Banking System. 1996- 1998

- Acted as a Business analyst to give parameters for India specifications, lending rules and developing the Finet CBS system.
- The General Manager, CBS of ANZ Bank commended my effort and knowledge and the contribution while at ANZ, Australia.

March 1990 – July 1992 **Retail Banking, Citibank India, Mumbai, India**

- Management Trainee; Asst Mgr FID Investments; Manager Home Loans.
- Management Trainee program as a Graduate Associate across various segments of Citibank in two countries (India and Thailand).
- Manager Fiduciary Investment Product: Put together a *Khokha* Debenture offering, for Retail Clients to invest, managed by the Investment Bank. [Kid-Fid].
- Service Manager – Citi Service, Kolkata for 1 year.
- Managed the Shelters setup for Mumbai; Sales - Loan against property portfolio.
- Product Manager for setting up India Home in Dubai, based in Mumbai.

Curricular	* LLB: Mumbai University. 2nd in the Merit List
Extra-Curricular	* Contracts, Arbitration, International Law, Negotiable Instruments, Indian Law
	* Represented College for NEHU Debate – adjudged best on defense bench
	* Captain College cricket team. Play Football, Golf, Squash, Lawn Tennis.
	*Played with a Guitar Band in Kohima. Sing & Jam with groups at informals
	*Travel & Exploring, Oils & acrylic painting, experimenting with different cuisines
	<i>Languages spoken</i> : English, Hindi, Punjab and Nepalese.
	<i>Computer languages</i> : Fortran4, Cobol, Algol, SAS, Dos-based packages