

**March 07, 2022**

To,

**The Manager (Listing)**

**BSE Limited**

P.J. Towers, Dalal Street,

Mumbai – 400 001

Madam/Dear Sir,

**Subject: Certificate pursuant to Regulation 57(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

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

Pursuant to Regulation 57(1) of the Listing Regulations, the Bank hereby certifies that it has paid interest and extinguished, by way of full redemption, the 11.50% Secured Senior Rated Listed Redeemable Non-Convertible Debentures (NCDs) issued under Series CML/NCD/2020-21 bearing ISIN INE0J1607172 and Scrip Code 960396 on March 07, 2022.

Details of the repayment are as below:

Series	No. of Debentures	Due Date	Payment Date	Amount (Rs.)	Remarks
CML/NCD/2020-21	1500	March 31, 2022 June 30, 2022	March 07, 2022	7,50,00,000/-	Principal
		March 31, 2022 June 30, 2022	March 07, 2022	15,59,589/-	Interest

The Exchange may kindly note that, the NCDs redeemed by the Bank today were originally issued by Centrum Microcredit Limited (“CML”), to **Punjab National Bank** and **Vivriti Capital Private Limited** (jointly as “the Investors”) on a private placement basis through the BSE-EBP Platform on December 31, 2020, under the ISIN INE0J1607172. The said NCDs was transferred to the Bank by CML pursuant to the Business Transfer Agreement (BTA) executed between CML and the Bank, for the sale/ transfer of ‘business undertaking’ of CML to the Bank via a slump sale, on a going concern and ‘as-is-where-is’ basis and thus new ISIN was obtained.

■ **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

Further to the above, the Bank in a continuous endeavour to manage its finance costs and liquidity and on the basis of the consents received from the Investors vide their email dated Feb 21, 2022 and March 02, 2022 and the Debenture Trustee vide their mail dated March 03, 2022, processed early redemption of the NCDs along with interest accrued till date. The said NCDs were originally due for redemption on June 30, 2022.

Request you to take the same on your records.

Thanking you,

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

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

Cc: Catalyst Trusteeship Limited

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