

February 16, 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, 960280, 959713, 959879, 960078, 960194, 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 redemption, the 9.95% Secured, Rated, Listed Redeemable Non-convertible Debentures (NCDs) issued by the Bank under Series CFSL/NCD/2020-21/06 bearing ISIN INE0J1607040 and Scrip Code 960194 on February 16, 2022.

Details of the repayment are as below:

Series	No. of Debentures	Due Date	Payment Date	Amount (Rs.) (Principal and Interest)
CFSL/NCD/2020-21/06	250	04-May-2022	16-Feb-22	25,78,75,000

The Exchange may kindly note that, the NCDs redeemed by the Bank today were issued by Centrum Financial Services Limited (“CFSL”), the Holding Company of the Bank to Indian Overseas Bank (“the Investor”) on a private placement basis through the BSE-EBP Platform on November 04, 2020, under the ISIN INE244R07AB5. The said NCDs was transferred to the Bank by CFSL pursuant to the Business Transfer Agreement (BTA) executed between CFSL and the Bank, for the sale/ transfer of ‘business undertaking’ of CFSL 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 consent received from the Investor vide their letter no. खजाना विभाग/Unity Prepay/2021-22 dated February 16, 2022, processed early redemption of the NCDs along with interest accrued till date. Copy of the letter dated February 16, 2022 issued by the Investor is attached herewith for your records.

Request you to take the same on your records.

Thanking you,

Yours truly,
For Unity Small Finance Bank Limited

Archana Goyal
Company Secretary

Cc: Beacon Trusteeship Limited

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इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

Treasury Department

केन्द्रीय कार्यालय, पो.बॉ. नं.3765, 763, अण्णा सालै, चेन्नई 600 002

Central Office: P. B. No.: 3765, 763, Anna Salai, Chennai 600 002

खजाना विभाग/ Unity Prepay/2021-22

दिनांक Date : 16.02.2022

सेवा में To

Ms Niketa Kothari
Head Resources – Treasury
Unity Small Finance Bank

Madam,

Subject: Pre-payment of NCD's – ISIN INE0J1607040

We refer to your letter dated 09.02.2022 requesting for reduction in interest rate/pre-payment of NCD's.

In this regard, **Our bank hereby gives our consent for Pre Closure of the NCD's for Rs 25 Crores along with the up to date interest at revised rate of 10.95% pa.**

The principal along with interest may be sent to the following account:

Account Name	Treasury Department Indian Overseas Bank
Account Number	154802000009016
IFSC	IOBA0000109
Account Type	Current
Branch	Cathedral, IOB.

भवदीय Yours faithfully,

G V Dayal Prasad

सहायक महाप्रबंधक Assistant General Manager

