

Date: October 20, 2022

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

Ref Scrip Code - 958761, 959014, 959077, 959462, 959476, 959713 & 960280

Sub: Disclosure of Related party transactions for the half year ended September 30, 2022

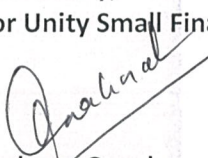
Madam/ Sir,

Pursuant to the provisions of Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we hereby submit the disclosure of Related party transactions of the Bank, in the prescribed format, for the half year ended September 30, 2022.

Kindly acknowledge receipt and take the above 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

Sr No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance
1	Unity Small Finance Bank Limited	AACCU9065C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate holding company	Any other transaction	Rent Income	1000.00	NA	72.60	0.00	39.20
2	Unity Small Finance Bank Limited	AACCU9065C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate holding company	Any other transaction	Rent Expenses	1000.00	NA	85.00	0.00	0.00
3	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Limited	AAACC5099G	Ultimate Holding Company	Any other transaction	Rent Expenses	1000.00	NA	0.60	0.00	0.00

4	Unity Small Finance Bank Limited	AACCU9065C	Centrum Housing Finance Limited	AAGCC3919D	Subsidiary of Ultimate Holding Company	Any other transaction	Rent Expenses	1000.00	NA	0.24	0.00	0.00
5	Unity Small Finance Bank Limited	AACCU9065C	Centrum Wealth Limited	AADCC2672E	Step down subsidiary of Ultimate holding Company	Any other transaction	Rent Expenses	1000.00	NA	4.96	0.00	0.00
6	Unity Small Finance Bank Limited	AACCU9065C	Basant Seth	AEOPS3312P	Independent Director	Any other transaction	Sitting fees	200.00	NA	6.00	0.00	0.00
7	Unity Small Finance Bank Limited	AACCU9065C	Sandip Ghose	ACFPG9205N	Independent Director	Any other transaction	Sitting fees	200.00	NA	10.20	0.00	0.00
8	Unity Small Finance Bank	AACCU9065C	Subhash Kutte	ABDPK3695F	Independent Director	Any other transaction	Sitting fees	200.00	NA	8.60	0.00	0.00

	Limited											
9	Unity Small Finance Bank Limited	AACCU9065C	Vinod Rai	AAAPR0522N	Part-time Chairman & Independent Director	Any other transaction	Sitting fees & remuneration	200.00	NA	12.60	0.00	0.00
10	Unity Small Finance Bank Limited	AACCU9065C	Renu Basu	AEKPB1378J	Independent Women Director	Any other transaction	Sitting fees	200.00	NA	8.20	0.00	0.00
11	Unity Small Finance Bank Limited	AACCU9065C	Resilient Innovations Private Limited	AAICR8311G	Investee company	Interest paid		10000.00	NA	238.15	0.00	0.00
12	Unity Small Finance Bank Limited	AACCU9065C	Centrum Wealth Limited (Principal)	AADCC2672E	Step down subsidiary of Ultimate holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	18132.00	0.00	0.00
13	Unity Small Finance	AACCU9065C	Centrum Wealth	AADCC2672E	Step down subsidiary of Ultimate	Any other transaction	MLD repaid including	NA	NA	6961.28	0.00	0.00

	ce Bank Limited		Limited (Interest)		holding Company		accrued interest					
14	Unity Small Finance Bank Limited	AACCU9065C	Centrum Broking Limited	AABCA1498E	Subsidiary of Ultimate Holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	4399.00	0.00	0.00
15	Unity Small Finance Bank Limited	AACCU9065C	Centrum Broking Limited	AABCA1498E	Subsidiary of Ultimate Holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	2125.98	0.00	0.00
16	Unity Small Finance Bank Limited	AACCU9065C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate Holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	1350.00	0.00	0.00
17	Unity Small Finance Bank Limited	AACCU9065C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate Holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	658.21	0.00	0.00

18	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Advisors Limited	AAICC1490M	Subsidiary of Ultimate Holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	4388.00	0.00	0.00
19	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Advisors Limited	AAICC1490M	Subsidiary of Ultimate Holding Company	Any other transaction	MLD repaid including accrued interest	NA	NA	2132.40	0.00	0.00
20	Unity Small Finance Bank Limited	AACCU9065C	Centrum Broking Limited	AABCA1498E	Subsidiary of Ultimate Holding Company	Any other transaction	Brokerage	1000.00	NA	0.39	0.00	0.00
21	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Limited	AAACC5099G	Ultimate Holding Company	Purchase of fixed assets		1000.00	NA	0.19	0.00	0.00
22	Unity Small Finance Bank	AACCU9065C	Resilient Innovations Private Limited	AAICR8311G	Investee company	Any other transaction	Service fees	1000.00	NA	45.21	0.00	24.63

	Limite d											
23	Unity Small Finan ce Bank Limite d	AACCU906 5C	Ignis Capital Advisors Limited	AAGCI1588J	Subsidiary of Ultimate Holding Company	Any other transaction	Profession al fees	420.00	NA	127.00	0.00	0.00
24	Unity Small Finan ce Bank Limite d	AACCU906 5C	K R Kamath	AESPK8250N	Non Executive Director of Ultimate Holding Company	Any other transaction	Profession al fees	27.50	NA	12.50	0.00	0.00
25	Unity Small Finan ce Bank Limite d	AACCU906 5C	Centrum Wealth Limited	AADCC2672E	Step down subsidiary of Ultimate holding Company	Any other transaction	Utility & other expense	1000.00	NA	1.30	6.50	0.00
26	Unity Small Finan ce Bank Limite d	AACCU906 5C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate Holding Company	Any other transaction	Electricity expense	1000.00	NA	3.44	0.00	0.00
27	Unity Small Finan	AACCU906 5C	Centrum Retail	AAFCC7305J	Subsidiary of Ultimate	Any other transaction	Telephone expense	1000.00	NA	2.26	0.90	0.83

	ce Bank Limited		Services Limited		Holding Company							
28	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Limited	AAACC5099G	Ultimate Holding Company	Any other transaction	Client collection	10000.00	NA	300.00	0.00	0.00
29	Unity Small Finance Bank Limited	AACCU9065C	CFO	AFYPB3445H	Key Management Personnel	Remuneration		500.00	NA	63.64	0.00	0.00
30	Unity Small Finance Bank Limited	AACCU9065C	CS	AASPB9490M	Key Management Personnel	Remuneration		500.00	NA	22.85	0.00	0.00
31	Unity Small Finance Bank Limited	AACCU9065C	MD & CEO	AAAPI0214Q	Key Management Personnel	Remuneration		500.00	NA	84.58	0.00	0.00

32	Unity Small Finance Bank Limited	AACCU9065C	Resilient Innovations Private Limited	AAICR8311G	Investee company	Any other transaction	Investment Received in Equity Shares/Share warrants	-	NA	0.00	5000.00	5000.00
33	Unity Small Finance Bank Limited	AACCU9065C	Centrum Financial Services Limited	AAFCS9489P	Holding Company	Any other transaction	As part of Business Transfer Agreement	The said transaction is continuation of vendor's collection in Existing bank account of Centrum Financial Services Limited as approved by the Board.	NA	728.05	3658.00	728.05
34	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Limited	AAACC5099G	Ultimate Holding Company	Any other transaction	Corporate Guarantee	The Corporate guarantee is grandfathered from Centrum Financial Services Limited (CFSL	NA	2666.67	0.00	0.00

								& Centrum Microcredit Limited (CML), pursuant to the slump sale of business undertaking of CFSL & CML on Nov 01, 2021				
35	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Limited	AAACC5099G	Ultimate Holding Company	Any other transaction	Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations	NA	5000.00	0.00	5000.00
36	Unity Small Finance Bank Limited	AACCU9065C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate Holding Company	Any other transaction	Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per	NA	2500.00	0.00	2500.00

								provisions of Listing Regulations				
37	Unity Small Finance Bank Limited	AACCU9065C	Centrum Housing Finance Limited	AAGCC3919D	Subsidiary of Ultimate Holding Company	Any other transaction	Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations	NA	1395.00	0.00	1395.00
38	Unity Small Finance Bank Limited	AACCU9065C	Centrum Broking Limited	AABCA1498E	Subsidiary of Ultimate holding company	Purchase of fixed assets		1000	NA	0.35	0.35	0.00
39	Unity Small Finance Bank Limited	AACCU9065C	Centrum Capital Limited	AAACC5099G	Ultimate Holding Company	Interest paid on Deposits		The transactions are carried on in the normal course of business of the bank.	NA	0.70	0.00	0.63

40	Unity Small Finance Bank Limited	AACCU9065C	Centrum Retail Services Limited	AAFCC7305J	Subsidiary of Ultimate Holding Company	Interest paid on Deposits		The transactions are carried on in the normal course of business of the bank.	NA	17.41	0.00	17.41
41	Unity Small Finance Bank Limited	AACCU9065C	Centrum Housing Finance Limited	AAGCC3919D	Subsidiary of Ultimate Holding Company	Interest paid on deposits		The transactions are carried on in the normal course of business of the bank.	NA	7.87	0.00	7.87
42	Unity Small Finance Bank Limited	AACCU9065C	CFO	AFYPB3445H	Key Management Personnel	Any other transaction	Deposits including interest	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations	NA	5.02	0.00	5.02
43	Unity Small Finance	AACCU9065C	CS	AASPB9490M	Key Management	Any other transaction	Deposits including interest	The acceptance of fixed	NA	1.02	0.00	1.02

	ce Bank Limited				ent Personnel			deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations .				
44	Unity Small Finance Bank Limited	AACCU9065C	MD & CEO	AAAPI0214Q	Key Management Personnel	Any other transaction	Deposits including interest	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations .	NA	53.68	0.00	53.68
45	Unity Small Finance Bank Limited	AACCU9065C	CFO	AFYPB3445H	Key Management Personnel	Any other transaction	CASA including interest	The transactions are carried on in the normal course of business. Members approval is	NA	0.01	0.00	0.01

								obtained to carry out the aforesaid transactions above the prescribed limits.				
46	Unity Small Finance Bank Limited	AACCU9065C	CS	AASPB9490M	Key Management Personnel	Any other transaction	CASA including interest	The transactions are carried on in the normal course of business. Members approval is obtained to carry out the aforesaid transactions above the prescribed limits.	NA	0.60	0.00	0.60
47	Unity Small Finance Bank Limited	AACCU9065C	MD & CEO	AAAPI0214Q	Key Management Personnel	Any other transaction	CASA including interest	The transactions are carried on in the normal course of	NA	5.24	0.00	5.24

								business. Members approval is obtained to carry out the aforesaid transactions above the prescribed limits.				
48	Unity Small Finance Bank Limited	AACCU9065C	Centrum Financial Services Limited	AAFCS9489P	Holding Company	Any other transaction	F & O margin	As part of Business Transfer Agreement	NA	126.89	126.89	0.00

Notes:

1. Transactions involving loans, advances, investments made or given by listed Banks are exempt from disclosure
2. Value of transaction for Receivables and other liabilities represents balance as on September 30, 2022
3. Value of transaction for Deposits taken / placed represents balance thereof as on September 30, 2022.
4. In accordance with paragraph 5 and 6 of AS - 18, the Bank has not disclosed certain transactions with relatives of key management personnel as they are in the nature of banker-customer relationship.