

Date: May 03, 2023

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

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

Sub: Disclosure of Related party transactions for the half year ended March 31, 2023

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 March 31, 2023.

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

Unity Small Finance Bank Limited Transaction with related parties for the Period ended March 31, 2023										
Sr. No	Details of the party (listed entity /subsidiary)	Details of the counterparty		Type of related party transaction	REMARKS	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	(Rs. In lakhs) In case monies are due to either party as a result of the transaction	
		Name	Particulars						Opening Balance	Closing Balance
1	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Sale of goods or services	Rent Income	700	NA	72.60	-	-
2	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Rent expenses	700	NA	92.52	-	-
3	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Rent expenses	700	NA	0.24	-	-
4	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Sale of Loan book	17,284.00	NA	5,004.28	-	-
5	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Client Collection on loan transferred to Centrum Housing Finance Limited	Ancillary transaction to sale of housing portfolio to Centrum Housing Finance Limited	NA	528.38	-	-
6	UNITY SMALL FINANCE BANK LIMITED	Centrum Wealth Limited	Step down subsidiary of Ultimate holding Company	Purchase of goods or services	Rent expenses	700.00	NA	1.01	-	-
7	UNITY SMALL FINANCE BANK LIMITED	Basant Seth	Independent Director	Remuneration	Director Sitting Fees	200.00	As approved by the Board subject to applicable limits under the Companies Act, 2013	3.40	-	-
8	UNITY SMALL FINANCE BANK LIMITED	Sandip Ghose	Independent Director	Remuneration	Director Sitting Fees	200.00	As approved by the Board subject to applicable limits under the Companies Act, 2013	11.40	-	0.40
9	UNITY SMALL FINANCE BANK LIMITED	Subhash Kutte	Independent Director	Remuneration	Director Sitting Fees	200.00	As approved by the Board subject to applicable limits under the Companies Act, 2013	10.20	-	-
10	UNITY SMALL FINANCE BANK LIMITED	Vinod Rai	Part-time Chairman & Independent Director	Remuneration	Director Sitting Fees & Remuneration	200.00	As approved by the Board / shareholders	13.00	-	0.40
11	UNITY SMALL FINANCE BANK LIMITED	Renu Basu	Independent Women Director	Remuneration	Director Sitting Fees	200.00	As approved by the Board subject to applicable limits under the Companies Act, 2013	8.60	-	0.40
12	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Independent Director	Remuneration	Director Sitting Fees	200.00	As approved by the Board subject to applicable limits under the Companies Act, 2013	7.60	-	-
13	UNITY SMALL FINANCE BANK LIMITED	Jaspal Singh Bindra	Director	Remuneration	Director Sitting Fees	200.00	As approved by the Board subject to applicable limits under the Companies Act, 2013	1.00	-	-
14	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Interest paid	Interest expenses	500.00	NA	236.85	337.32	8.20
15	UNITY SMALL FINANCE BANK LIMITED	Centrum Wealth Limited	Step down subsidiary of Ultimate holding Company	Purchase of goods or services	Commission Expenses	At actuals	NA	12.47	-	12.47
16	UNITY SMALL FINANCE BANK LIMITED	Centrum Wealth Limited (Principal)	Step down subsidiary of Ultimate holding Company	Any other transaction	MLD repaid including accrued interest	At actuals	NA	2,754.00	-	-
17	UNITY SMALL FINANCE BANK LIMITED	Centrum Wealth Limited (Interest)	Step down subsidiary of Ultimate holding Company	Any other transaction	MLD repaid including accrued interest	At actuals	NA	1,286.69	-	-
18	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Purchase of goods or services	Service Fees	700.00	NA	-	-	20.87
19	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Purchase of goods or services	Guarantee amount settled	5,000.00	NA	455.12	-	-
20	UNITY SMALL FINANCE BANK LIMITED	Ignis Capital Advisors Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Professional fees	420.00	NA	150.00	-	-
21	UNITY SMALL FINANCE BANK LIMITED	K R Kamath	Non Executive Director of Ultimate Holding Company	Purchase of goods or services	Professional fees	27.50	NA	15.00	-	-
22	UNITY SMALL FINANCE BANK LIMITED	Centrum Wealth Limited	Step down subsidiary of Ultimate holding Company	Purchase of goods or services	Utility & other Expenses	700.00	NA	1.14	-	-
23	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Electricity expenses	700.00	NA	2.48	-	-
24	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Telephone expense	700.00	NA	1.23	0.83	0.53
25	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Client Collection	At actuals	Transitional transactions pursaunt to Business Transfer Agreement (BTA) executed between Centrum Financial Services Limited and the Bank	200.00	-	-
26	UNITY SMALL FINANCE BANK LIMITED	Centrum Alternatives LLP	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Asset Purchased	700.00	NA	0.20	-	-
27	UNITY SMALL FINANCE BANK LIMITED	Centrum Broking Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Brokerage Exp	700.00	NA	0.49	-	-
28	UNITY SMALL FINANCE BANK LIMITED	Centrum Financial Services Limited	Holding Company	Any other transaction	Business Transfer-Client Collection	At actuals	Transitional transactions pursaunt to Business Transfer Agreement (BTA) executed between Centrum Financial Services Limited and the Bank	80,094.86	728.05	2,758.32
29	UNITY SMALL FINANCE BANK LIMITED	CFO	Key Management Personnel	Remuneration	Remuneration	400.00	NA	41.91	-	-
30	UNITY SMALL FINANCE BANK LIMITED	CS	Key Management Personnel	Remuneration	Remuneration	400.00	NA	18.21	-	-
31	UNITY SMALL FINANCE BANK LIMITED	MD & CEO	Key Management Personnel	Remuneration	Remuneration	400.00	NA	50.51	-	-
32	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Any other transaction	Investment Received in Equity Shares/Sha	At actuals	NA	-	5,000.00	5,000.00
33	UNITY SMALL FINANCE BANK LIMITED	Centrum Financial Services Limited	Holding Company	Any other transaction	IT refund Pursuant to BTA	At actuals	Transitional transactions pursuant to Business Transfer Agreement (BTA) executed between Centrum Financial Services Limited and the Bank	517.07	-	-
34	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Corporate Guarantee	4,000.00	NA	-	-	1,939.39
35	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	2,500.00	5,000.00	2,500.00
36	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Sale of goods or services	Service Fees	700.00	NA	3.50	-	-
37	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Sale of goods or services	Sourcing/Referral Fees Income	200.00	NA	0.92	-	-
38	UNITY SMALL FINANCE BANK LIMITED	CFO	Key Management Personnel	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	-	5.02	-
39	UNITY SMALL FINANCE BANK LIMITED	CFO	Key Management Personnel	Any other transaction	Interest On Saving Bank Account	At actuals	NA	0.18	-	-
40	UNITY SMALL FINANCE BANK LIMITED	CFO	Key Management Personnel	Any other transaction	Interest On Term Deposit	At actuals	NA	0.15	-	-
41	UNITY SMALL FINANCE BANK LIMITED	CS	Key Management Personnel	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	7.70	1.02	7.70
42	UNITY SMALL FINANCE BANK LIMITED	CS	Key Management Personnel	Any other transaction	Interest On Term Deposit	At actuals	NA	0.21	-	-
43	UNITY SMALL FINANCE BANK LIMITED	CS	Key Management Personnel	Any other transaction	Interest On Saving Bank Account	At actuals	NA	0.01	-	-
44	UNITY SMALL FINANCE BANK LIMITED	MD & CEO	Key Management Personnel	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	75.26	53.68	75.26

Sr. No	Details of the party (listed entity /subsidiary)	Details of the counterparty		Type of 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	Particulars	Relationship of the counterparty with the listed entity or its subsidiary					Opening Balance	Closing Balance
45	UNITY SMALL FINANCE BANK LIMITED	MD & CEO	Key Management Personnel	Any other transaction	Interest On Term Deposit	At actuals	2.84	-	-
46	UNITY SMALL FINANCE BANK LIMITED	MD & CEO	Key Management Personnel	Any other transaction	Interest On Saving Bank Account	At actuals	0.26	-	-
47	UNITY SMALL FINANCE BANK LIMITED	MD & CEO	Key Management Personnel	Any other transaction	Locker Rent & other Charges	At actuals	0.07	-	-
48	UNITY SMALL FINANCE BANK LIMITED	CFO	Key Management Personnel	Any other transaction	CASA	At actuals	0.69	0.01	0.69
49	UNITY SMALL FINANCE BANK LIMITED	CS	Key Management Personnel	Any other transaction	CASA	At actuals	0.12	0.60	0.12
50	UNITY SMALL FINANCE BANK LIMITED	MD & CEO	Key Management Personnel	Any other transaction	CASA	At actuals	4.35	5.24	4.35
51	UNITY SMALL FINANCE BANK LIMITED	Jaspal Singh Bindra	Director	Any other transaction	CASA	At actuals	355.23	704.94	355.23
52	UNITY SMALL FINANCE BANK LIMITED	Jaspal Singh Bindra	Director	Any other transaction	Interest On Saving Bank Account	At actuals	22.78	-	-
53	UNITY SMALL FINANCE BANK LIMITED	Chandir Gidwani	Director of ultimate holding company	Any other transaction	CASA	At actuals	0.53	0.52	0.53
54	UNITY SMALL FINANCE BANK LIMITED	Chandir Gidwani	Director of ultimate holding company	Any other transaction	Interest On Saving Bank Account	At actuals	0.02	-	-
55	UNITY SMALL FINANCE BANK LIMITED	Ranjan Ghosh	Director of holding company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	20.52	-	20.52
56	UNITY SMALL FINANCE BANK LIMITED	Ranjan Ghosh	Director of holding company	Any other transaction	Interest On Term Deposit	At actuals	0.58	-	-
57	UNITY SMALL FINANCE BANK LIMITED	Ranjan Ghosh	Director of holding company	Any other transaction	CASA	At actuals	0.10	0.01	0.10
58	UNITY SMALL FINANCE BANK LIMITED	Ranjan Ghosh	Director of holding company	Any other transaction	Interest On Saving Bank Account	At actuals	0.002	-	-
59	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Interest On Term Deposit	At actuals	60.43	-	1.24
60	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	139.85	1,150.86	139.85
61	UNITY SMALL FINANCE BANK LIMITED	Mehak Singh	Relative of Directors/KMP	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	9.13	8.79	9.13
62	UNITY SMALL FINANCE BANK LIMITED	Mehak Singh	Relative of Directors/KMP	Any other transaction	Interest On Term Deposit	At actuals	0.34	-	-
63	UNITY SMALL FINANCE BANK LIMITED	Mehak Singh	Relative of Directors/KMP	Any other transaction	CASA	At actuals	0.09	0.07	0.09
64	UNITY SMALL FINANCE BANK LIMITED	Mehak Singh	Relative of Directors/KMP	Any other transaction	Interest On Saving Bank Account	At actuals	0.01	-	-
65	UNITY SMALL FINANCE BANK LIMITED	Kanchan Singh	Relative of Directors/KMP	Any other transaction	Interest On Saving Bank Account	At actuals	0.06	-	-
66	UNITY SMALL FINANCE BANK LIMITED	Kanchan Singh	Relative of Directors/KMP	Any other transaction	CASA	At actuals	0.17	-	0.17
67	UNITY SMALL FINANCE BANK LIMITED	Kanchan Singh	Relative of Directors/KMP	Any other transaction	Interest On Term Deposit	At actuals	0.25	-	-
68	UNITY SMALL FINANCE BANK LIMITED	Kanchan Singh	Relative of Directors/KMP	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	25.25	-	25.25
69	UNITY SMALL FINANCE BANK LIMITED	Shailendra Kishore Apte	Director of holding company	Any other transaction	Interest On Saving Bank Account	At actuals	0.15	-	-
70	UNITY SMALL FINANCE BANK LIMITED	Shailendra Kishore Apte	Director of holding company	Any other transaction	CASA	At actuals	5.19	5.04	5.19
71	UNITY SMALL FINANCE BANK LIMITED	Shailendra Kishore Apte	Director of holding company	Any other transaction	Interest On Term Deposit	At actuals	0.22	-	-
72	UNITY SMALL FINANCE BANK LIMITED	Shailendra Kishore Apte	Director of holding company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	5.13	5.03	5.13
73	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Interest On Term Deposit	At actuals	12.23	-	-
74	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	3,000.00	2,515.67	3,000.00
75	UNITY SMALL FINANCE BANK LIMITED	Deepa Shailendra Apte	Relative of director of Holding Company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	5.00	-	5.00
76	UNITY SMALL FINANCE BANK LIMITED	Deepa Shailendra Apte	Relative of director of holding company	Any other transaction	CASA	At actuals	71.00	-	71.00
77	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Interest On Term Deposit	At actuals	162.77	-	68.31
78	UNITY SMALL FINANCE BANK LIMITED	Deepa F Poncha	Director of holding company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	5.19	-	5.19
79	UNITY SMALL FINANCE BANK LIMITED	Deepa F Poncha	Director of holding company	Any other transaction	Interest On Term Deposit	At actuals	0.19	-	-
80	UNITY SMALL FINANCE BANK LIMITED	Deepa F Poncha	Director of holding company	Any other transaction	CASA	At actuals	0.26	-	0.26
81	UNITY SMALL FINANCE BANK LIMITED	Deepa F Poncha	Director of holding company	Any other transaction	Interest On Saving Bank Account	At actuals	0.007	-	-
82	UNITY SMALL FINANCE BANK LIMITED	Sonia Gobind Gidwani	Relative of director/KMP of ultimate holding company	Any other transaction	Interest On Saving Bank Account	At actuals	0.005	-	-
83	UNITY SMALL FINANCE BANK LIMITED	Sonia Gobind Gidwani	Relative of director/KMP of ultimate holding company	Any other transaction	CASA	At actuals	0.16	-	0.16
84	UNITY SMALL FINANCE BANK LIMITED	Sonia Gobind Gidwani	Relative of director/KMP of ultimate holding company	Any other transaction	Interest On Term Deposit	At actuals	1.30	-	-
85	UNITY SMALL FINANCE BANK LIMITED	Sonia Gobind Gidwani	Relative of director/KMP of ultimate holding company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	51.17	-	51.17

Sr. No	Details of the party (listed entity /subsidiary)	Details of the counterparty		Type of related party transaction	REMARKS	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	Particulars	Relationship of the counterparty with the listed entity or its subsidiary						Opening Balance	Closing Balance
86	UNITY SMALL FINANCE BANK LIMITED	BUSINESSMATCH SERVICES (INDIA) PRIVATE LIMITED	Promoter Entity of ultimate holding company	Any other transaction	CASA	At actuals	NA	2,000.93	-	2,000.93
87	UNITY SMALL FINANCE BANK LIMITED	Priyam Singh	Relative of Directors/KMP	Any other transaction	Interest On Saving Bank Account	At actuals	NA	0.15	-	-
88	UNITY SMALL FINANCE BANK LIMITED	Priyam Singh	Relative of Directors/KMP	Any other transaction	CASA	At actuals	NA	5.21	-	5.21
89	UNITY SMALL FINANCE BANK LIMITED	Priyam Singh	Relative of Directors/KMP	Any other transaction	Interest On Term Deposit	At actuals	NA	0.27	-	-
90	UNITY SMALL FINANCE BANK LIMITED	Priyam Singh	Relative of Directors/KMP	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	8.27	-	8.27
91	UNITY SMALL FINANCE BANK LIMITED	Arish Ojaswi	Relative of Directors/KMP	Any other transaction	Interest On Saving Bank Account	At actuals	NA	0.002	-	-
92	UNITY SMALL FINANCE BANK LIMITED	Arish Ojaswi	Relative of Directors/KMP	Any other transaction	CASA	At actuals	NA	0.10	-	0.10
93	UNITY SMALL FINANCE BANK LIMITED	Arish Ojaswi	Relative of Directors/KMP	Any other transaction	Interest On Term Deposit	At actuals	NA	0.15	-	-
94	UNITY SMALL FINANCE BANK LIMITED	Arish Ojaswi	Relative of Directors/KMP	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	5.15	-	5.15
95	UNITY SMALL FINANCE BANK LIMITED	Suparna Ghosh	Relative of director of holding company	Any other transaction	CASA	At actuals	NA	0.12	-	0.12
96	UNITY SMALL FINANCE BANK LIMITED	Suparna Ghosh	Relative of director of holding company	Any other transaction	Interest On Saving Bank Account	At actuals	NA	0.01	-	-
97	UNITY SMALL FINANCE BANK LIMITED	Jigar Vora	Relative of director/KMP of ultimate holding company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	5.06	-	5.06
98	UNITY SMALL FINANCE BANK LIMITED	Jigar Vora	Relative of director/kmp of ultimate holding company	Any other transaction	Interest On Term Deposit	At actuals	NA	0.06	-	-
99	UNITY SMALL FINANCE BANK LIMITED	Saritha Ramchandra Kamath	Relative of director/kmp of ultimate holding company	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	5.06	-	5.06
100	UNITY SMALL FINANCE BANK LIMITED	Saritha Ramchandra Kamath	Relative of director/kmp of ultimate holding company	Any other transaction	Interest On Term Deposit	At actuals	NA	0.06	-	-
101	UNITY SMALL FINANCE BANK LIMITED	Usha Nirmal Baxi	Relative of Directors/KMP	Any other transaction	Interest On Saving Bank Account	At actuals	NA	0.0002	-	-
102	UNITY SMALL FINANCE BANK LIMITED	Usha Nirmal Baxi	Relative of Directors/KMP	Any other transaction	CASA	At actuals	NA	0.11	-	0.11
103	UNITY SMALL FINANCE BANK LIMITED	Usha Nirmal Baxi	Relative of Directors/KMP	Any other transaction	Interest On Term Deposit	At actuals	NA	0.01	-	-
104	UNITY SMALL FINANCE BANK LIMITED	Usha Nirmal Baxi	Relative of Directors/KMP	Any other transaction	Term Deposits	The acceptance of fixed deposits by banks are exempt from approval of RPT as per provisions of Listing Regulations.	NA	5.25	-	5.25
105	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Director	Any other transaction	CASA	At actuals	NA	6.00	-	6.00

Notes:

- Transactions involving loans, advances, and investments made or given by listed Banks are exempt from disclosure
- Value of transaction for Receivables and other liabilities represents balance as on March 31, 2023
- Value of transaction for CASA/Term Deposits represents balance thereof as on March 31, 2023 or on date of cessation of related party. The Bank has disclosed the transactions of CASA/Term Deposits with Related parties on best effort basis.
- Value of the related party transaction as approved by the Audit Committee / Shareholders represents omnibus limit approved by the Audit Committee wherever applicable.
- As per RBI circular DBR/2015-16/19 dated March 03, 2016, the Bank pays additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on Savings and Fixed Deposits to the Bank’s staff.