UNITY Small Finance Bank

Date: November 03, 2023

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

Scrip Code - 959462 and **959476**

Sub: Outcome of Board Meeting held on November 03, 2023

Madam/ Sir,

Pursuant to Regulation 51, 52, 54 and other applicable Regulations, if any of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform you that the Board of Directors have at its meeting held today, *inter alia*, approved the following:

a. Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2023.

b. Appointment of Mr. Chandir Gidwani (DIN: 00011916) as the 'Non-Executive Non-Independent Director' of the Bank (Nominee of M/s. Centrum Financial Services Limited) w.e.f. November 03, 2023.

c. Appointment of Mr. Sunil Kakar (DIN: 03055561) as an Independent Director of the Bank w.e.f. November 04, 2023.

The Meeting of the Board of Directors of the Bank commenced at 11:00 a.m. and concluded at 2 : 32 p.m

Accordingly, we are enclosing herewith the following:

i) Unaudited Financial Results for the quarter and half year ended September 30, 2023 in the specified format;

ii) Limited Review Report for the aforesaid financial results issued by M/s. V. Sankar Aiyar & Co., Chartered Accountants, the Statutory Auditors of the Bank;

iii) Press release

iv) Disclosures in accordance with Regulation 52(4) and 54(2) of the Listing Regulations;

v) Disclosures in accordance with Regulation 23 of Listing Regulations w.r.t. Related party transactions for the half year ended September 30, 2023;

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

vi) Disclosures in accordance with Regulation 52(7) of the Listing Regulations;

We request you to take the above on record and same be treated as compliance under the applicable provisions of the Listing Regulations.

Thanking you,

Yours truly,
For Unity Small Finance Bank Limited

Archana Goyal
Company Secretary & Compliance Officer
Membership no.: A16004

Encl: a/a

CC: Beacon Trusteeship Limited

V. Sankar Aiyar & Co.
CHARTERED ACCOUNTANTS
2-C, Court Chambers
35, New Marine Lines
Mumbai - 400 020

Tel. : 022-2200 4465, 2206 7440
E-mail : mumbai@vsa.co.in
Website : www.vsa.co.in

Independent Auditors' Review Report on Unaudited Financial Results for the quarter and half year ended September 30, 2023 of Unity Small Finance Bank pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
Unity Small Finance Bank Limited,
Mumbai

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of **Unity Small Finance Bank Limited ("The Bank")** for the quarter and half year ended September 30, 2023 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended ("Listing Regulations").

2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed by The Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial results based on our review.

3. We conducted our review in accordance with the Standards on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to making inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Emphasis of Matter

5. We draw attention to note no. 9 of the financial results, regarding the accounting treatment for subsequent measurement of fair value changes relating to the restructured liabilities taken over from erstwhile Punjab and Maharashtra Co-operative Bank Limited ("PMC") in accordance with the Punjab and Maharashtra Co-operative Bank Limited (Amalgamation with Unity Small Finance Bank Limited) Scheme, 2022 sanctioned by the Government of India in exercise of the powers conferred by sub- section (7) of section 45 of Banking Regulation Act,1949 (10 of 1949).

   Our opinion is not modified in respect of this matter.

For V Sankar Aiyar & Co.
Chartered Accountants
(FRN:109208W)

V. SANKAR AIYAR & CO. FRN 109208W CHARTERED ACCOUNTANTS

Asha Patel
Partner
M. No. 166048
UDIN: 23166048BGUTIK1401

Place: Mumbai
Dated: November 03, 2023

Unity Small Finance Bank Limited
CIN: U65990DL2021PLC385568
Registered Office: 40, Basant Lok, Vasant Vihar, New Delhi 110057
Corporate office: Centrum House, CST Road, Vidyanagari Marg, Santacruz (E), Mumbai - 400098.
Website: www.theunitybank.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

(₹ in Lakhs)

	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	32,262	27,824	17,060	60,086	32,399	73,470
	a) Interest / discount on advances / bills	26,704	22,938	11,959	49,643	21,214	53,201
	b) Income on investments	5,277	4,529	4,722	9,806	9,060	17,467
	c) Interest on balances with Reserve Bank of India and other inter bank funds	280	351	379	631	2,125	2,739
	d) Others	-	6	-	6	-	63
2	Other Income	3,789	3,422	3,986	7,210	1,198	6,861
3	**Total Income (1)+(2)**	**36,050**	**31,246**	**21,046**	**67,296**	**33,597**	**80,331**
4	Interest Expended	9,106	6,717	3,618	15,824	9,607	17,491
5	Operating Expenses (i)+(ii)	18,549	19,256	9,217	37,804	17,249	47,660
	i) Employees cost	8,242	8,340	4,609	16,581	8,415	21,199
	ii) Other operating expenses	10,307	10,916	4,608	21,223	8,834	26,461
6	**Total Expenditure (4)+(5) (excluding Provisions and Contingencies)**	**27,655**	**25,973**	**12,835**	**53,628**	**26,857**	**65,151**
7	**Operating Profit before Provisions and Contingencies (3)-(6)**	**8,395**	**5,273**	**8,211**	**13,668**	**6,740**	**15,180**
8	Provisions (other than tax) and Contingencies	(7,950)	547	2,632	(7,404)	4,390	13,929
9	Exceptional Items	-	-	-	-	-	-
10	**Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)**	**16,345**	**4,726**	**5,579**	**21,071**	**2,350**	**1,251**
11	Tax Expense	2,571	(83)	182	2,489	(216)	(2,211)
12	**Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)**	**13,773**	**4,809**	**5,397**	**18,583**	**2,566**	**3,462**
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	**Net Profit / (Loss) for the period (12)-(13)**	**13,773**	**4,809**	**5,397**	**18,583**	**2,566**	**3,462**
15	Paid up equity share capital (Face value ₹ 10 each)	70,490	70,490	70,490	70,490	70,490	70,490
16	Reserves excluding revaluation reserves						35,179
17	**Analytical Ratios**						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio	37.28%	42.63%	62.75%	37.28%	62.75%	49.40%
	(iii) Earnings per share (EPS)(Face Value of ₹10/-each)						
	(a) Basic EPS before & after extraordinary items (net of tax expense) - not annualized	1.87	0.60	0.69	2.48	0.20	0.17
	(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	0.77	0.25	0.28	1.02	0.08	0.07
	(iv) NPA Ratios						
	(a) Gross NPAs	34,462	3,75,352	3,81,216	34,462	3,81,216	3,76,736
	(b) Net NPAs	2,543	2,253	18,729	2,543	18,729	1,531
	(c) % of Gross NPAs to Gross Advances	5.50%	42.02%	56.29%	5.50%	56.29%	45.83%
	(d) % of Net NPAs to Net Advances	0.43%	0.43%	5.95%	0.43%	5.95%	0.34%
	(v) Return on assets (average) - not annualized	1.39%	0.51%	-0.08%	1.87%	-1.13%	0.40%
	(vi) Net worth	1,41,315	1,34,571	1,79,692	1,41,315	1,79,692	1,37,889
	(vii) Outstanding redeemable preference shares	Nil	Nil	Nil	Nil	Nil	Nil
	(viii) Capital redemption reserve/debenture redemption reserve	Nil	Nil	Nil	Nil	Nil	Nil
	(ix) Debt equity ratio	0.73	0.47	0.15	0.73	0.15	0.25
	(x) Total debts to total assets	0.12	0.08	0.04	0.12	0.04	0.05

1. Net worth comprises Paid-up capital plus Free Reserves including Share Premium less debit balance in Profit and Loss account, Accumulated Losses and Intangible Assets excluding deferred tax asset. Accordingly, Networth has been computed for the current period and previous period.
2. For the purpose of computation of Debt Equity Ratio, Debt represents Total borrowings of the Bank and Equity represents total of Share Capital and Reserves.
3. As per regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure requirements) Regulations, 2015, the debt listed entities are required to disclose certain ratios, however ratios which are not relevant to Banking sector are not disclosed above.

UNITY SMALL FINANCE BANK LIMITED
MUMBAI

Segment information in accordance with the Accounting Standard 17 - Segment Reporting of the operating segments of the Bank is as under:

(₹ in lakhs)

Particulars	Quarter ended			Half year ended		Year ended
	30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Segment Revenue						
a) Treasury	5,050	5,571	4,914	10,621	7,002	16,060
b) Retail Banking	28,774	23,672	14,331	52,446	23,046	54,427
c) Corporate	2,190	1,961	1,764	4,151	3,476	9,613
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	36	42	37	78	73	231
Total	36,050	31,246	21,046	67,296	33,597	80,331
Less: Inter Segment Revenue						
Income from Operations	**36,050**	**31,246**	**21,046**	**67,296**	**33,597**	**80,331**
2 Segment Results						
a) Treasury	1,979	2,835	3,232	4,814	2,085	7,570
b) Retail Banking	15,108	895	1,778	16,003	(1,012)	(3,132)
c) Corporate	(778)	954	533	176	1,205	(3,418)
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	36	42	36	78	73	231
Total Profit Before Tax	**16,345**	**4,726**	**5,579**	**21,071**	**2,350**	**1,251**
3 Segment Assets						
a) Treasury	3,90,873	3,54,577	2,91,607	3,90,873	2,91,607	3,05,508
b) Retail Banking	5,55,052	4,92,233	3,29,853	5,55,052	3,29,852	4,18,682
c) Corporate	82,993	66,046	60,092	82,993	60,092	70,622
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	79,684	81,889	78,776	79,684	78,777	81,321
Total	**11,08,602**	**9,94,745**	**7,60,328**	**11,08,602**	**7,60,328**	**8,76,133**
4 Segment Liabilities						
a) Treasury	1,64,768	1,05,079	1,36,923	1,64,768	1,36,923	37,141
b) Retail Banking	7,31,602	7,08,134	4,15,085	7,31,602	4,15,085	6,60,197
c) Corporate	31,858	7,952	26,041	31,858	26,041	3,249
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	1,205	1,229	989	1,205	989	1,123
Total	**9,29,433**	**8,22,394**	**5,79,038**	**9,29,433**	**5,79,038**	**7,01,710**
5 Capital and Reserve	1,79,169	1,72,351	1,81,290	1,79,169	1,81,290	1,74,423
Total	**11,08,602**	**9,94,745**	**7,60,328**	**11,08,602**	**7,60,328**	**8,76,133**

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 - "Segment Reporting". The RBI vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a subsegment of Retail Banking Segment. The Bank is in the process of setting up DBUs and hence no Digital Banking Segment disclosure have been made. The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the bank is considered to operate only in domestic segment.

UNITY SMALL FINANCE BANK LIMITED MUMBAI

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Notes :

1 Statement of Assets and Liabilities is given below:

₹ in lakhs

Particulars	As at 30.09.2023 Unaudited	As at 30.09.2022 Unaudited	As at 31.03.2023 Audited
CAPITAL AND LIABILITIES			
Capital	1,39,244	1,39,255	1,39,244
Reserves and Surplus	39,925	42,035	35,179
Deposits	3,91,759	1,58,578	2,68,463
Borrowings	1,30,886	27,236	42,860
Other Liabilities and Provisions	4,06,790	3,93,224	3,90,388
Total	**11,08,602**	**7,60,328**	**8,76,133**
ASSETS			
Cash and Balances with Reserve Bank of India	31,907	26,718	34,138
Balances with Banks and Money at Call and Short notice	17,076	25,606	21,361
Investments	3,30,304	2,70,477	2,43,580
Advances	5,94,712	3,14,753	4,46,819
Fixed Assets	33,747	31,742	31,847
Other Assets	1,00,856	91,032	98,388
Total	**11,08,602**	**7,60,328**	**8,76,133**

2 **Statement of Cash flow is as follows-**

Particulars	As at 30.09.2023 Unaudited	As at 30.09.2022 Unaudited	As at 31.03.2023 Audited
Cash flows (used in)/from operating activities			
Profit/(Loss) before Income tax	21,071	2,350	1,251
Adjustments for:			
Depreciation on fixed assets	1,033	764	1,635
Amortisation of premium on held till maturity (HTM) investments	86	81	163
Provision/Charge for Non performing assets	(3,895)	4,847	13,245
General Provision for standard assets	777	(458)	674
Provision on investment	264	340	392
Provision for contingencies and others	(4,287)	-	11
Operating profit/(loss) before working capital changes	15,051	7,925	17,371
Adjustments for:			
(Increase)/decrease in investments (Other than HTM Investments)	(46,546)	57,460	84,222
(Increase)/decrease in Advances	(1,43,998)	(77,688)	(2,17,270)
Increase/(decrease) in Deposits	1,23,296	(2,23,659)	(1,13,774)
(Increase)/decrease in Others Assets	(4,677)	603	(4,744)
Increase/(decrease) in Other Liabilities and Provisions	6,074	(13,601)	(23,110)
	(65,851)	(2,56,884)	(2,74,675)
Direct taxes paid (Net of refunds)	(280)	(1)	(15)
Net cash flow from/(used in) operating activities (A)	(51,080)	(2,48,960)	(2,57,319)
Cash flow from/(used in) Investing activities			
(Purchase) of fixed asssets	(2,933)	(2,286)	(3,261)
(Purchase)/Sale of held-till-maturity (HTM)Securities(net)	(40,528)	(51,253)	(51,253)
Net cash flow from/(used in) investing activities (B)	(43,461)	(53,539)	(54,514)
Cash flow from/(used in) Financing activities			
Increase/(Decrease) in borrowings (net)	88,026	(85,604)	(69,980)
Dividend on PNCPS paid during the year	-	-	(2,222)
Net cash flow from/(used in) financing activities (C)	88,026	(85,604)	(72,202)
Net (decrease)/Increase in cash and cash equivalents (A)+(B)+(C)	(6,515)	(3,88,103)	(3,84,928)
Cash and cash equivalents at the beginning of the period	55,499	4,40,427	4,40,426.98
Cash and cash equivalents at the end of the year	**48,984**	**52,324**	**55,499**

Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks and money at call and short notice.

UNITY SMALL FINANCE BANK LIMITED MUMBAI

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Notes :

3 The above financial results have been reviewed by the Audit committee of the Board on November 02, 2023 and approved by the Board of Directors at its meeting held on November 03, 2023. The financial results for the half-year ended September 30, 2023 have been subjected to "Limited Review" by the statutory auditors of the Bank.

4 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 - 'Interim Financial Reporting ("AS-25") as prescribed under the Companies Act, 2013, relevant provisions of the Banking Regulations Act 1949, the circulars, guidelines and directions issued by Reserve Bank ("the RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and in compliance with presentation and disclosure requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements), 2015, as amended including relevant circulars issued by the SEBI from time to time.

5 The Capital adequacy ratio ("CAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 2016.
The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No. 4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.
In accordance with the RBI guidelines, Banks are required to make consolidated Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Framework. These disclosures are available on the Bank's website at the following link: https://theunitybank.com/regulatory-disclosures.html. These disclosures have not been subjected to audit or limited review.

6 Bank has not issued any Principal Protected Market linked debentures ('MLDs'). However, Bank has grandfathered MLDs from Centrum Financial Services Limited (CFSL) as a result of slump sale.

7 The Principal protected, Secured, Rated, Listed, Redeemable, Non-convertible, Market Linked debentures (MLDs) are fully secured by a first pari-pasu charge over the specified immovable property wherever applicable and receivables (present and future), investments and book debts of the Bank.

8 During the quarter, the bank has carried out technical write off of certain PMC loans aggregating to Rs. 3,391 crores which were mostly provided for in previous periods. This has resulted in additional unabsorbed business losses of Rs. 3,255 crores under Income Tax Act which are available for set off as at September 30,2023. The bank has considered only current level of Income earning assets, interest bearing liabilities, current capital position and operating expenses on prudent basis and recognized deferred tax assets of only Rs. 694 crores on the total unabsorbed business losses of Rs. 2,757 crores as at 30 Sep 2023 under AS 22.

9 Based on the advice of an independent firm of chartered accountants, in the absence of guidance in the Accounting standards which are applicable to the bank namely Indian Generally accepted Accounting Principles, the fair value changes relating to restructured liabilities arising on account of amalgamation are recognized by debiting the profit and loss appropriation account and crediting the respective restructured liabilities accounts.

10 Details of resolution plans implemented under the Resolution Framework for Covid-19 related stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 5, 2021 (Resolution Framework 2.0) at September 30, 2023 are given below:

₹ in crore

Type of Borrower	Exposure Accounts Classified as Standard consequent to implementation of resolution plan- Position as at end of the previous half year i.e March 31, 2023 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount write off during the half year	Of (A) amount paid by the borrower during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of this half year i.e September 30, 2023
Personal Loans	9.61	0.59	-	1.48	7.54
Corporate persons	5.89	0.11	-	3.72	2.07
Of which, MSMEs	2.50	0.11	-	0.32	2.07
Others	-	-	-	-	-
Total	**15.51**	**0.70**	-	**5.21**	**9.60**

11 Details of loans transferred/acquired during the quarter ended September 30, 2023 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

a) Details of loans not in default transferred to other entities:

₹ in Crore

Sr.No.	Particulars	September 30, 2023
1	Aggregate amount of loans transferred	15.19
2	Aggregate consideration received	15.19
3	Weighted average residual maturity	N.A
4	Weighted average holding period of originator	7.18 Years
5	Retention of beneficial economic interest by originator	N.A
6	Coverage of tangible security coverage (%)	100%
7	Rating-wise distribution of rated loans	Not Rated

b) During the quarter ended September 30, 2023, the bank has not acquired any "loans not in default" through assignment of loans.

c) During the quarter ended September 30, 2023, the bank has not acquired/transferred any stressed loans (Non-performing asset and Special mention Account).

d) During the quarter ended September 30, 2023, the Bank has not made any investment in Security Receipts.

12 Security cover for principal and interest as at September 30, 2023 is 4001.5 times and same is adequate as per the terms of issue of MLDs.

13 Other income includes processing fees, profit/loss on sale of investments (including provision on depreciation) and recoveries from accounts previously written off etc.

14 Other operating expenses include commission paid to sales agents of ₹45.5 crore for the half-year ended September 30, 2023 (Previous period: ₹ 15 crore)

15 The figures for the quarter ended September 30, 2023 and September 30, 2022 are the balancing figures between reviewed half yearly figures and published year to date reviewed figures for quarter ended June 30, 2023 and June 30, 2022 respectively.

16 Previous period figures have been reclassified/regrouped, wherever necessary, to conform to the current period classification/ regrouping.

For and on behalf of the Board of Directors

Inderjit Camotra
Managing Director & Chief Executive Officer
DIN: 09602543
Place: Mumbai

Date: November 03, 2023

UNITY SMALL FINANCE BANK LIMITED
MUMBAI

Press Release

Unity Bank Delivers a Strong Financial Performance For H1 FY2024

- **Net Income rises 115% YoY to ₹ 515 crores with a Stellar Net Profit of ₹ 186 crores**
- **Deposits grows by 147% YoY; Net Advances grow 89% YoY**
- **The Bank's Networth remains steady at ₹ 1,792 crores**
- **Capital Adequacy Ratio (CRAR) stands at 37%, significantly higher than the regulatory requirement**

Mumbai, November 03, 2023 – Unity Small Finance Bank Limited (Unity Bank), a new age, digital first bank, today announced its financial results for the half year ending 30th September, 2023 (6 Months). The bank has continued its focused growth trajectory, demonstrating resilience and sound financial management amidst a challenging economic environment.

The Bank reported a healthy growth with **Net Income rising by 115% YoY which stands at ₹ 515 crores**, driven by an increased outreach to customers across products and geographies. The **Pre-provisioning operating profit rose to ₹ 137 crores marking an increase of 103%,** when compared to the corresponding period last year. In spite of a competitive interest rate regime, the Bank's **Net Interest Margin (NIM) stands at 11%**, which is amongst the highest in the industry.

Net Advances showed a strong growth of 89% YoY and stood at ₹ 5,947 crores, effectively distributed between Business Banking (60%), Inclusive Banking (32%) and SME & Venture Debt (4%). The Business Banking book grew 21% QoQ and Inclusive Banking book grew 14% QoQ. Despite a staggering increase in Net Advances, the Bank demonstrated a resilient performance by maintaining **Net NPA (NNPA) levels at an impressively low rate of 0.4%.** However, given the dynamic macro environment, the Bank continues to adopt a conservative approach and maintained its **Provision Coverage Ratio at 99%.**

The Bank's sharp focus on Garnering Deposits by adopting a granular and retail focused liability franchise resulted in the Bank's **Deposit base growing 147% YoY and stood at ₹ 3,918 crores**. The encouraging statistic being - **75% of these deposits came from new to bank customers**.

Unity Bank maintained a well-funded Balance Sheet with best-in-class **Capital Adequacy Ratio (CRAR) of 37%,** well above the regulatory requirement and signifies our strong commitment to regulatory compliance and risk management.

As on 30th September 2023, Unity Bank operates from 137 branches and has a team of over 4,500 members. The Bank is focused to grow its retail presence during H2 FY2024 and is on track to open 54 additional branches, entering new markets like Kolkata, Hyderabad, Chennai, Kerala and Punjab.

Unity Bank remains committed to increasing investments in technology and will roll out several digital offerings during H2 FY2024, to further drive its outreach and enhance customer experience. These include a robust Mobile Banking App, Credit Cards, Personal Loans and a Banking as a Service (BaaS) platform for

Fintechs. Some of these products will be introduced in collaboration with Fintech partners including BharatPe.

** All numbers are for 6 months ending 30th September 2023. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles In India, Including Accounting Standards as prescribed under Section 133 of the Companies Act 2013. Regulation 52 or the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements). 2015, as amended and the guidelines Issued by the Reserve Bank of India (RBI) from time to time.*

About Unity Small Finance Bank Limited

Unity Small Finance Bank Limited is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. ***(Subsidiary of BSE & NSE listed – Centrum Capital Ltd.)*** *with Resilient Innovations Pvt Ltd as a joint investor. It strives to be a Digital First Bank with a business model of collaboration and open architecture, uniting all its stakeholders to deliver a seamless digital banking experience. Driven by its mission to have the highest standards of Corporate Governance, Unity Bank has in place a strong Board comprising of industry veterans. It offers services across Branch Banking, Business Banking, Inclusive Banking, Digital Banking and Treasury Services. For more information about Unity Bank and its services, please visit www.theunitybank.com*

For further information, please contact:-

Ajay Aswani
Unity Small Finance Bank Limited
9820415593
ajay.aswani@unitybank.co.in

UNITY Small Finance Bank

Date: November 03, 2023

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

Ref Scrip Code: - 959462 and 959476

Subject: Submission of statement under Regulation 52(4) and Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").

With reference to the above subject, kindly find below the following details for quarter and half year ended September 30, 2023. The same are provided in the Financial Results for the quarter and half year ended September 30, 2023 and are reproduced below:

a) **Debt Equity Ratio:** Debt equity ratio of the Bank as on September 30, 2023 is 0.73:1.

b) **Debt service coverage ratio:** NA

c) **Interest service coverage ratio**: NA

d) **Outstanding Redeemable Preference Shares:** NIL

e) **Capital Redemption Reserve/ Debenture Redemption Reserve:** NIL

f) **Net worth:** Net worth as on September 30, 2023 is Rs. 1,41,315/- Lakh.

g) **Net Profit/(Loss) after Tax:** The Net profit for quarter ended September 30, 2023 is Rs. 13,773 /- Lakh and half year ended September 30, 2023 is Rs 18,583 /- Lakhs.

h) **Earnings per Share:** Basic EPS for the quarter ended September 2023 is Rs. 1.87 and half year ended September 30, 2023 is Rs. 2.48 /- and Diluted EPS for the quarter ended September 2023 is Rs 0.77 and half year ended September 30, 2023 is Rs.1.02 /- .

i) **Current ratio:** Not Applicable

j) **Long term debt to Working Capital:** Not Applicable

k) **Bad debts to Accounts receivable ratio:** Not Applicable

l) **Current liability ratio:** Not Applicable

m) **Total debts to total assets:** Total debts to total Assets ratio is 0.12 times

n) **Debtors turnover:** Not Applicable

o) **Inventory turnover:** Not Applicable

p) **Operating Margin (%):** Not Applicable

q) **Net profit Margin:** Not Applicable

r) **Sector Specific equivalents ratios, as applicable:**

a. Gross NPAs: Rs. 34,462/- lakh as on September 30, 2023
b. Net NPAs : Rs. 2,543 /- lakh as on September 30, 2023
c. Percentage of Gross NPAs to Gross Advances: 5.50 % as on September 30, 2023
d. Percentage of Net NPAs to Net Advances: 0.43 % as on September 30, 2023
e. Return on assets (average) - not annualized: 1.39% for quarter ended September 30, 2023 and 1.87% half year ended September 30, 2023
f. Capital adequacy ratio: 37.28 %

The Principal Protected, Secured, Rated, Listed, Redeemable, Non-convertible Market Linked Debentures (MLDs) are fully secured by a pari-pasu charge over the specified immovable property and receivables (present and future), book debts & investments of the Bank. Complete details regarding the security created is provided under the Offer document / Debenture Trust Deed.

As per the provision of regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the listed entity shall disclose the security cover available in case of Non-Convertible debt securities along with its financial results. Security cover for Principal and interest as at September 30, 2023 is 4001.5 times, and is adequate as per the terms issue of the MLDs. The certificate from the statutory auditor as per Regulation 54 read with 56(1)(d) of the Listing Regulations, 2015 and SEBI Circular no. SEBI/HO/MIRSD/MIRSD CRADT/CIR/P /2022/67 dated May 19, 2022 shall be disclosed separately.

We request you to take the above information on record.

Thanking You.

Yours truly,
For Unity Small Finance Bank Limited

ARCHANA ALOK GOYAL
Digitally signed by ARCHANA ALOK GOYAL
Date: 2023.11.03 14:52:22 +05'30'

Archana Goyal
Company Secretary & Compliance Officer
Membership No.: A16004
Encl: a/a
CC: Beacon Trusteeship Limited

UNITY Small Finance Bank

Date: November 03, 2023

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

Ref Scrip Code – 959462 and 959476

Sub: Disclosure of Related party transactions for the half year ended September 30, 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 September 30, 2023.

Kindly acknowledge receipt and take the above on record.

Thanking you,

Yours truly,
For Unity Small Finance Bank Limited

ARCHANA ALOK GOYAL
Digitally signed by ARCHANA ALOK GOYAL
Date: 2023.11.03 14:52:43 +05'30'

Archana Goyal
Company Secretary & Compliance Officer
Membership No. A16004

Unity Small Finance Bank Limited

Transaction during with related parties during half year ended September 30, 2023

Rs. In Lakhs

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		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		REMARKS		REMARKS ON APPROVAL BY AUDIT COMMITTEE		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	625	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	625	NA	55.11	-	-
3	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Rent expenses	625	NA	0.24	-	-
4	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Sourcing Fees Income	625	NA	0.10	-	-
5	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Sale of Loan book	10,000	NA	3,595.87	-	0.47
6	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	On Actuals	Ancillary transaction to sale of housing loan portfolio	672.35		-
7	UNITY SMALL FINANCE BANK LIMITED	Basant Seth	Independent Director	Remuneration	Director Sitting Fees & Commission	600	As approved by the Board/shareholders	8.60	-	-
8	UNITY SMALL FINANCE BANK LIMITED	Sandip Ghose	Independent Director	Remuneration	Director Sitting Fees & Commission	600	As approved by the Board/shareholders	12.40	0.40	-
9	UNITY SMALL FINANCE BANK LIMITED	Subhash Kutte	Independent Director	Remuneration	Director Sitting Fees & Commission	600	As approved by the Board/shareholders	12.00	-	-
10	UNITY SMALL FINANCE BANK LIMITED	Vinod Rai	Part-time Chairman & Independent Director till Mayn 22, 2023	Remuneration	Director Sitting Fees & Remuneration	600	As approved by the Board/shareholders	3.11	0.40	-
11	UNITY SMALL FINANCE BANK LIMITED	Renu Basu	Independent Women Director	Remuneration	Director Sitting Fees & Commission	600	As approved by the Board/shareholders	10.20	0.40	-
12	UNITY SMALL FINANCE BANK LIMITED	Partha Pratim Sengupta	Non-Executive Non-Independent Director (RIPL Nominee Director)	Remuneration	Director Sitting Fees	600	As approved by the Board/shareholders	1.00	-	-
13	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Independent Director	Remuneration	Director Sitting Fees & Commission	600	As approved by the Board/shareholders	10.00	-	-
14	UNITY SMALL FINANCE BANK LIMITED	JASPAL SINGH BINDRA	Non-Executive Non-Independent Director (Centrum Nominee Director)	Remuneration	Director Sitting Fees	600	As approved by the Board/shareholders	3.00	-	-
15	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Interest paid	Interest expenses	550	NA	238.15	8.20	222.53
16	UNITY SMALL FINANCE BANK LIMITED	Centrum Wealth Limited	Step down subsidiary of Ultimate holding Company	Purchase of goods or services	Commission Expenses	1,100	NA	169.96	12.47	27.97
17	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Purchase of goods or services	Loan Service Fees	625	NA	22.87	20.87	-
18	UNITY SMALL FINANCE BANK LIMITED	Ignis Capital Advisors Limited	Subsidiary of Holding Company	Purchase of goods or services	Professional fees	300	NA	117.00	-	-
19	UNITY SMALL FINANCE BANK LIMITED	K R Kamath	Non Executive Director of Ultimate Holding Company	Purchase of goods or services	Professional fees	625	NA	15.00	-	-
20	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Electricity expenses	625	NA	3.28	-	-
21	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Telephone expense	625	NA	1.35	0.53	0.82
22	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Client Collection	On Actuals	NA	200.00	-	-
23	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	ESOP's payment	625	NA	86.98	-	-
24	UNITY SMALL FINANCE BANK LIMITED	Centrum Broking Limited	Subsidiary of Ultimate Holding Company	Purchase of goods or services	Brokerage Exp	625	NA	0.46	-	-
25	UNITY SMALL FINANCE BANK LIMITED	Centrum Financial Services Limited	Holding Company	Any other transaction	Business Transfer-Client Collection received	On Actuals	Transitional transaction pursuant to Business Transfer Agreement (BTA) executed between Centrum Financial Services Limited & the Bank	89,747.26	2,758.32	2,106.40
26	UNITY SMALL FINANCE BANK LIMITED	Abhishek Baxi, CFO	Key Management Personnel	Remuneration	Remuneration	600	As approved by the NRC/Board	72.76	-	-
27	UNITY SMALL FINANCE BANK LIMITED	Archana Goyal,CS	Key Management Personnel	Remuneration	Remuneration	600	As approved by the NRC/Board	34.54	-	-
28	UNITY SMALL FINANCE BANK LIMITED	Inderjit Camotra, MD & CEO	Key Management Personnel	Remuneration	Remuneration	600	As approved by the NRC/Board	105.76	-	-
29	UNITY SMALL FINANCE BANK LIMITED	Resilient Innovations Private Limited	Investee company	Any other transaction	NCD taken	On Actuals	NA	-	5,000.00	5,000.00
30	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	IT refund Pursuant to BTA	On Actuals	Transitional transaction pursuant to Business Transfer Agreement (BTA) executed between Centrum Financial Services Limited & the Bank	99.62	-	-
31	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Corporate Guarantee	On Actuals	NA	1,195.96	1,939.39	1,195.96
32	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	500.00	2,500.00	500.00
33	UNITY SMALL FINANCE BANK LIMITED	Abhishek Baxi, CFO	Key Management Personnel	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.04	-	-
34	UNITY SMALL FINANCE BANK LIMITED	Archana Goyal,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	6.78	7.71	6.78
35	UNITY SMALL FINANCE BANK LIMITED	Archana Goyal,CS	Key Management Personnel	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.43	-	-
36	UNITY SMALL FINANCE BANK LIMITED	Archana Goyal,CS	Key Management Personnel	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.15	-	-
37	UNITY SMALL FINANCE BANK LIMITED	Inderjit Camotra, 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	123.50	75.26	123.50
38	UNITY SMALL FINANCE BANK LIMITED	Inderjit Camotra, MD & CEO	Key Management Personnel	Any other transaction	Interest On Term Deposit	On Actuals	NA	4.15	-	-
39	UNITY SMALL FINANCE BANK LIMITED	Inderjit Camotra, MD & CEO	Key Management Personnel	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.15	-	-
40	UNITY SMALL FINANCE BANK LIMITED	Abhishek Baxi, CFO	Key Management Personnel	Any other transaction	CASA	On Actuals	NA	5.09	0.69	5.09
41	UNITY SMALL FINANCE BANK LIMITED	Archana Goyal,CS	Key Management Personnel	Any other transaction	CASA	On Actuals	NA	0.73	0.12	0.73
42	UNITY SMALL FINANCE BANK LIMITED	Inderjit Camotra, MD & CEO	Key Management Personnel	Any other transaction	CASA	On Actuals	NA	2.18	4.35	2.18
43	UNITY SMALL FINANCE BANK LIMITED	JASPAL SINGH BINDRA	Non-Executive Non-Independent Director (Centrum Nominee Director)	Any other transaction	CASA	On Actuals	NA	147.82	355.23	147.82
44	UNITY SMALL FINANCE BANK LIMITED	JASPAL SINGH BINDRA	Non-Executive Non-Independent Director (Centrum Nominee Director)	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	11.79	-	-
45	UNITY SMALL FINANCE BANK LIMITED	CHANDIR GIDWANI	Director of ultimate holding company	Any other transaction	CASA	On Actuals	NA	0.56	0.53	0.56
46	UNITY SMALL FINANCE BANK LIMITED	CHANDIR GIDWANI	Director of ultimate holding company	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.02	-	-
47	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	NA	64.58	20.52	64.58
48	UNITY SMALL FINANCE BANK LIMITED	RANJAN GHOSH	Director of holding company	Any other transaction	Interest On Term Deposit	On Actuals	NA	2.29	-	-
49	UNITY SMALL FINANCE BANK LIMITED	RANJAN GHOSH	Director of holding company	Any other transaction	CASA	On Actuals	NA	29.22	0.10	29.22
50	UNITY SMALL FINANCE BANK LIMITED	RANJAN GHOSH	Director of holding company	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.35	-	-

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		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		REMARKS		REMARKS ON APPROVAL BY AUDIT COMMITTEE		Opening Balance	Closing Balance
51	UNITY SMALL FINANCE BANK LIMITED	Centrum Housing Finance Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Interest On Term Deposit	On Actuals	NA	72.54	1.24	2.81
52	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	NA	1,145.41	139.85	1,145.41
53	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	NA	11.86	9.13	11.86
54	UNITY SMALL FINANCE BANK LIMITED	MEHAK SINGH	Relative of Directors/kmp	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.37	-	-
55	UNITY SMALL FINANCE BANK LIMITED	MEHAK SINGH	Relative of Directors/kmp	Any other transaction	CASA	On Actuals	NA	0.32	0.09	0.32
56	UNITY SMALL FINANCE BANK LIMITED	MEHAK SINGH	Relative of Directors/kmp	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.01	-	-
57	UNITY SMALL FINANCE BANK LIMITED	KANCHAN SINGH	Relative of Directors/kmp	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.01	-	-
58	UNITY SMALL FINANCE BANK LIMITED	KANCHAN SINGH	Relative of Directors/kmp	Any other transaction	CASA	On Actuals	NA	0.17	0.17	0.17
59	UNITY SMALL FINANCE BANK LIMITED	KANCHAN SINGH	Relative of Directors/kmp	Any other transaction	Interest On Term Deposit	On Actuals	NA	1.15	-	-
60	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	NA	26.28	25.25	26.28
61	UNITY SMALL FINANCE BANK LIMITED	Centrum Retail Services Limited	Subsidiary of Ultimate Holding Company	Any other transaction	Interest On Term Deposit	On Actuals	NA	96.77	-	32.09
62	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	NA	2,027.75	3,000.00	2,027.75
63	UNITY SMALL FINANCE BANK LIMITED	Centrum Capital Limited	Ultimate Holding Company	Any other transaction	Interest On Term Deposit	On Actuals	NA	22.86	68.31	-
64	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	NA	5.40	5.19	5.40
65	UNITY SMALL FINANCE BANK LIMITED	DEEPA F PONCHA	Director of holding company	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.21	-	-
66	UNITY SMALL FINANCE BANK LIMITED	DEEPA F PONCHA	Director of holding company	Any other transaction	CASA	On Actuals	NA	4.05	0.26	4.05
67	UNITY SMALL FINANCE BANK LIMITED	DEEPA F PONCHA	Director of holding company	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.13	-	-
68	UNITY SMALL FINANCE BANK LIMITED	SONIA GOBIND GIDWANI	Relative of director/kmp of ultimate holding company	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.005	-	-
69	UNITY SMALL FINANCE BANK LIMITED	SONIA GOBIND GIDWANI	Relative of director/kmp of ultimate holding company	Any other transaction	CASA	On Actuals	NA	0.17	0.16	0.17
70	UNITY SMALL FINANCE BANK LIMITED	SONIA GOBIND GIDWANI	Relative of director/kmp of ultimate holding company	Any other transaction	Interest On Term Deposit	On Actuals	NA	2.46	-	
71	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	NA	53.38	51.17	53.38
72	UNITY SMALL FINANCE BANK LIMITED	BUSINESSMATCH SERVICES (INDIA) PRIVATE LIMITED	Promoter Entity of ultimate holding Company	Any other transaction	CASA	On Actuals	NA	101.00	2,000.93	101.00
73	UNITY SMALL FINANCE BANK LIMITED	BUSINESSMATCH SERVICES (INDIA) PRIVATE LIMITED	Promoter Entity 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	51.50	-	51.50
74	UNITY SMALL FINANCE BANK LIMITED	BUSINESSMATCH SERVICES (INDIA) PRIVATE LIMITED	Promoter Entity of ultimate holding Company	Any other transaction	Interest On Term Deposit	On Actuals	NA	1.74	-	-
75	UNITY SMALL FINANCE BANK LIMITED	PRIYAM SINGH	Relative of Directors/kmp	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.18	-	-
76	UNITY SMALL FINANCE BANK LIMITED	PRIYAM SINGH	Relative of Directors/kmp	Any other transaction	CASA	On Actuals	NA	5.49	5.21	5.49
77	UNITY SMALL FINANCE BANK LIMITED	PRIYAM SINGH	Relative of Directors/kmp	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.43	-	-
78	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	13.66	8.27	13.66
79	UNITY SMALL FINANCE BANK LIMITED	ARISH OJASWI	Relative of Directors/kmp	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.005	-	-
80	UNITY SMALL FINANCE BANK LIMITED	ARISH OJASWI	Relative of Directors/kmp	Any other transaction	CASA	On Actuals	NA	0.21	0.10	0.21
81	UNITY SMALL FINANCE BANK LIMITED	ARISH OJASWI	Relative of Directors/kmp	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.33	-	-
82	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	10.45	5.15	10.45
83	UNITY SMALL FINANCE BANK LIMITED	SUPARNA GHOSH	Relative of director of holding company	Any other transaction	CASA	On Actuals	NA	0.17	0.12	0.17
84	UNITY SMALL FINANCE BANK LIMITED	SUPARNA GHOSH	Relative of director of holding company	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.05	-	-
85	UNITY SMALL FINANCE BANK LIMITED	SUPARNA GHOSH	Relative of director of holding company	Any other transaction	Interest On Term Deposit	On Actuals	NA	3.29	-	-
86	UNITY SMALL FINANCE BANK LIMITED	SUPARNA GHOSH	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	NA	152.96	-	152.96
87	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	5.26	5.06	5.26
88	UNITY SMALL FINANCE BANK LIMITED	Jigar Vora	Relative of director/kmp of ultimate holding company	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.22	-	-
89	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	10.36	5.06	10.36

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		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		REMARKS		REMARKS ON APPROVAL BY AUDIT COMMITTEE		Opening Balance	Closing Balance
90	UNITY SMALL FINANCE BANK LIMITED	saritha ramchandra kamath	Relative of director/kmp of ultimate holding company	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.32	-	-
91	UNITY SMALL FINANCE BANK LIMITED	USHA NIRMAL BAXI	Relative of Directors/kmp	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.05	-	-
92	UNITY SMALL FINANCE BANK LIMITED	USHA NIRMAL BAXI	Relative of Directors/kmp	Any other transaction	CASA	On Actuals	NA	0.21	0.11	0.21
93	UNITY SMALL FINANCE BANK LIMITED	USHA NIRMAL BAXI	Relative of Directors/kmp	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.25	-	-
94	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	5.25
95	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Independent Director	Any other transaction	CASA	On Actuals	NA	1.38	6.00	1.38
96	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Independent Director	Any other transaction	Interest On Term Deposit	On Actuals	NA	0.32	-	-
97	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Independent Director	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	10.00	-	10.00
98	UNITY SMALL FINANCE BANK LIMITED	David Rasquinha	Independent Director	Any other transaction	Interest On Saving Bank Account	On Actuals	NA	0.31	-	-

Notes:

1 Transactions involving loans, advances, and 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, 2023

3 The value of a transaction for CASA/Deposits represents balance thereof as on September 30, 2023.

4 The Bank has disclosed the transactions of CASA/ Deposits with Related parties on best effort basis.

5 Few omnibus approvals limits are obtained on consolidated basis.

UNITY Small Finance Bank

Date: November 03, 2023

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

Ref Scrip Code: - 959462 and 959476

Sub: Submission of Statement under Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Listing Regulation").

Madam/ Sir,

With reference to the Regulation 52(7) of the Listing Regulation, we hereby submit that the Bank has not issued any listed Debentures till date. The Non-Convertible Debentures (NCDs), including Market linked Debentures (MLDs), were grandfathered by the Bank from Centrum Financial Services Limited ("CFSL"), pursuant to the Business Transfer Agreement dated October 26, 2021 executed between CFSL and the Bank.

The proceeds raised by CFSL from the issue of NCDs including MLDs were utilized by CFSL for the purposes as mentioned in the Offer Document / Disclosure Document and there were no material deviation in the utilization of such proceeds.

In view of the above, statement indicating utilisation and a statement indicating deviation/ variation, of the issue proceeds is not required to be submitted.

We request you to take the above information on record.

Thanking you,

Yours truly,
For Unity Small Finance Bank Limited

ARCHANA ALOK GOYAL
Digitally signed by ARCHANA ALOK GOYAL
Date: 2023.11.03 14:53:09 +05'30'

Archana Goyal
Company Secretary & Compliance Officer
Membership No.: A16004