

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: Outcome of Board Meeting held on October 20, 2022

Madam/ Sir,

Pursuant to the provisions 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:

1. Appointment of Mr. David Rasquinha (DIN: 01172654) as Additional Director in the capacity of an Independent Director of the Bank for a period of 5 years w.e.f. October 20, 2022.
2. Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2022.

The Meeting of the Board of Directors of the Bank commenced at 12:00 p.m. and concluded at 03 : 02 p.m.

Accordingly, we are enclosing herewith the following:

- i) Unaudited Financial Results for the quarter and half year ended September 30, 2022 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) Disclosures in accordance with Regulation 52(4) of the Listing Regulations
- iv) Disclosures in accordance with Regulation 23 of Listing Regulations w.r.t. Related party transactions for the half year ended September 30, 2022

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
Encl: a/a



CC: Beacon Trusteeship Limited

■ **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

Tel. : 2200 4465, 2206 7440
Fax : 91- 22-2200 0649
E-mail : mumbai@vsa.co.in
Website : www.vsa.co.in

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

Independent Auditors' Review Report on Unaudited Quarter and Year to date Financial Results 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, 2022 ('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 express a conclusion on the Statement 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 above and subject to limitation in scope as mentioned in Paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of 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.

Place: Mumbai
Dated: October 20, 2022

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



Asha Patel
Partner
M. No. 166048

UDIN: 22166048BAJXQY7400



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

Particulars	Quarter ended			Half year ended		(₹ in lakhs)
	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	Year ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	31.03.2022 Audited
1 Interest Earned (a)+(b)+(c)+(d)	17,060	15,339	-	32,399	-	15,438
a) Interest / discount on advances / bills	11,959	9,255	-	21,214	-	10,802
b) Income on Investments	4,722	4,337	-	9,060	-	3,838
c) Interest on balances with Reserve Bank of India and other inter bank funds	379	1,747	-	2,125	-	798
d) Others	-	-	-	-	-	-
2 Other Income	3,986	(2,788)	-	1,198	-	(14)
3 Total Income (1)+(2)	21,046	12,551	-	33,597	-	15,424
4 Interest Expended	9,763	12,390	-	22,153	-	10,694
5 Operating Expenses (i)+(ii)	9,217	8,032	572	17,249	572	18,875
i) Employees cost	4,609	3,806	-	8,415	-	4,941
ii) Other operating expenses	4,608	4,226	572	8,834	572	13,934
6 Total Expenditure (4)+(5) (excluding Provisions and Contingencies)	18,980	20,422	572	39,402	572	29,569
7 Operating Profit before Provisions and Contingencies (3)-(6)	2,066	(7,871)	(572)	(5,806)	(572)	(14,145)
8 Provisions (other than tax) and Contingencies	2,632	1,758	-	4,390	-	1,588
9 Exceptional Items	-	-	-	-	-	-
10 Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	(566)	(9,629)	(572)	(10,195)	(572)	(15,733)
11 Tax Expense	182	(398)	-	(216)	-	(772)
12 Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)	(748)	(9,231)	(572)	(9,979)	(572)	(14,961)
13 Extraordinary Items (net of tax expense)	-	-	-	-	-	-
14 Net Profit / (Loss) for the period (12)-(13)	(748)	(9,231)	(572)	(9,979)	(572)	(14,961)
15 Paid up equity share capital (Face value ₹ 10 each)	70,490	70,490	1	70,490	1	70,490
16 Reserves excluding revaluation reserves	-	-	-	-	-	53,141
17 Analytical Ratios						
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio	62.75%	58.91%	Nil	62.75%	Nil	63.71%
(iii) Earnings per share (EPS) (Face Value of ₹10/-each)			Nil		Nil	
(a) Basic EPS before & after extraordinary items (net of tax expense) - not annualized	(0.11)	(1.31)	Nil	(1.42)	Nil	(2.12)
(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	(0.11)	(1.31)	Nil	(1.42)	Nil	(2.12)
(iv) NPA Ratios						
(a) Gross NPAs	3,81,216	3,80,425	Nil	3,81,216	Nil	3,77,330
(b) Net NPAs	18,729	20,842	Nil	18,729	Nil	19,689
(c) % of Gross NPAs to Gross Advances	56.29%	59.40%	Nil	56.29%	Nil	62.94%
(d) % of Net NPAs to Net Advances	5.95%	7.42%	Nil	5.95%	Nil	8.14%
(v) Return on assets (average) - not annualized	-0.08%	-0.98%	Nil	-1.13%	Nil	-2.24%
(vi) Net worth	1,79,692	1,81,327	Nil	1,79,692	Nil	1,91,387
(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	0.15	0.41	Nil	0.15	Nil	0.59
(x) Total debts to total assets	0.04	0.09	Nil	0.04	Nil	0.10

1. Net worth is computed as per RBI master circular No. RBI/2015-16/70 DBR.No.Dir.BC.12 /13.03.00/2015-16 on Exposure Norms dated July 1, 2015.

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.



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

Particulars	(₹ in lakhs)					
	Quarter ended			Half year ended		Year ended
	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Segment Revenue						
a) Treasury	4,914	2,088	-	7,002	-	3,284
b) Retail Banking	14,331	8,715	-	23,046	-	9,319
c) Corporate	1,764	1,712	-	3,476	-	2,821
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	37	36	-	73	-	-
Total	21,046	12,551	-	33,597	-	15,424
Less: Inter Segment Revenue	-	-	-	-	-	-
Income from Operations	21,046	12,551	-	33,597	-	15,424
2 Segment Results						
a) Treasury	1,640	(2,995)	-	(1,355)	-	(1,424)
b) Retail Banking	(1,924)	(6,495)	-	(8,419)	-	(12,433)
c) Corporate	(318)	(175)	-	(493)	-	(1,197)
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	36	36	(572)	72	(572)	(679)
Total Profit Before Tax	(566)	(9,629)	(572)	(10,195)	(572)	(15,733)
3 Segment Assets						
a) Treasury	2,91,607	3,63,465	-	2,91,607	-	3,34,367
b) Retail Banking	3,29,852	2,98,953	-	3,29,852	-	5,07,526
c) Corporate	60,092	62,115	-	60,092	-	1,52,842
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	78,777	78,625	87	78,777	87	86,352
Total	7,60,328	8,03,158	87	7,60,328	87	10,81,087
4 Segment Liabilities						
a) Treasury	1,36,923	1,69,717	-	1,36,923	-	2,45,143
b) Retail Banking	4,15,085	4,28,821	-	4,15,085	-	5,88,458
c) Corporate	26,041	21,290	-	26,041	-	54,488
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	989	707	658	989	658	603
Total	5,79,038	6,20,535	658	5,79,038	658	8,88,692
5 Capital Employed (Segment Assets - Segment Liabilities)						
a) Treasury	1,54,684	1,93,748	-	1,54,684	-	89,224
b) Retail Banking	(85,233)	(1,29,868)	-	(85,233)	-	(80,932)
c) Corporate	34,051	40,825	-	34,051	-	98,354
d) Other Banking Operations	-	-	-	-	-	-
e) Unallocated	77,788	77,918	(571)	77,788	(571)	85,749
Total	1,81,290	1,82,623	(571)	1,81,290	(571)	1,92,395

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 structure, guidelines prescribed by RBI and in compliance with 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 sub-segment of Retail Banking Segment. Indian Banks' Association (IBA) has formed DBU Working Group which includes representatives of Banks and RBI. The reporting of Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.



Statement of Cash Flow for the Year ended 30th September 2022 is given as below:

(₹ in lakhs)

Particulars	Half Year Ended		Year ended
	30.09.2022	30.09.2021	31.03.2022
	Unaudited	Unaudited	Audited
Cash flows from operating activities			
(Loss) before taxes	(10,195)	(572)	(15,733)
Adjustments for:			
Depreciation on fixed assets	764	-	463
Amortisation of Goodwill	-	-	9,220
Amortisation of premium on held to maturity investment	81	-	1
Provision for non performing assets	4,847	-	1,459
Provision for standard assets	(458)	-	129
Provision on depreciation on investment	340	-	1,312
Operating loss before working capital changes	(4,621)	(572)	(3,149)
Adjustments for:			
Decrease in investments	57,460	-	18,690
(Increase) in advances	(77,688)	-	(56,041)
(Decrease)/Increase in deposits	(2,23,659)	-	3,82,241
Decrease in others assets	603	-	5,357
Increase/(Decrease) in other liabilities and provisions	(15,969)	658	7,323
Direct taxes paid (net of refunds)	(1)	-	(27)
Net cash flow from operating activities	(2,63,874)	86	3,54,396
Cash flow used in investing activities			
Purchase of fixed assets	(2,286)	(36)	(743)
Net Investment in banking book	(51,253)	-	(42,357)
Consideration paid to CML	-	-	(11,000)
Net cash used in investing activities	(53,539)	(36)	(54,100)
Cash flow from financing activities			
Proceeds from issue of share capital	-	1	78,922
Issue of Equity warrants	-	-	190
(Decrease) in borrowings (net)	(70,691)	-	(32,921)
Net cash flow from financing activities	(70,691)	1	46,191
Net decrease in cash and cash equivalents	(3,88,104)	51	3,46,486
Cash and Cash equivalents arising from			
- BTA executed with CML	-	-	18,855
- BTA executed with CFSL	-	-	18,563
- Amalgamation with PMCB	-	-	56,523
Cash and cash equivalents at the beginning of the year	4,40,427	-	-
Cash and cash equivalents at the end of the year	52,324	51	4,40,427



Notes :

1 **Statement of Assets and Liabilities as at September 30th, 2022 is given below:**

(₹ in lakhs)

Particulars	As at 30.09.2022 Unaudited	As at 30.09.2021 Unaudited	As at 31.03.2022 Audited
CAPITAL AND LIABILITIES			
Capital	1,39,255	1	1,39,255
Reserves and Surplus	42,035	-572	53,141
Deposits	1,58,578	*	3,82,241
Borrowings	27,236	*	97,927
Other Liabilities and Provisions	3,93,224	658	4,08,523
Total	7,60,328	87	1,08,1,087
ASSETS			
Cash and Balances with Reserve Bank of India	26,718	*	15,586
Balances with Banks and Money at Call and Short notice	25,606	51	4,24,841
Investments	2,70,477	*	2,77,105
Advances	3,14,753	*	2,41,918
Fixed Assets	31,742	36	30,220
Other Assets	91,032		91,417
Total	7,60,328	87	1,08,1,087

- 2 The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on 20th October, 2022. The financial results for the quarter and half year ended September 30, 2022 were reviewed by the statutory auditors of the Bank.
- 3 These 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 of 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.
- 4 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.
- 5 During the quarter and half year ended September 30, 2022, the Bank has not transferred / acquired any loan under the RBI Master Direction on Transfer of Loan Exposure dated September 24, 2021.
- 6 As per the terms of the RBI Licence (dated October 12, 2021, granting small finance bank licence to USFB), Centrum Financial Services Limited (CFSL) has transferred its business (comprising of all assets and liabilities) to USFB, on same terms and conditions, as a going concern, by way of a slump sale, on November 1, 2021 being the date of commencement of operation. All the assets and liabilities of CFSL (including borrowings) have been grandfathered in USFB on the same terms and conditions, as existed before the slump sale.
CFSL had raised debentures in the form of Principal Protected Market linked debentures ("MLDs"). These borrowings have also grandfathered into the Bank as a result of slump sale.
- 7 The Principal protected, secured, redeemable, non-convertible, market linked debentures (MLDs) are fully secured by a first pari-passu charge over the specified immovable property wherever applicable and/or present and future book debts, investments & receivables of the Bank. Further, the Non-convertible Debentures (excluding MLDs) are fully secured by first ranking pari passu charge against the Bank's identified receivables.
- 8 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, 2022 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, 2022 (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, 2022
Personal Loans	75	46	*	9	20
Corporate persons	26	6	*	6	14
Of which, MSMEs	*	*	*	*	*
Others	4	0	*	0	3
Total	105	52	*	15	37

- 9 Security cover as at September 30, 2022 is 119.4 times and same is adequate as per the terms of issue of Non-convertible Debentures (including MLDs).
- 10 Other income includes processing fees, profit/loss on sale of investment (including provision on depreciation) and recoveries from accounts previously written off etc.
- 11 There has been no change to significant accounting policies during the quarter and half year ended 30th September, 2022 as compared to those followed for the year ended 31st March, 2022.
- 12 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

Camotra
Mr. Inderjit Camotra
MD & CEO
DIN: 09602543
Place: Mumbai



Date: 20-10-2022

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

Subject: Submission of statement under Regulation 52(4) 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, 2022. The same are provided in the financial results for the quarter and half year ended September 30, 2022 and are reproduced below:

- a) **Debt Equity Ratio:** Debt equity ratio of the Bank as on September 30, 2022 is 0.15
- b) **Debt service coverage ratio:** As per the first proviso to Regulation 52(4) of the Listing Regulations, the requirement of disclosing Debt service coverage ratio is not applicable to the Banks being a Banking Company registered with the Reserve Bank of India.
- c) **Interest service coverage ratio:** As per the first proviso to Regulation 52(4) of the Listing Regulations, the requirement of disclosing Debt service coverage ratio is not applicable to the Bank being a Banking Company registered with the Reserve Bank of India.
- d) **Outstanding Redeemable Preference Shares:** Not Applicable
- e) **Capital Redemption Reserve/ Debenture Redemption Reserve:** Not Applicable
- f) **Net worth:** Net worth as on September 30, 2022 is Rs. 1,79,692/- Lakhs
- g) **Net Profit/Loss after Tax:** The Net loss for quarter ended September 30, 2022 is Rs (748)/- Lakhs and half year ended September 30, 2022 is Rs (9,979)/- Lakhs.
- h) **Earnings per Share:** Basic & diluted: Rs. (0.11)/- per share for quarter ended Sep 30, 2022 & Rs.(1.42)/- for half year ended Sep 30, 2022
- 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



■ **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

- m) Total debts to total assets : Total debts to total Assets ratio is 0.04 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. 3,81,216/- lakhs
 - b. Net NPAs : Rs. 18,729/- lakhs
 - c. Percentage of Gross NPAs to Gross Advances: 56.29%
 - d. Percentage of Net NPAs to Net Advances: 5.95%
 - e. Return on assets (average) - not annualized: -(0.08)% for quarter ended Sep 30,2022 and (1.13)% for half year ended Sep 30, 2022
 - f. Capital adequacy ratio: 62.75%

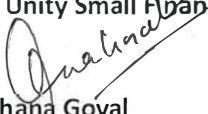
The Principal Protected, Secured, Rated, Listed, Redeemable, Non-convertible Market Linked Debentures (MLDs) are fully secured by a first pari-pasu charge over the specified immovable property (wherever applicable) and/or present and future book debts, investments & receivables of the Bank. Further, the Non-Convertible Debentures (excluding MLDs) are fully secured by first ranking pari passu charge against the Bank's Identified Receivables. Complete details regarding the security created is provided under the Offer document / Debenture Trust Deed.

As per the provision of regulation 54(3) 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 as at September 30, 2022 is 119.4 times, and is adequate as per the terms issue of Non-Convertible Debentures (including MLDs).

We request you to take the above information on record.

Thanking You.

Yours truly,
For Unity Small Finance Bank Limited


Archana Goyal
Company Secretary
Encl: a/a



CC: Beacon Trusteeship Limited

■ **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