

February 01, 2023

To,
The Manager (Listing)
BSE Limited
P.J. Towers, Dalal Street,
Mumbai – 400 001
Madam/Dear Sir,

Sub: Certificate pursuant to Regulation 57(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

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

Further to our intimation dated January 16, 2023 and pursuant to the request for 'Premature Exit' received from debenture holder, the Company hereby informs that it has made payment of following amounts towards interest & partial redemption of its Principal Protected, Secured, Rated, Listed, Redeemable, Non-Convertible, Market Linked Debentures (MLDs) issued under Series 48 bearing ISIN- INE0J1607123 and Scrip Code 959077 on January 31, 2023.

Sr. no.	Particulars	Details
1	ISIN	INE0J1607123
2	Issue Size	10,39,00,000
3	Interest amount to be paid on due date	Rs. 4,23,61,158/- (<i>Pl. Refer Note 1</i>)
4	Frequency	Upon maturity/ redemption
5	Change in frequency of payment, if any	No
6	Details of such change	NA
7	Interest payment record date	30/01/2023 (Cut-off date)(<i>Pl. Refer Note 1</i>)
8	Due date for interest payment	31/01/2023 (<i>Pl. Refer Note 1</i>)
9	Actual date of interest payment	31/01/2023 (<i>Pl. Refer Note 1</i>)
10	Amount of interest paid	Rs. 4,23,61,158/-
11	Date of last interest payment	NA
12	Reason for non-payment/delay in payment	NA

Details of Redemption payments are as below:

Sr. no.	Particulars	Details
1	ISIN	INE0J1607123
2	Type of Redemption (Full/partial)	Partial Redemption

■ **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

3	If partial redemption then	NA
	a. By face value redemption	NA
	b. By quantity redemption	Yes
4	If redemption is based on quantity, specify, whether on:	NA
	a. Lot basis	Yes
	b. Pro-rata basis	NA
5	Reason for redemption (Call, Put, Premature redemption, maturity, buyback, conversion, others (if any))	Redemption pursuant to premature exit request from investors (Pl. Refer Note 1)
6	Redemption date due to put option (if any)	NA
7	Redemption date due to call option (if any)	NA
8	Quantity redeemed (no. of NCDs)	914 (Pl. Refer Note 1)
9	Due date for redemption/maturity	31/01/2023 (Pl. Refer Note 1)
10	Actual date for redemption	31/01/2023 (Pl. Refer Note 1)
11	Amount redeemed	Rs. 9,14,00,000/- (Pl. Refer Note 1)
12	Outstanding amount (Rs.)	Rs. 1,25,00,000/-
13	Date of last interest payment	NA

Note 1: The MLD are being partially redeemed on January 31, 2023 pursuant to the request for premature Exit as per terms of the issuance. Out of the total issue size of 1039 MLDs amounting to Rs.10,39,00,000/-, the Company has redeemed 914 MLDs amounting to Rs. 9,14,00,000/- and paid interest amounting to Rs. 4,23,61,158/- till January 31, 2023. Thus only 125 MLDs and interest thereon, are outstanding for redemption as on original date of maturity i.e. May 24, 2023.

Kindly take the above information on record and oblige.

Thanking you.

Yours truly,
For Unity Small Finance Bank Limited

Archana Goyal
Company Secretary

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