

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 Goyal
Company Secretary & Compliance Officer
Membership No. A16004

■ **UNITY SMALL FINANCE BANK LIMITED :**

CIN : U65990DL2021PLC385568
Email : info@unitybank.co.in

■ **REGISTERED OFFICE :**

40, Basant Lok,
Vasant Vihar,
New Delhi 110057
Tel No. 011-47414100

■ **CORPORATE OFFICE :**

Centrum House, CST Road,
Vidyanagari Marg, Kalina,
Santacruz (E),
Mumbai 400098
Tel No. 022-42159000

| Sr. No | Details of the party (listed entity /subsidiary) | 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 |
| 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 | Investee 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 | Igmis 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 | 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 |
| 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 |

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