

No.CTL/DEB/17-18/Noting Certificate

November 02, 2017

To Whomsoever It May Concern,

**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Ujjivan Small Finance Bank Ltd (“the Company”)** for the Half year ended September 30, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

**For Catalyst Trusteeship Limited**

  
**Authorised Signatory**



*Encl: Results submitted by Company*





# UJJIVAN SMALL FINANCE BANK

Date 2<sup>nd</sup> Nov 2017

To,  
Assistant Manager, Listing Operations  
Bombay Stock Exchange Limited  
P J Tower, Dalal Street,  
Mumbai - 400 001

**Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)**

Ref: Company Code on BSE- 11423, Scrip Code: 951434  
Notice No. 20170202-15 dated 02<sup>nd</sup> February 2017, with respect to listing of Debt Instrument 13.25% Redeemable, Secured Non-convertible Debentures Quantity: 400 of Rs. 10,00,000/- each fully paid-up

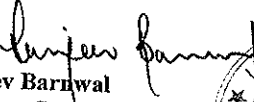
Dear Sir/Ma'am,

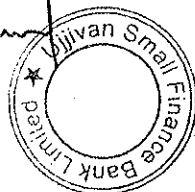
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended September 30, 2017

Particulars	Remarks
Credit Rating	[ICRA] A+ Stable
Asset Cover Available	N.A
Payment of Interest/Principal upto the last due dates	The fifth instalment of Interest due <del>was</del> on 26th June 2017 and duly paid on due date and there is no principal amount due for payment
Future Interest & Redemption Details	The next Interest payment is due on 26 <sup>th</sup> Dec 2017. The Principal redemption for an amount of Rs 25.00 crores is due on 26 <sup>th</sup> Dec 2017.
Debt Equity ratio	4.17
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debt Redemption Reserve	Nil
Net Worth	Rs. 1,551.92 crores
Net Profit after Tax	Rs. (88.15) crores
Earnings Per Share	
Basic	
Diluted	Rs. (0.61)
	Rs. (0.61)

Thanking you.

For Ujjivan Small Finance Bank Limited

  
Sanjeev Barnwal  
Company Secretary



Countersigned by the Debenture Trustees  
For Catalyst Trusteeship Ltd  
(Formerly GDA Trusteeship Limited)

Ujjivan Small Finance Bank Ltd.

Registered Office: Plot No. 2364/8, Khampur Raya Village, Shadi Kampur, Main Patel Road, New Delhi-110008.

Tel: +91 11 30432121, Fax: +91 11 30432111.

Head Office: Grape Garden, No. 27, 3rd A Cross, 18th Main, Koramangala 6th Block, Bengaluru-560095.

Tel: +91 80 40712121, Fax: +91 80 4146 8700.

CIN: U65110DL2016PLC302481 W www.ujjivansfb.in E ujjivan.btr@ujjivan.com



# UJJIVAN SMALL FINANCE BANK

Date 2<sup>nd</sup> Nov 2017

To,  
Assistant Manager, Listing Operations  
Bombay Stock Exchange Limited  
P J Tower, Dalal Street,  
Mumbai - 400 001

**Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)**

Ref: Company Code on BSE- 11423, Scrip Code:952555

Notice No. 20170202-15 dated 02<sup>nd</sup> February 2017, with respect to listing of Debt Instrument 12.35% Redeemable, Secured Non-convertible Debentures Quantity: 1000 of Rs.10,00,000/- each fully paid-up

Dear Sir/Ma'am,

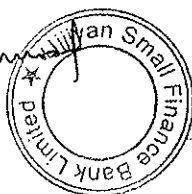
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended September 30, 2017.

Particulars	Remarks
Credit Rating	CARE A+; Stable
Asset Cover Available	N.A
Past Payment of Interest/Principal upto the last due dates	The Second installment of interest payment was due on 5th August 2017 and duly paid on due date and there is no principal amount due for payment
Future Interest & Redemption Details	The next interest payment is due on 5th Aug 2018. The debentures are having put/call option on 5th August 2018. The redemption date is 05th August 2021
Debt Equity ratio	4.17
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debt Redemption Reserve	Nil
Net Worth	Rs. 1,551.92 crores
Net Profit after Tax	Rs. (88.15) crores
Earnings Per Share	
Basic	Rs. (0.61)
Diluted	Rs. (0.61)

Thanking you.

For Ujjivan Small Finance Bank Limited

  
Sanjeev Barnwal  
Company Secretary



Countersigned by the Debenture Trustees  
**For Catalyst Trusteeship Ltd**  
(Formerly GDA Trusteeship Limited)

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# UJJIVAN SMALL FINANCE BANK

Date 2<sup>nd</sup> Nov 2017

To,  
Assistant Manager, Listing Operations  
Bombay Stock Exchange Limited  
P J Tower, Dalal Street,  
Mumbai - 400 001

**Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)**

Ref: Company Code on BSE- 11423, Scrip Code: 955067  
Notice No. 20170202-15 dated 02<sup>nd</sup> February 2017, with respect to listing of Debt Instrument 9.74% Redeemable, Unsecured Non-convertible Debentures Quantity: 1750 of Rs.10,00,000/- each fully paid-up

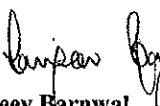
Dear Sir/Ma'am,

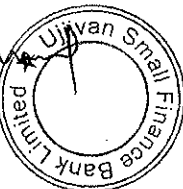
In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended September 30, 2017.

Particulars	Remarks
Credit Rating	[ICRA] A+ (Stable)
Asset Cover Available	NA
Past Payment of Interest/Principal upto the last due dates	NA
Future Interest & Redemption Details	The first instalment of payment of interest due on 7th Oct 2017 and the Debentures are due for redemption for 7th Oct 2018, so there is no default in Interest & principal repayment on 30th Sept 2017
Debt Equity ratio	4.17
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,551.92 crores
Net Profit after Tax	Rs. (88.15) crores
Earnings Per Share	
Basic	Rs. (0.61)
Diluted	Rs. (0.61)

Thanking you.

For Ujjivan Small Finance Bank Limited

  
Sanjeev Barnwal  
Company Secretary



Countersigned by the Debenture Trustees  
For Catalyst Trusteeship Ltd  
(Formerly GDA Trusteeship Limited)

**Ujjivan Small Finance Bank Ltd.**

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Date 2<sup>nd</sup> Nov 2017

To,  
Assistant Manager, Listing Operations  
Bombay Stock Exchange Limited  
P J Tower, Dalal Street,  
Mumbai - 400 001

**Sub: Compliance with SEBI Regulations, 2015 as per clause 52(4) & (5)**

Ref: Company Code on BSE- 11423, Scrip Code: 955259  
Notice No. 20170202-15 dated 02<sup>nd</sup> February 2017, with respect to listing of Debt Instrument 9.65% Redeemable, Unsecured Non-convertible Debentures Quantity: 2250 of Rs.10,00,000/- each fully paid-up

Dear Sir/Ma'am,

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as per clause 52(4) & (5) we herewith submit the following documents/details for the half year ended September 30, 2017.

Particulars	Remarks
Credit Rating	[ICRA] A+ (Stable)
Asset Cover Available	NA
Past Payment of Interest/Principal upto the last due dates	The first instalment of interest payment is due on 16 <sup>th</sup> May 2017 and duly paid. No Principal amount is due.
Future Interest & Redemption Details	The Second instalment of interest payment is due on 16 <sup>th</sup> Nov 2017. The redemption date is November 16, 2018
Debt Equity ratio	4.17
Debt Service Coverage Ratio	N.A
Interest Service Coverage Ratio	N.A
Outstanding Redeemable Preference shares	Nil
Debenture Redemption Reserve	Nil
Net Worth	Rs. 1,551.92 crores
Net Profit after Tax	Rs. (88.15) crores
Earnings Per Share	
Basic	Rs. (0.61)
Diluted	Rs. (0.61)

Thanking you.

For Ujjivan Small Finance Bank Limited

Sanjeev Barnwal  
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