

CCL/SEC/2025-26/04

May 5, 2025

To,
National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra - Kurla Complex, Bandra (East),
Mumbai - 400 051.
Scrip Code: - CENTRUM

To,
BSE Limited
Corporate Relations Department,
1st Floor, New Trading Ring,
P. J. Towers, Dalal Street,
Mumbai - 400 001.
Scrip Code: - 501150

Dear Sir / Madam,

Sub: Press Release of Unity Small Finance Bank Limited, a Material Subsidiary of the Company for the Quarter and Financial Year ended March 31, 2025

Ref: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Enclosed herewith is the Press release with respect to the performance of Unity Small Finance Bank Limited, a Material Subsidiary of the Company for the Quarter and Financial Year ended March 31, 2025. The audited financial statements of Unity Small Finance Bank Limited are prepared in accordance with IGAAP as applicable to the Banks.

Kindly acknowledge the receipt and take the same on your record.

Thanking you.

Yours Faithfully,
For Centrum Capital Limited

Balakrishna Kumar
Company Secretary & Compliance Officer
Membership No - A51901

Encl: as above

CENTRUM Promoted UNITY SMALL FINANCE BANK Delivers Sustained Quarterly & Annual Performance in FY2025

- *Healthy growth in Total Income and Net Income. Significant rise in Deposits driven by greater retail outreach. Net Advances too rise inspite of a challenging macro environment.*
- *Total Income for the quarter stands at Rs 977 crore up 123% Q-o-Q.*
- *Quarterly Net Profit rises significantly to Rs 264 crore up 83% Q-o-Q.*
- *Substantial growth in Total Deposits scaling Rs 11,952 crore with CASA + Retail deposits comprising 80%.*
- *Net Advances stand at Rs 10,985 crore with Rs 2,056 crore of disbursements in Q4FY25. (19% of AUM)*
- *Comfortable capital adequacy with CRAR at 29%, significantly higher than the regulatory requirement of 15%.*
- *Erstwhile PMC Bank retail depositors committed re-payment schedule is on track.*

Mumbai, May 05, 2025 – Unity Small Finance Bank Limited (Unity Bank), a new age bank, promoted by Centrum Financial Services Ltd., announces its financial results for the quarter and full year ending 31st March, 2025.

Key Parameters at a Glance

| Particulars (Amt in ₹ crs) | Q4 FY 25 (3mths) | Q4 FY 24 (3 mths) | Growth % | FY 25 (12 mths) | FY 24 (12 mths) | Growth % |
|--|---------------------|----------------------|----------|--------------------|--------------------|----------|
| Total Income | 977 | 438 | 123% | 2,837 | 1,632 | 74% |
| Net Income | 709 | 383 | 85% | 1,955 | 1,225 | 60% |
| Pre-Provisioning Operating Profit (PPoP) | 347 | 166 | 109% | 728 | 417 | 75% |
| Net Profit | 264 | 144 | 83% | 482 | 439 | 10% |
| Total Deposits | | | | 11,952 | 6,505 | 84% |
| Net Advances | | | | 10,985 | 7,961 | 38% |
| Employees | | | | 5,235 | 4,626 | 13% |
| Shareholder's Funds | | | | 2,114 | 1,907 | 11% |

Healthy Growth in Revenue & Profitability – The Bank’s total income is derived from advances, fee income generated through the distribution of third-party products, and recoveries. During the year, the Bank took a cautious approach to growing its advances, while strategically focusing on increasing distribution income and aggressively pursuing recoveries, leading to sustainable growth in profits.

Conservative Growth Approach – The Bank’s deposits saw an 84% year-on-year growth, driven by enhanced outreach to retail customers through the mobile app, branch network, and business correspondent partnerships. In contrast, the growth in advances was more conservative, at 38% year-on-year, due to challenges in un-secured business loans segments. We further diversified our asset portfolio, focusing on secured loan categories and maintaining prudence in managing unsecured loans. The Bank has made significant provisions with a **Provision Coverage Ratio (with w/off)** of 96%, while maintaining a **Net NPA** of 1.6%.

Adequate Growth Capital - The Bank maintains a well-funded Balance Sheet with **Shareholder's Funds at a healthy Rs 2,114 crores (CRAR: 29%)** and a comfortable **Liquidity Coverage Ratio (LCR: 208%)**. The Bank has adequate growth capital to continue its organic growth as well as evaluate in-organic opportunities. Additionally tie ups for inter-bank credit lines from various leading banks and refinance lines from SIDBI, NABARD and MUDRA are in place.

Roll out of New Products – The Bank introduced several new consumer focused products, including Personal Loans, and a revamped mobile app. We are also in the pilot phase of launching two credit cards. Moving forward, the Bank plans to expand and leverage its digital platforms to reach a wider customer base.

Way Forward – With a strong foundation comprising of reach and robust technology in place, Unity Bank will continue to maintain a cautious growth approach towards the un-secured loan segments. We will increase our focus on secured loan products, such as gold loans and micro-LAP, to mitigate risks while maintaining the quality of our advances. Additionally, significant marketing initiatives will be rolled out to help increase reach and acquire customers across business segments and grow liabilities.

** All numbers are for the quarter and financial year ending 31st March 2025. 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, and the guidelines issued by the Reserve Bank of India (RBI) from time to time. Q-o-Q means comparison between quarter ending 31st March 2025 vs 31st March 2024. Y-o-Y means comparison between 12 months ending 31st March 2025 vs 31st March 2024.*

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 new age 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:-

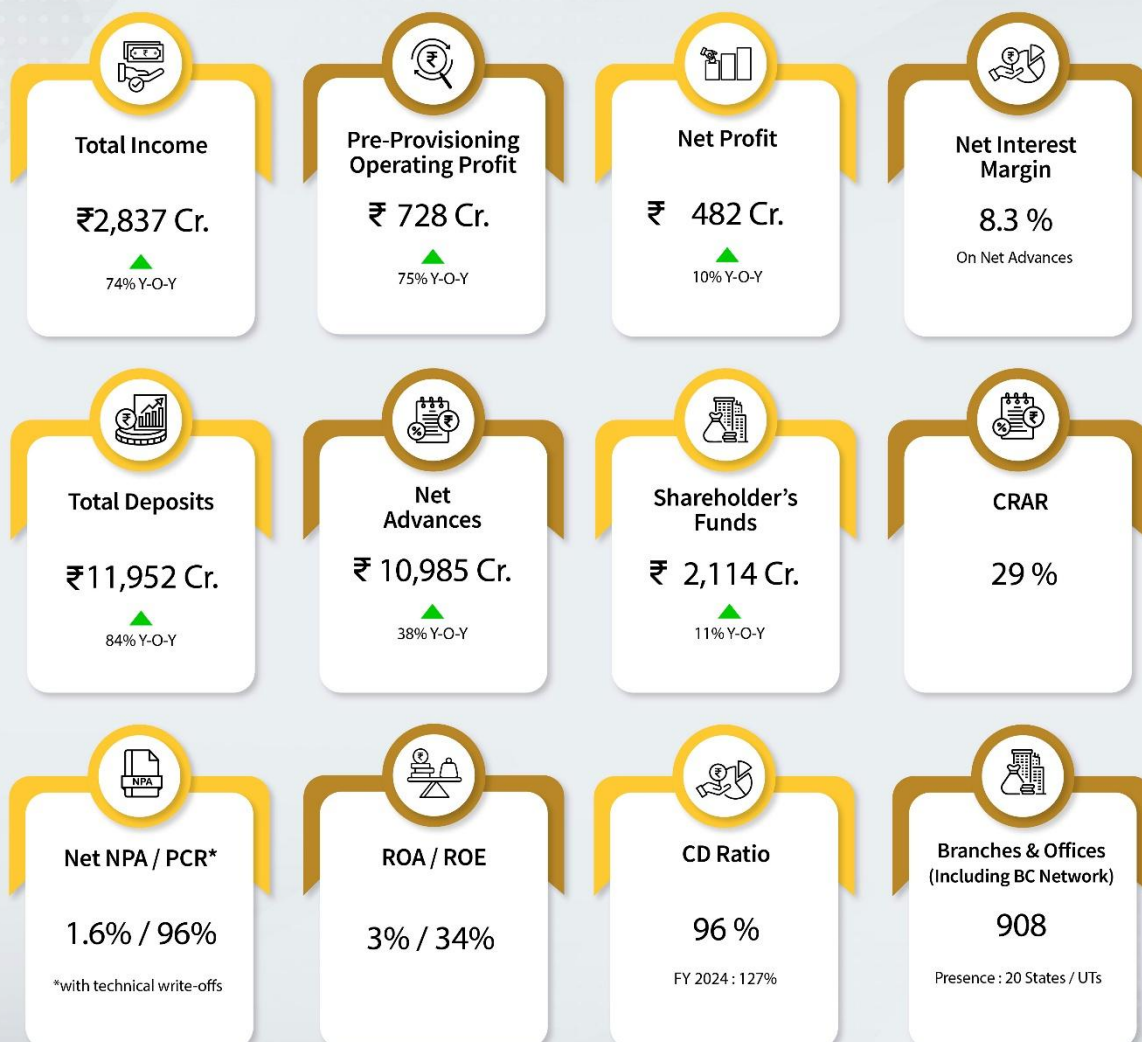
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UNITY BANK - FY2025

STRENGTH. STABILITY. SCALE.



* All numbers are for 12 months ending 31st March 2025. 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 and the guidelines issued by the Reserve Bank of India (RBI) from time to time.