

USFB/CS/SE/2022-23/42

Date: August 26, 2022

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G, Bandra Kurla Complex,
Bandra (E)
Mumbai – 400 051

BSE Limited
Listing Compliance
P.J. Tower,
Dalal Street, Fort,
Mumbai – 400 001

Symbol: UJJIVANSFB

Scrip Code: 542904

Dear Sir/Madam,

Sub: Intimation of Issue and Allotment of Non-Convertible Debentures of Rs. 225 Crores

Please be informed that in accordance with the approval of the Board on June 08, 2022 and the shareholders' approval received through postal ballot on July 12, 2022, the Committee of Directors (Authorized Board Committee) at its meeting held today, August 26, 2022 has approved the issuance and allotment of 22,500 (Twenty Two Thousand Five Hundred) subordinated, rated, unlisted, unsecured, transferable, redeemable, fully paid up, non-convertible debentures, denominated in Indian Rupees, having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 225,00,00,000 (Indian Rupees Two Hundred and Twenty Five Crore), in the form of subordinated debt eligible to be classified as Tier II Capital in accordance with the Reserve Bank of India's circular on "*Master Circular - Prudential Guidelines on Capital Adequacy and Market Discipline-New Capital Adequacy Framework (NCAF)*" dated July 1, 2015, on a private placement basis.

As intimated vide our letter USFB/CS/SE/2022-23/27 dated July 05, 2022, Care Ratings Limited vide its letter dated July 04, 2022 has assigned its CARE A+; Stable (Single A Plus; Outlook: Stable) rating on the Subordinated Non-Convertible Debentures of Rs. 500 Crores (Rupees Five Hundred Crores Only) of the Bank and the same rating has been revalidated by Care Ratings Limited vide its letter dated August 24, 2022.

Please refer to **Annexure 1** enclosed herewith for the disclosures required under Regulation 30 of SEBI Listing Regulations to be read with SEBI Circular No. CIR/CFD/CMD/4/2015 dated September 9, 2015.

This intimation shall also be available on the Bank's website at www.ujjivansfb.in.

We request you to take note of the above.

Thanking You,

Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework

Encl: Annexure 1

Annexure 1: The details of the issue as per the SEBI Circular No. CIR/CFD/CMD/4/2015

Sr.	Type of Securities	Subordinated, rated, unlisted, unsecured, transferable, redeemable, fully paid up, non-convertible debentures
1.	Type of issuance	Private Placement
2.	Size of Issue	22,500 subordinated, rated, unlisted, unsecured, transferable, redeemable, fully paid up, non-convertible debentures, denominated in Indian Rupees, having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 225,00,00,000 (Indian Rupees Two Hundred and Twenty Five Crore) (" Debentures / Non-Convertible Debentures "), in the form of subordinated debt eligible to be classified as Tier II Capital in accordance with the Reserve Bank of India's circular on " <i>Master Circular - Prudential Guidelines on Capital Adequacy and Market Discipline-New Capital Adequacy Framework (NCAF)</i> " dated July 1, 2015
3.	Whether securities proposed to be listed? If Yes, Name of the Stock Exchange	No
4.	Tenure	5 years 8 months
5.	Date of Allotment	August 26, 2022
6.	Date of Maturity	April 26, 2028 (" Final Redemption Date ")
7.	Coupon/Interest Offered	11.95% (eleven decimal nine five percent) per annum (" Interest Rate ")
8.	Schedule of payment of Coupon/Interest	Monthly
9.	Schedule of Payment of Principal Amount	Bullet payment, on the Final Redemption Date
10.	Charge / Security, if any created over the assets	Not applicable as the Debentures are unsecured and subordinated debt instruments
11.	Special right/ interest/ privileges attached to the instrument and changes thereof	Nil. The rights/interests/privileges are set out in the debenture trust deed to be executed between the Issuer and the debenture trustee (" DTD ") and the other transaction documents executed/to be executed in respect of the Debentures.
12.	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	In case of default in payment of Interest and/or principal redemption on the due dates, additional interest at the rate of 2.00% p.a. over and above the applicable Coupon Rate will be payable by the Issuer for the defaulting period.
13.	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Not applicable
14.	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	The Debentures shall be redeemed at par, on a <i>pari passu</i> basis, by the Bank by making the payment of the outstanding principal amounts in respect of the Debentures on the Final Redemption Date.