

JOINT PUBLIC NOTICE

Pursuant to the Reserve Bank of India's approval numbered S3568/27.01.048/2025-26 dated 05.08.2025, ("RBI Approval") issued to Unico Housing Finance Private Limited ("Company"), this notice is jointly issued by the Company, Investors, Seller and Purchasers for the proposed (i) issue of shares of Company to (a) Grand Anicut Angel Fund ("GAAF"); (b) Grand Anicut Fund 3 ("GAF 3"); and (c) UC Impower Fund I, (hereinafter collectively referred to as the "Investors") and (ii) purchase of shares from Ms. Varshini Vasudevan Pathangi ("Seller") by (a) Affiliates of GAAF and GAF 3 (GAAF, GAF 3 and Affiliates of GAAF and GAF 3 shall be hereinafter together referred to as the "Anicut Set of Investors"); and (b) UC Impower Fund I (hereinafter referred to as the "Purchasers"), under Paragraph 45 of Chapter VIII(Acquisition/Transfer of Control) of Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021("Master Direction").

1. **BACKGROUND OF THE COMPANY:** The Company is a private limited Company incorporated in India, with corporate identification number U64990TN2023PTC158736 and having its registered office at 8th Floor, The Oval, No. 10 & 12, Venkata Narayana Road, Thygaraya Nagar, Chennai - 600017, Tamil Nadu, India. The Company was granted a Housing Finance Company license numbered DOR - 00187 by the Reserve Bank of India on October 16, 2023. As on 31.03.2025, Company has 85 branches spread across 7 states and has grown its AUM to Rs.392.58 crores.

2. **DETAILS OF INVESTORS AND PURCHASERS:** GAAF is a category I venture capital fund – Angel Fund bearing registration number IN/AIF1/19-20/0738. GAF 3 is a category I AIF venture capital fund bearing registration number IN/AIF1/22-23/1048. In addition to the aforementioned, certain affiliates of GAAF and GAF 3 shall be subscribing to the securities of the Company and shall be deemed to be acting in concert. UC Impower Fund I is a category II AIF bearing registration number IN/AIF2/21-22/1006, acting independently from the Anicut Set of Investors.

3. **PROPOSED TRANSACTIONS AND REASON FOR PROPOSED TRANSACTIONS:** Pursuant to execution of a share subscription agreement by the Company and Investors and a share purchase agreement by the Seller and the Purchasers, Anicut Set of Investors and UC Impower Fund I intend to acquire the shares of the Company ("Proposed Transactions"). As a result of the Proposed Transactions, there would be a (a) change in shareholding of approximately 24% and above (on a fully diluted basis) in the Company; and (b) consequential change in board of directors. The Company intends to undertake the Proposed Transactions to raise funds for general corporate purposes, including but not limited to, business expansion, working capital requirements, capital expenditure, strategic investments and to strengthen the overall financial position of the Company. The issuance of securities is aligned with the Company's long-term vision and growth strategy, and the infusion of capital will enable the Company to enhance its operational capabilities.

4. **RBI APPROVAL:** The Company had submitted an application dated 19.03.2025, in accordance with Paragraph 45 of the Master Directions, seeking prior approval of the RBI for the Proposed Transactions ("Application"). As mentioned above, the Company has received the RBI Approval on its Application subject to certain conditions which will be fulfilled in due course. The Proposed Transactions have also been approved by the Company, Anicut Set of Investors and UC Impower Fund I. This public notice is intended to provide to the public a notice / intimation regarding the Application and the proposed change of shareholding and the proposed change to the board of directors / management of the Company pursuant to the Proposed Transactions. Pursuant to the RBI Approval, this public notice is being jointly issued by the Company, Seller, Anicut Set of Investors and UC Impower Fund I for a period of 30 (Thirty) days from the date of publication of this notice.

For any clarifications, please contact the undersigned

(a) Letter addressed to Mr. Babu Vellingiri, MD & CEO, at the registered office of the Company 8th Floor, The Oval, No. 10 & 12, Venkata Narayana Road, Thygarayanagar, Chennai - 600017, Tamil Nadu, India; and

(b) Email to Company at babuvellingiri@unicohfc.com

A copy of this public notice is also available at the website of the Company at www.unicohousingfinance.com

For Unico Housing Finance
Private Limited
Sd/-
Name: Babu Vellingiri
Designation: MD & CEO

For Seller
Sd/-
Name: Babu Vellingiri
For Anicut Set of Investors
Sd/-
Name: Venkatesh Parthasarathy
Designation: Chief Compliance Officer,
Anicut Capital LLP

For UC Impower Fund I
Sd/-
Name: Vikas Sarda
Designation:
Operating Partner

Date: 07.08.2025
Place: Chennai