

12<sup>th</sup> July, 2022

Dear Customer,

Greetings from Unity Small Finance Bank !

Our recently introduced Early Encashment Scheme against future payables (upto 2027) has witnessed good demand from depositors. Many clients have voluntarily come forward and opted for the scheme as it provides immediate liquidity at the Present Value.

Going forward, given the increasing inflation, we are seeing a rise in Interest Rates. **For the benefit of our valued customers, and to protect any downsides arising out of a rate hike, we are locking in the present value at the rate applicable as on 15<sup>th</sup> July, 2022.**

So irrespective of when a customer opts for the Early Encashment Scheme, the amount payable will remain the same for the duration of the scheme, offering protection from any anticipated future rate hikes!

**Retail Depositors, i.e. Individuals (including joint accounts), Proprietorships, HUFs as well as Senior Citizens** are eligible to opt for the Early Encashment Scheme. **The future amount payable should be more than Rs 50,000 (Rupees Fifty Thousand).** The scheme can be availed upto 31<sup>st</sup> December 2022 or such date as may be decided by the Bank. Interested customers are requested to connect with their respective Branch Managers for additional information, eligibility and detailed terms and conditions.

**Kindly note, that the scheme is purely voluntary and you have the option of continuing with the scheduled payouts as per the Amalgamation Scheme.**

We thank all of you, who have reposed faith in us by retaining balances and opening fresh FDs. We encourage you all to take advantage of our **interest rate of 7% p.a. offered on Savings accounts** along with other benefits such as monthly interest payments. We are confident that with your continued support, we will be able to a New Age Bank. Should you have any feedback or queries, please feel free to write to us at [care@unitybank.co.in](mailto:care@unitybank.co.in)

Warm Regards  
Inderjit Camotra

Get **7%** interest\* with  **UNITY**

\* Conditions apply



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