

21st July 2022

Dear Customer,

Greetings from Unity Small Finance Bank !

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

Given the strong demand, we are happy to inform customers, that the payout dates for the final two tranches are:

- **13th August, 2022** for which last day of forms completion is 12th August, 2022, and;
- **15th December 2022** for which last day of forms completion is 13th December, 2022.

Customers interested in availing of the Early Encashment Scheme on **either of these two dates**, are requested to connect with their respective Branches at the earliest for additional information, eligibility and detailed terms and conditions.

To protect customers from any downsides arising out of future rate hikes, we recently locked in the present value of the payouts at the rate applicable as on 15th July, 2022. **So irrespective of when a customer opts for the scheme, the amount payable will remain the same.**

Retail Depositors, i.e. Individuals (including joint accounts), Proprietorships, HUFs as well as Senior Citizens are eligible to opt for the scheme. The future amount payable should be more than Rs 50,000 (Rupees Fifty Thousand). **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 our customers for your continued support. Should you have any feedback or queries, please feel free to write to us at care@unitybank.co.in.

Warm Regards
Inderjit Camotra

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