




Dear Customer

You are getting this letter as an account holder/depositor with  (Punjab & Maharashtra Cooperative Bank Ltd.).

We understand that as a PMC Bank account holder, you have experienced inconvenience, uncertainty and hardship over the last couple of years. We are sensitive to your concerns and financial needs. **We have very good news for you!**

Unity Small Finance Bank has taken over the PMC Bank! Your PMC account will now migrate to Unity SFB. Unity has invested more than Rs. 1100 crores of capital already towards setting up the bank. As a part of the amalgamation scheme approved by RBI and the Government of India, along with the support of DICGC, you will now be able to access your funds.

Unity Small Finance Bank is jointly promoted by Centrum Financial Services Limited () , the established and profitable small business lending arm of the Centrum Group and Resilient Innovations Private Limited () , one of India's fastest-growing fintech companies. The combined expertise of Centrum and BharatPe, with a strong leadership team comprising seasoned professionals, will provide a robust foundation to drive the growth of the bank.

The settlement process is as per the Govt. of India-sanctioned Punjab and Maharashtra Co-operative Bank Ltd. (Amalgamation with Unity Small Finance Bank Ltd.) Scheme 2022. Based on your aggregated eligible balance across PMC account(s) in the 'Same capacity and Same right' (as per the DICGC settlement procedure), you will soon be assigned one of the following groups to decide your eligibility.



Govt. of India-approved PMC Bank Ltd. amalgamation with Unity SFB Ltd. Scheme 2022

Group  Customer with less than ₹5 lakhs balance*

Congratulations!

You are eligible to get your entire
account balance + Interest*

Based on aggregating your PMC account(s) in
the 'Same capacity and Same right' as per DICGC
settlement procedure, and after adjusting any dues;
subject to claim approval by DICGC



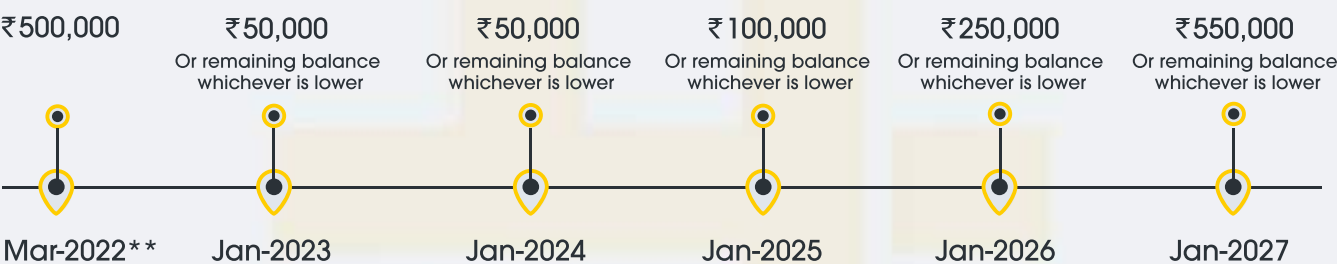
*Including interest accrued till 31st March 2021; Subject to claim approval & receipt of funds from DICGC

Govt. of India-approved PMC Bank Ltd.

amalgamation with Unity SFB Ltd. Scheme 2022

Group B

Customer with ₹5 - ₹15 lakhs balance*



Based on aggregating your PMC account(s) in the 'Same capacity and Same right' as per DICGC settlement procedure, and after adjusting any dues; subject to claim approval by DICGC

*Including interest accrued till 31st March 2021

**Subject to claim approval & receipt of funds from DICGC

Govt. of India-approved PMC Bank Ltd.

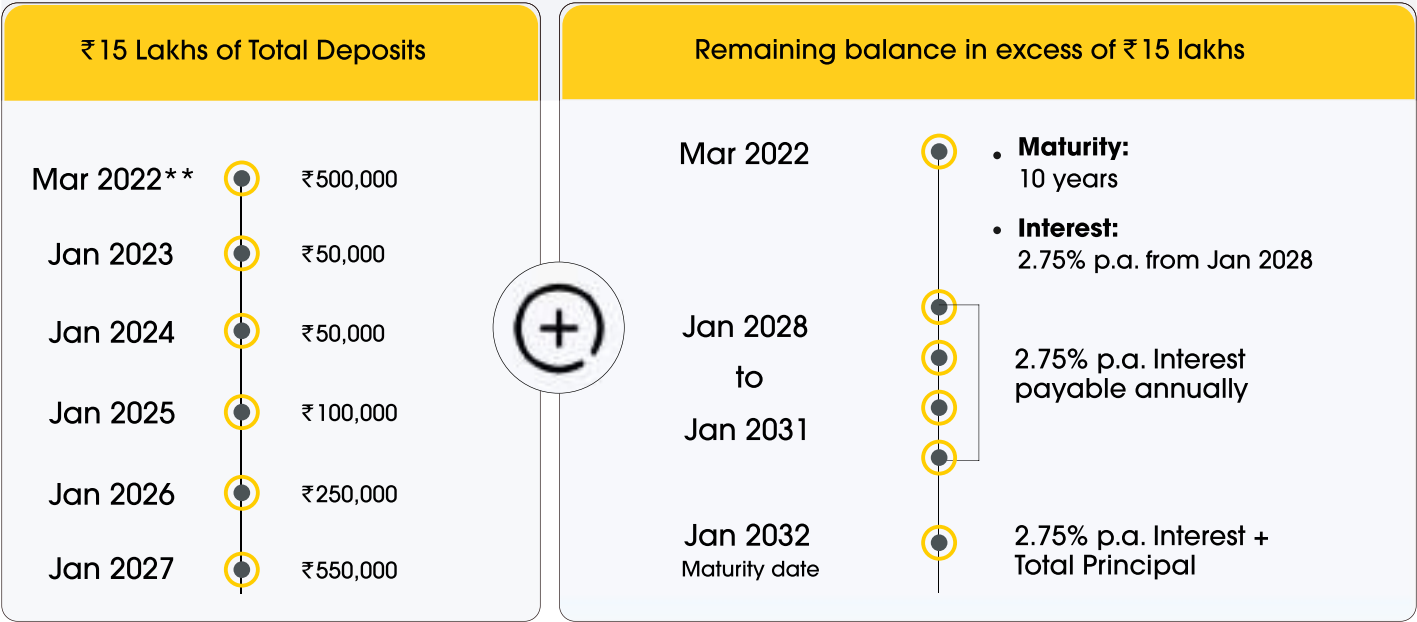
amalgamation with Unity SFB Ltd. Scheme 2022

Group A

Customer with more than ₹15 lakhs balance*

Cash Payout

10-year payable with Interest

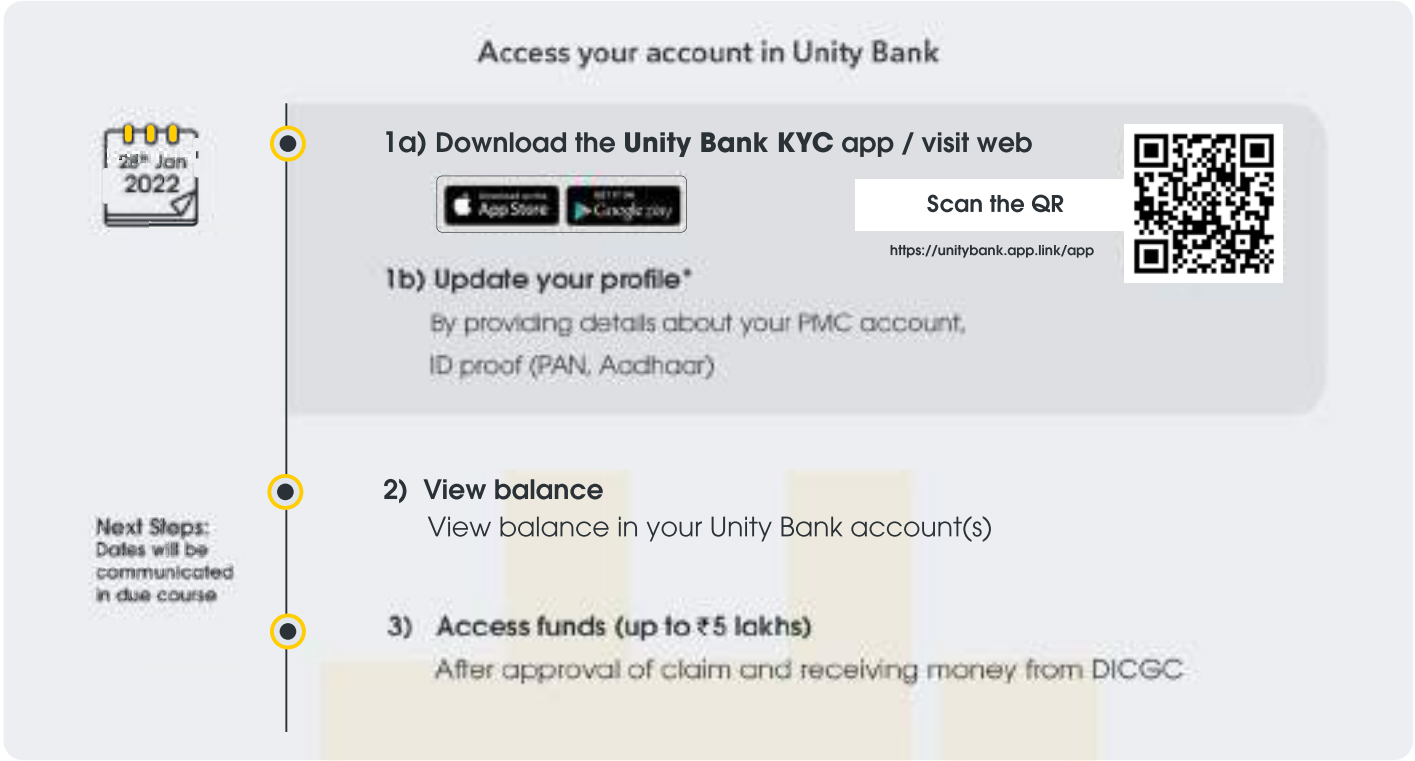


Based on aggregating your PMC account(s) in the 'Same capacity and Same right' as per DICGC settlement procedure, and after adjusting any dues; subject to claim approval by DICGC

*Including interest accrued till 31st March 2021

**Subject to claim approval & receipt of funds from DICGC

Please find below the steps and timelines for this process:



Please Note:

1. In case you are unable to update your profile/ details online, please visit your nearest Unity SFB branch (former PMC branch). Please carry valid KYC document (such as PAN, Aadhaar, Voter ID, Passport, DL). The complete list of branches/ offices of Unity Bank is available on Unity Bank's website.
2. DICGC will verify & approve the claim, and then transfer the funds, post which you can access it from your Unity Bank account.
3. Once money from DICGC is received, you can withdraw/ transfer your funds through cheque (to be provided later), or through NEFT/ RTGS transactions, or through cash withdrawal at the branch.
4. We encourage you to maintain the balance in your new Unity Bank account (once claim funds are received) and earn a **healthy 7% p.a. interest**** (or you can open a new Unity Bank account and earn 7% p.a. interest**).

*In case your existing KYC is not valid/ has expired
**Conditions apply

We will also be sharing further details & updates about the process steps and timelines with you over Whatsapp/ SMS. You can also view these details on the Unity Bank website. If your mobile number is not updated, kindly reach out to the nearest branch/ office of Unity Bank.

Once again, we want to assure you that we remain committed to providing your funds in a convenient manner. We will stay connected with you and keep you informed about the latest developments at our end.

We are confident that we'll set the highest standards of trust, convenience and innovation as India's first truly digital bank.

Look forward to your continued support and cooperation.



Get
7%
interest*** with
UNITY

***From March 2022, once claim money is received; Conditions apply

