

23rd May, 2022

Dear Customer,

Greetings from Unity Small Finance Bank Limited.

During our recent customer interactions held across branches, there was a strong request from customers to provide a quick solution for additional Liquidity, over & above the Rs. 5 lakhs already paid out. Especially our Senior Citizen clients made multiple requests.

Good News for Senior Citizens!

While we are bound by the provisions of the Punjab and Maharashtra Co-operative Bank Limited (Amalgamation with Unity Small Finance Bank) Scheme, 2022, we are happy to share that in a quick timeframe we have introduced two liquidity options for our Senior Citizens, that can provide immediate liquidity and bring relief for planned or unforeseen expenses!

- **Early Encashment Option** – This option provides an upfront, lump sum amount against your entire future payables, at a discounted rate (Present Value). This may be best suited for customers who are in need of a large corpus or sizeable amount of funds.
- **Overdraft Facility for your Liquidity Needs* (OLF)** - This option provides an overdraft facility as per your eligibility. Customers who are in need of relatively smaller quantum's of money may avail this facility, as it is priced at a fair rate of interest.

Both options are applicable only to existing customers who are at least 60 years of age and the future amount payable is more than Rs 50,000 (Rupees Fifty Thousand). Valid till 31st December 2022 or such date as may be decided by the Bank, both options are designed to bring relief for medical emergencies, wedding expenses, home renovation, amongst other personal requirements. Interested customers are requested to connect with their respective Branch Managers for additional information and detailed terms and conditions.

Kindly note, that both schemes are purely voluntary and you have the option of continuing with the scheduled payouts as per the Amalgamation Scheme.

Since senior citizens are our priority, we felt that our first special facility should be extended to bring them relief. We thank all of you, who have reposed faith in us by 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 build a Strong and Digital Bank. Should you have any feedback or queries, please feel free to write to us at care@unitybank.co.in.

Warm Regards

Inderjit Camotra
Chief Business Officer

Ponnuraj P.
National Product Manager – Branch Banking

*The OLF facility is subject to certain eligibility criteria and terms and conditions. Minimum Rs 30,000 (Rupees Thirty Thousand) needs to be availed with a maximum limit of Rs 6,00,000/- (Rupees Six Lakhs). The below table illustrates the eligible overdraft amount under the OLF facility.

Amount Payable as per Amalgamation Scheme	Minimum Amount to be Availed	Maximum Amount Eligible
Less than Rs 50,000	NA	NA
Rs. 50,000 – Rs 1,00,000	Rs. 30,000	Rs. 30,000 – Rs 60,000
Rs. 1,00,000 – Rs 5,00,000	Rs. 30,000	Rs. 60,000 – Rs 3,00,000
Rs. 5,00,000 – Rs 10,00,000	Rs. 30,000	Rs. 3,00,000 – Rs 6,00,000
More than Rs. 10,00,000	Rs. 30,000	Rs. 6,00,000

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

* Conditions apply



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