

23<sup>rd</sup> June, 2022

Dear Customer,

Greetings from Unity Small Finance Bank Limited.

We recently introduced two schemes for our Senior Citizen clients, that provided them with liquidity to meet any planned or unforeseen expenses. The schemes were appreciated by many and we received multiple requests from our other retail clients to roll out the same for them as well.

Good News for Retail Depositors!

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 extend the below two liquidity schemes for all our retail depositors.

- **Early Encashment Option** – An upfront, lump sum amount against your future payables (upto 25<sup>th</sup> January, 2027), at a discounted rate (Present Value). Is best suited for customers who are in need of a large corpus or sizeable amount of funds immediately.
- **Overdraft / Loan Facility for your Liquidity Needs\* (OLF)** - An overdraft / loan facility against future payables subject to eligibility as per the amalgamation scheme. Priced at a fair rate of interest, this option is best suited for customers who are need of a relatively smaller quantum of money.

**Both options are currently applicable to Retail Depositors, i.e. Individuals (including joint accounts), Proprietorships, HUFs as well as Senior Citizens. The future amount payable should be more than Rs 50,000 (Rupees Fifty Thousand).** Valid until 31st December 2022 or such date as may be decided by the Bank, both options are designed to bring relief for emergencies or other personal requirements. Interested customers are requested to connect with their respective Branch Managers for additional information, eligibility 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.**

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)

\*The OLF facility is available for a maximum of 60% of your future amount payable. 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 PMC Amalgamation Scheme	Minimum Amount to be Availed	Maximum Amount Eligible (Up to 60% of Amount Payable)
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

Warm Regards

Inderjit Camotra  
Chief Business Officer

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

\* Conditions apply



[www.theunitybank.com](http://www.theunitybank.com)



1800 2091122



[care@unitybank.co.in](mailto:care@unitybank.co.in)