

UNITY SMALL FINANCE BANK LIMITED

Interest Rates

At present, the Annualized Rate of Interest* to be charged to borrowers, at the time of sanctioning loans, shall be in the range as mentioned below:

<u>Lending Assets / Sector</u>	<u>Indicative Range of Interest</u>
Unsecured Business Loans	15.5 % p.a to 26 % p.a
Secured Business Loans	13.0 % p.a to 24 % p.a
SME Loans	13.0 % p.a to 18 % p.a
Supply Chain Finance	10.75 % p.a to 15 % p.a
Inclusive Banking	
Own Sourcing	19.86% p.a to 26% p.a
Loans under Digital lending Partnerships	22% p.a to 36% p.a
Loan Against Fixed Deposit	FD interest rate + 1%

**Note: In exceptional circumstances, based on risk perception, this may fall outside the indicated range.*

Schedule of Charges

1. Unsecured Loans:

Description	Charges
Cheque Bounce Charges	Rs. 500 + Applicable Tax
Cheque Swap Charges	Rs. 1500 + Applicable Tax
Documentation Charges	Rs. 1500 + Applicable Tax
Stamp Duty Charges	Payable as per actuals by the customer
Penal Charges	3.00% p.m. will be payable by the Borrower on the overdue amount for the default period.
Loan reschedule charges in terms of EMI/Tenure/ROI	Rs. 2000 + Applicable Tax Can be changed at the sole discretion of Bank
Statement of Account Charges	Once in a year will not be chargeable. Rs. 500 + Applicable Tax in case if an extra copy required.
Document Retrieval Charges (If applicable)	Rs. 1000 + Applicable Tax
Part Prepayment and Foreclosure charges	First 12 months- 6% of POS Post 12 months- 4% of POS

2. Secured Loans:

Description	Charges
Cheque Bounce Charges	Rs. 500 + Applicable Tax
Cheque Swap Charges	Rs. 1500 + Applicable Tax
Property Swap Charges (If applicable)	Rs. 15000 + Applicable Tax + Legal and Valuation charges as per actuals.

Documentation Charges	Rs. 1500 + Applicable Tax									
Stamp Duty Charges	Payable as per actuals by the customer									
Penal Charges	3.00% p.m. will be payable by the Borrower on the overdue amount for the default period.									
Loan reschedule charges in terms of EMI/Tenure/ROI	Rs. 2000 + Applicable Tax Can be changed at the sole discretion of Bank									
Statement of Account Charges	Once in a year will not be chargeable. Rs. 500 + Applicable Tax in case if an extra copy required.									
Duplicate List of Documents Charges	Rs. 1500 + Applicable Tax									
Document Retrieval Charges (If applicable)	Rs. 1000 + Applicable Tax									
Part Prepayment and Foreclosure charges: Note: - For Mortgages Part prepayment Charge will not be payable where borrower is an Individual and ROI is Floating.	No Foreclosure allowed upto 12 months in case of BT <table border="1"> <thead> <tr> <th>Months on Board</th><th>Charges plus GST</th></tr> </thead> <tbody> <tr> <td>0-12 Months</td><td>6% of POS if closed using own funds</td></tr> <tr> <td>Post 12 months till 36 Months</td><td>4% of the POS</td></tr> <tr> <td rowspan="2">Post 36 Months</td><td>2% of POS if closed using own funds</td></tr> <tr> <td>3% of POS in case of BT to other financial institution</td></tr> </tbody> </table>	Months on Board	Charges plus GST	0-12 Months	6% of POS if closed using own funds	Post 12 months till 36 Months	4% of the POS	Post 36 Months	2% of POS if closed using own funds	3% of POS in case of BT to other financial institution
Months on Board	Charges plus GST									
0-12 Months	6% of POS if closed using own funds									
Post 12 months till 36 Months	4% of the POS									
Post 36 Months	2% of POS if closed using own funds									
	3% of POS in case of BT to other financial institution									

3. SME Loans:

Description	Charges
Processing Fee	1 - 3% of Sanctioned loan amount
Default Interest	<ul style="list-style-type: none"> In case of default of payment of interest and/or payment of principal, an additional interest @2.00% p.a. over the applicable interest rate will be payable by the Borrower on the overdue amount for the default period. In case of any other default or non-compliance with any of the terms and conditions specified in the Transaction Documents, an additional interest @1.00% p.a. over the applicable interest rate will be payable by the Borrower on the entire loan outstanding for the default period.
Legal & Documentation Charges	Case to Case basis
Stamp Duty Charges	Payable as per actuals by the customer
Prepayment charges	Ranging from 0 – 4% Evaluated for each case separately

4. Supply chain finance

Description	Charges
Processing Fee	Upto 2% of the loan amount
Overdue/penal charges	ROI + Ranging from 2%– 5%
Legal & Documentation Charges	Case to Case basis
Stamp Duty Charges	Payable as per actuals by the customer

5. Inclusive Banking

Particulars	MEL	JLG
Processing Fees	3% + GST	2% + GST
Prepayment Charges	3% of OS (Allowed after 1 st EMI paid)	Nil
Bounce Charges	500 + GST	Nil
Loan Statement Charges (No Charges for 1st)	100 + GST	Nil
NOC Charges (No Charges for 1st)	100 + GST	Nil
Late Payment Charges	3% p.m. on outstanding days	Nil
Visit Charges	200 + GST	Nil