

### **TIMELINES FOR CONVEYING CREDIT DECISIONS**

This is with reference to RBI Master Circular- RBI/2015-16/59 DBR No. Leg. BC. 21/09.07.006/2015-16 on Customer services in Banks- dated July 1, 2015 and RBI Master Direction- FIDD.MSME & NFS.12/06.02.31/2017-18 – dated July 24, 2017, which states that banks are required to make disclosures of the timelines for conveying credit decisions on their websites.

In line with the above, the timelines for decisioning an application under various products under different banking divisions of Unity Small Finance Bank Limited (“**the Bank**”) are as follows:

<b>Sr.No.</b>	<b>Division</b>	<b>Turn around time</b>
1	Inclusive Banking (Loans to Joint Liability Group & Microfinance Sector)	15 days
2	Business Banking (MSME & Supply chain finance)	30 days
3	Branch Banking	30 days

**Please note:**

1. All timelines will be counted on the basis of full working days.
2. The above mentioned timelines shall commence from the date of the applicant delivering at the branch/office of the Bank the complete set of documents required to appraise the loan application in conformity with Bank’s guidelines. If the documents/information submitted by the applicant is/are insufficient, the Bank may seek additional/further documents/information and the time taken by the applicant for delivering at the branch/office of the Bank such additional/further documents/information shall be excluded for the purpose of calculating timelines as indicated above. The Bank shall endeavour, at all times, to deliver the product within the indicated timelines, barring in situations and/or circumstances that are beyond the control of the Bank.
3. If a particular information/credential submitted by the applicant needs to be confirmed/verified with any Government/Regulatory/Statutory Authority spread across one or more centres, a minimum of 15 (Fifteen) working days in addition to the above discussed timelines will be applicable. The financial product, if sanctioned, can be availed by the applicant only after completion of requisite formalities.
4. This document shall not cast any binding obligation on the Bank to sanction any financial product.