

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>
Business Banking	13.0 % p.a to 24 % p.a
Rural, Agri and Micro 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

(A) Business Banking:

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

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 month in case of BT <table border="1"> <tr> <th>Months on Board</th><th>Charges plus GST</th></tr> <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> </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
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(B) Rural, Agri and Micro 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