

## UNITY SMALL FINANCE BANK LIMITED

### FOR NON LENDING PRODUCTS

#### Interest Rates for Term Deposits with effect from January 22, 2022

Tenure	FD rates (%) (General)	FD rates (%) (Senior Citizen)
7-14 Days	4.00	4.00
15-45 Days	4.00	4.00
46-60 Days	5.00	5.50
61-90 Days	5.00	5.50
91-180 Days	5.00	5.50
181 Days – 364 Days	6.50	7.00
365 Days(1 Year)	7.25	7.75
>1Year – 18 M	7.25	7.75
>18 M -2 Year	7.25	7.75
>2 Year -3 Year	7.50	8.00
>3 Year – 5Year	7.50	8.00
>5 Year – 10 Year	7.00	7.50

**Note:**

- For terms & conditions and any other details, please contact the Bank Branch Officials.
- Rates are subject to change without any prior notice.
- \*For premature withdrawal of fixed deposit, interest rate payable would be corresponding FD rate minus 1.00% for the tenor for which the deposit has actually run.

#### Interest Rates for Savings account with effect from January 22, 2022

Tenure	Proposed Rates (%)
Upto 1 lakh	6
>1 lakh-5 lakh	7
>5 lakh -50 lakh	
>50 lakh – 10 cr.	
>10 cr.	

#### Schedule of Charges with effect from January 22, 2022

Unity Small Finance Bank Limited is not levying any charge to the customers on the services availed by them with effect from January 22, 2022\*

## FOR LENDING PRODUCTS

### 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>
<b>Business Banking</b>	13.0 % p.a to 24 % p.a
<b>Rural, Agri and Micro Banking</b>	
Own Sourcing	19.86% p.a to 26% p.a
Loans under Digital lending Partnerships	22% p.a to 36% p.a
<b>Loan Against Fixed Deposit</b>	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:

<b>Description</b>	<b>Charges</b>
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
<b>Penal Charges</b>	<b>3.00% p.m. will be payable by the Borrower on the overdue amount for the default period.</b>
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:

<b>Description</b>	<b>Charges</b>
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									
<b>Penal Charges</b>	<b>3.00% p.m. will be payable by the Borrower on the overdue amount for the default period.</b>									
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	1% + 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