

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%
Digital Lending	30.0 % p.a. to 45.0% p.a.

**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	Months on Board (MOB)	Charges plus GST	
		If Closed using own funds	In case of BT to other financier
	0-12 Months	6% of the POS	No Foreclosure allowed upto 12 month in case of BT
	Post 12 months	4% of the POS	4% of the 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.	<table><tr><th rowspan="2">Months on Board (MOB)</th><th colspan="2">Charges plus GST</th></tr><tr><th>If Closed using own funds</th><th>In case of BT to other financier</th></tr><tr><td>0-12 Months</td><td>6% of the POS</td><td><u>No Foreclosure allowed upto 12 month in case of BT</u></td></tr><tr><td>Post 12 months till 36 Months</td><td>5% of the POS</td><td>6% of the POS</td></tr><tr><td>Post 36 Months</td><td>4% of the POS</td><td>5% of the POS</td></tr></table>	Months on Board (MOB)	Charges plus GST		If Closed using own funds	In case of BT to other financier	0-12 Months	6% of the POS	<u>No Foreclosure allowed upto 12 month in case of BT</u>	Post 12 months till 36 Months	5% of the POS	6% of the POS	Post 36 Months	4% of the POS	5% of the POS
Months on Board (MOB)	Charges plus GST														
	If Closed using own funds	In case of BT to other financier													
0-12 Months	6% of the POS	<u>No Foreclosure allowed upto 12 month in case of BT</u>													
Post 12 months till 36 Months	5% of the POS	6% of the POS													
Post 36 Months	4% of the POS	5% of the POS													

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

6. Digital Lending

Schedule of charges will depend upon the respective arrangement with lending service providers and would be charged as disclosed in the key fact sheet shared with the borrower.