

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	
	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

(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