

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	11 % p.a to 15 % p.a
Inclusive Banking	
Unsecured Loan (JLG + MEL -Saral Vyapar)	25% p.a to 29% p.a
Secured Loan (Micro-LAP)	20% p.a to 28% p.a
Loan Against Fixed Deposit	FD interest rate + 1%
Personal Loans	16% p.a. to 30% p.a.
Digital Lending	17 % p.a. to 36% 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
Processing Fees	Upto 5 % + Applicable Tax
Cheque Bounce Charges	Rs. 500 + Applicable Tax
Cheque Swap Charges	Rs. 1500 + Applicable Tax
Documentation Charges (if applicable)	Rs. 1500 + Applicable Tax
Escrow account opening charges	As per Actual
Legal Documentation Charges	As per Actual
ROC Charges	As per Actual
Stamp Duty Charges	Payable as per actuals by the customer
Penal Charges	For default or delay in the payment of dues including principal, interest, cost, charges, taxes, expenses, payable to the Bank - 36% per annum + taxes (3% per month + taxes)

Loan reschedule charges in terms of EMI/Tenure/ROI	Rs. 2000 + Applicable Tax		
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		
Description	Charges		
Part Prepayment and Foreclosure charges	Months on Board (MOB)	Charges (Excluding Taxes)	
		If Closed using own funds	In case of BT to other financier
	0-12 Months	6% of the POS	<u>No Foreclosure allowed</u>
	Post 12 months	4% of the POS	4% of the POS

Method of Interest Accrual and Computation: -

The interest accrues on a daily basis and is payable at monthly rests and calculated on the basis of the actual number of days elapsed in a year of 365 (Three Hundred and Sixty-Five) days (or 366 days, in case of a leap year)

All the above mentioned charges are Non-Refundable.

Taxes as applicable

2. Secured Loans:

Description	Charges	
Login Fees (IMD)	Loan Amount upto Rs. 50 lakhs	Rs. 5000/- + Tax
	Loan Amount Rs. 50 lakhs and above	Rs. 8000/- + Tax
	For additional property – Rs. 4000/- + Taxes (per property) If the actual value exceeds, in that case, the differential to be collected prior to sanction	
Processing Fees	Upto 5 % + Applicable Tax	
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.	

Escrow account opening charges	As per Actual														
a) Legal, Repossession & Incidental charges.	As per Actual														
b) Legal Documentation Charges															
ROC Charges	As per Actual														
Repossession & Storage charges of Assets Financed	As per Actual														
Documentation Charges (if applicable)	Rs. 1500 + Applicable Tax														
Stamp Duty Charges	Payable as per actuals by the customer														
Penal Charges	For default or delay in the payment of dues including principal, interest, cost, charges, taxes, expenses, payable to the Bank - 36% per annum + taxes (3% per month + taxes)														
Loan reschedule charges in terms of EMI/Tenure/ROI	Rs. 2000 + Applicable Tax														
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														
Description	Charges														
Document Retrieval Charges (If applicable)	Rs. 1000 + Applicable Tax														
CERSAI Charges	Rs. 500 + 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 border="1"> <thead> <tr> <th rowspan="2">Months on Board (MOB)</th> <th colspan="2">Charges (excluding taxes)</th> </tr> <tr> <th>If Closed using own funds</th> <th>In case of BT to other financier</th> </tr> </thead> <tbody> <tr> <td>0-12 Months</td> <td>6% of the POS</td> <td><u>No Foreclosure allowed</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> </tbody> </table>	Months on Board (MOB)	Charges (excluding taxes)		If Closed using own funds	In case of BT to other financier	0-12 Months	6% of the POS	<u>No Foreclosure allowed</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
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Method of Interest Accrual and Computation: -

The interest accrues on a daily basis and is payable at monthly rests and calculated on the basis of the actual number of days elapsed in a year of 365 (Three Hundred and Sixty-Five) days (or 366 days, in case of a leap year)

All the above mentioned charges are Non-Refundable.
Taxes as applicable

3. SME Loans:

Description	Charges
Processing Fee	Upto 3.00% of Sanctioned loan amount
Penal Charges	<ul style="list-style-type: none"> In case of default of payment of interest and/or payment of principal, penal charges @2.00% p.a. 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, penal charges @2.00% p.a. 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	Upto 4% Evaluated for each case separately

4. Supply chain finance

Description	Charges
Processing Fee	Upto 2% of the loan amount
Penal Charges	13% to 20% (case to case basis as specified in loan document)
Legal & Documentation Charges	Case to Case basis
Stamp Duty Charges	Payable as per actuals by the customer

5. Inclusive Banking

A) Unsecured Loan: JLG and MEL – Saral Vyapar

Particulars	JLG	MEL- Saral Vyapar
Processing Fees	2% + GST	3% + GST
Prepayment Charges	Nil	3% of OS (Allowed after 1 st EMI paid)
Bounce Charges	Nil	500 + GST
Loan Statement Charges (No Charges for 1st)	Nil	100 + GST

NOC Charges (No Charges for 1st)	Nil	100 + GST
Late Payment Charges	Nil	3% p.m. on outstanding days
Visit Charges	Nil	200 + GST

B) Secured Loan: Micro LAP

Particulars	Secured Loan
Processing Fees	2.5% + GST
Part Payment (%)	4% on amount paid (incl. GST)
Prepayment Charges	6% on Outstanding Principal Amount (incl. GST)
Bounce Charges	Rs. 750 for loans upto Rs. 10 lakhs (Incl. GST)
	Rs. 1,000 for loans more than Rs. 10 lakhs (Incl. GST)
Loan Statement Charges (No Charges for 1st)	-
NOC Charges (No Charges for 1st)	-
Late Payment Charges*	3% p.m. on default amount + GST
Visit Charges	-
List of Documents Charges (LOD charges)	Rs. 1,000 per instance (Incl .GST)
Login fee	Rs.1,500 +GST
Documentation Charges	Rs.2,000 +GST
Legal and Technical Charges	Rs.4,500 +GST

6. Personal Loans

Description	Charges
Processing fee	Upto 3% of loan amount + Applicable Tax Taken at the time of loan agreement execution
Bounce Charges	Upto Rs. 500 + Applicable Tax
Stamp Duty Charges	Payable as per actuals by the customer
Penal Charges	36% per annum (3% per month) will be payable by the Borrower on the overdue amount for the default period.

Description	Charges
Foreclosure charges	5.0% + GST of principle outstanding if the loan is foreclosed within first 12 months post the lock-in period 3.0% + GST of principle outstanding, if the loan is foreclosed after 12 months post the lock-in period
Insurance (Credit Shield)	If opted by the Borrower Voluntarily, As per the guidelines of the Insurer.
E-Mandate Failure Charges	INR 500 + GST
Amortization schedule statement/ Statement of Accounts/ Duplicate No-Dues / NOC charges/ Foreclosure statement charges	One free request per year INR 100 for every additional request + GST
Loan cancellation / fees	Nil; cancellation permissible only within Cooling Off Period (Only applicable interest and upfront fees to be retained)
Partial Pre-payment charges	5% of Principal being repaid + GST Or as rolled out by the Bank and intimated to the customer
Broken Period Interest (Pre-EMI)	To be calculated at ROI applicable on loan from actual date of disbursement to first EMI Cycle Date. In the event, the first EMI Cycle Date is within a period of 15 (fifteen) days from the date of disbursement of the Loan amount, the Borrower shall be liable to Pre-EMI Interest for the period from the date of disbursement to first EMI Cycle Date, along with first EMI amount on the next EMI Cycle Date to the Bank. In the event the first EMI Cycle date is after a period of 15 (fifteen) days from the date of disbursement of the Loan amount, the Borrower shall be liable to pay EMI amount on first EMI Cycle Date. The EMI start date will be based on the disbursement date option (either 5th or 10th currently) as chosen by the customer.
Recovery / collection charges	INR 300 per visit + GST

7. 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.

A) Business Loans

Description	Charges
Processing fee	Upto 3.5% of loan amount + Applicable Tax Taken at the time of loan agreement execution
Bounce Charges	Upto Rs. 500 + Applicable Tax

	Insurer.
Stamp Duty Charges	Payable as per actuals by the customer
Penal Charges	36% per annum (3% per month) will be payable by the Borrower on the overdue amount for the default period.
Foreclosure charges	Upto 3% + GST
Insurance (Credit Shield)	If opted by the Borrower Voluntarily, As per the guidelines of the

B) Personal Loans

Description	Charges
Processing fee	Upto 5% of loan amount + Applicable Tax Taken at the time of loan agreement execution
Bounce Charges	Upto Rs. 500 + Applicable Tax
Stamp Duty Charges	Payable as per actuals by the customer
Penal Charges	36% per annum (3% per month) will be payable by the Borrower on the overdue amount for the default period.
Foreclosure charges	Upto 3% + GST
Insurance (Credit Shield)	If opted by the Borrower Voluntarily, As per the guidelines of the Insurer.

Note:

- All the above charges/ fees shall be subject to applicable taxes.
- The Borrower is aware that the above charges are currently prevalent and can be changed and /or charges can be added to anytime and from time to time at the sole and absolute discretion of the Bank and such changes shall be binding on the Borrower. Any such changes shall be effective prospectively and shall be intimated to the borrowers.