UNITY Small Finance Bank

UNITY SFB Personal Loan

UNITY Small Finance Bank

Benefits of UNITY SFB Personal Loan

Loan Amount

Loan from ₹50,000 to ₹5 lakhs

Tenure

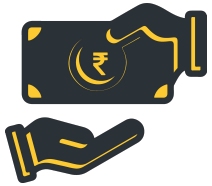
6 months to 36 months

Application Process

- Hassle-free and paperless
- 100% digital process

UNITY Small Finance Bank

Benefits of UNITY SFB Personal Loan



Disbursal

Fast loan disbursal

Interest Rates

18% p.a. to 30% p.a.

Others

- Pay in easy and affordable EMIs
- No hidden charges
- RBI regulated

UNITY Small Finance Bank

Important Terms & Conditions

- Customer must be a new user to apply for the loan
- Customer must complete the application on their device
- Customer mobile number should be linked with their Aadhaar
- Approval/Rejection of Loan Application is solely at the discretion of Unity SFB

UNITY Small Finance Bank

Eligibility Criteria Salaried

- **Age Group:** 23 to 55 years
- **Income Range:** ₹25,000+
- **Documents Required:**
  - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
  - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
  - **Income Proof:** Salary certificate, Recent salary slip, Employment letter, etc.

UNITY Small Finance Bank

Eligibility Criteria Self-employed

- **Age Group:** 23 to 55 years
- **Income Range:** ₹25,000+
- **Documents Required:**
  - **Identity proof:** Any one of the documents - Passport, PAN Card, Ration Card, Aadhaar Card, Voter ID Card, Driving Licence, or any other government-approved ID, Student ID Card, College Documents
  - **Address proof:** Any one of the documents - Telephone bill, Electricity bill, Passport, Ration card, Rental agreement, Aadhaar card, or any other government-approved ID
  - **Income Proof:** 6 months bank statement
  - **Business Proof:** Udyog Aadhar (However, Udyog Aadhar is optional and subject to being electronically sourced and validated), OR Shops & Establishments Act

UNITY Small Finance Bank

Other Eligibility Criteria

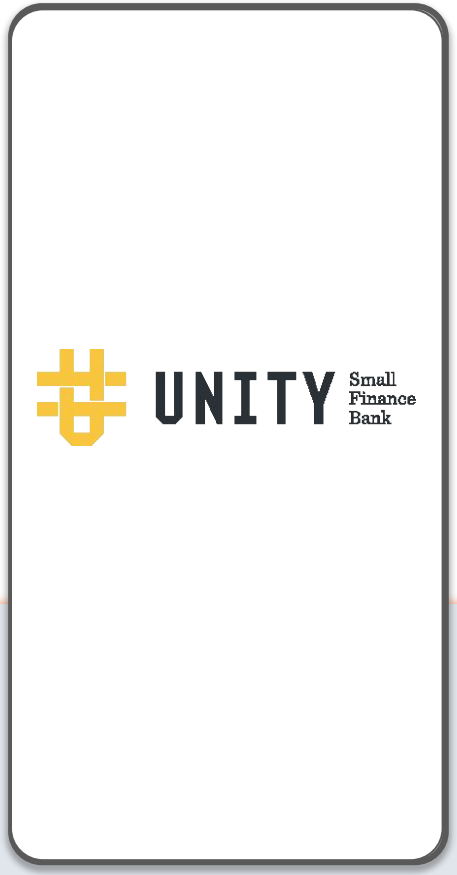
- Customer must be an Indian resident

UNITY Small Finance Bank

Application Process

Before we start, please keep the following details and documents handy

- Aadhar Card
- PAN Card
- Bank details and statement

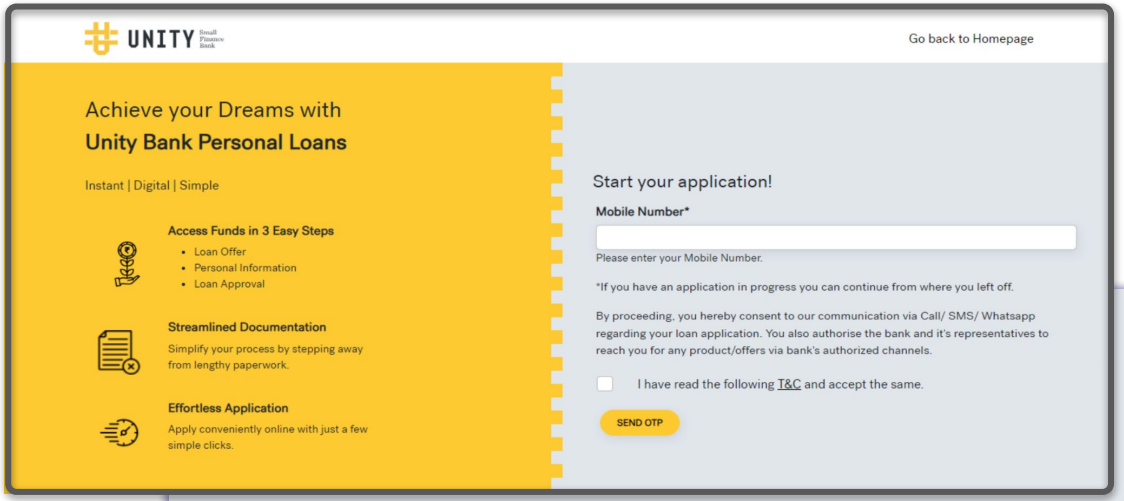


UNITY Small Finance Bank

Let’s start!

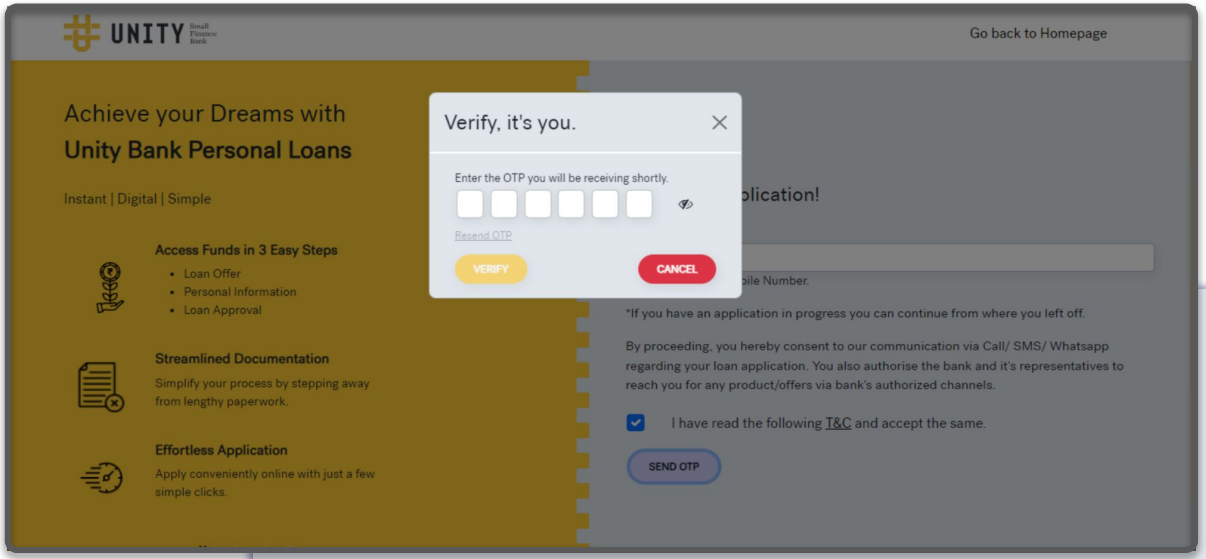
Click on the link shared by your advisor and start the application for Unity SFB Personal Loan

01 Enter your mobile number, accept the terms and conditions and click on “Send OTP”.



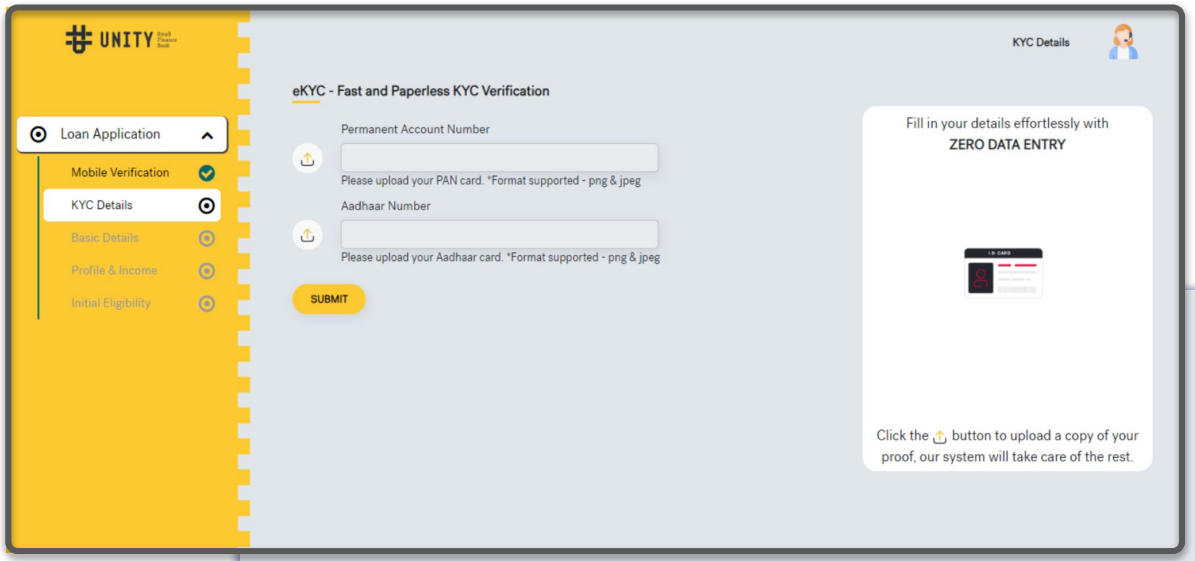
UNITY Small Finance Bank

02 Enter the OTP received on your mobile number.



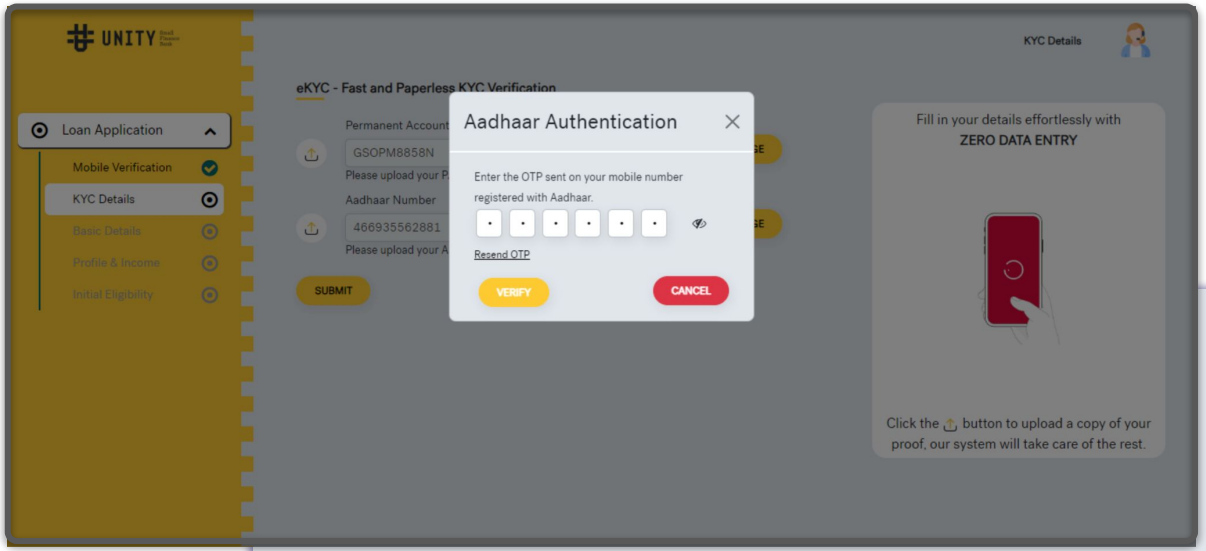
UNITY Small Finance Bank

03 Enter your PAN and Aadhar number. Also, upload png/jpeg files of your Aadhar Card and PAN Card and submit.

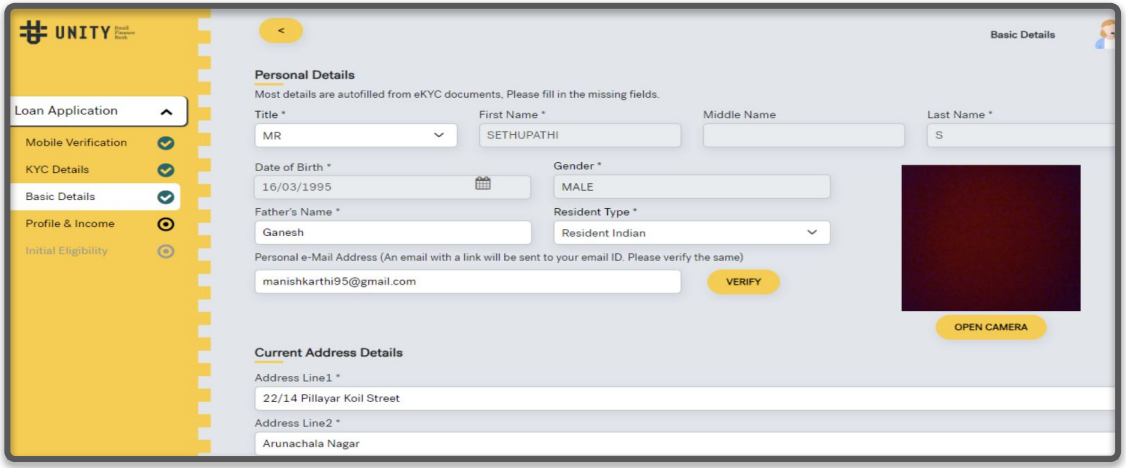


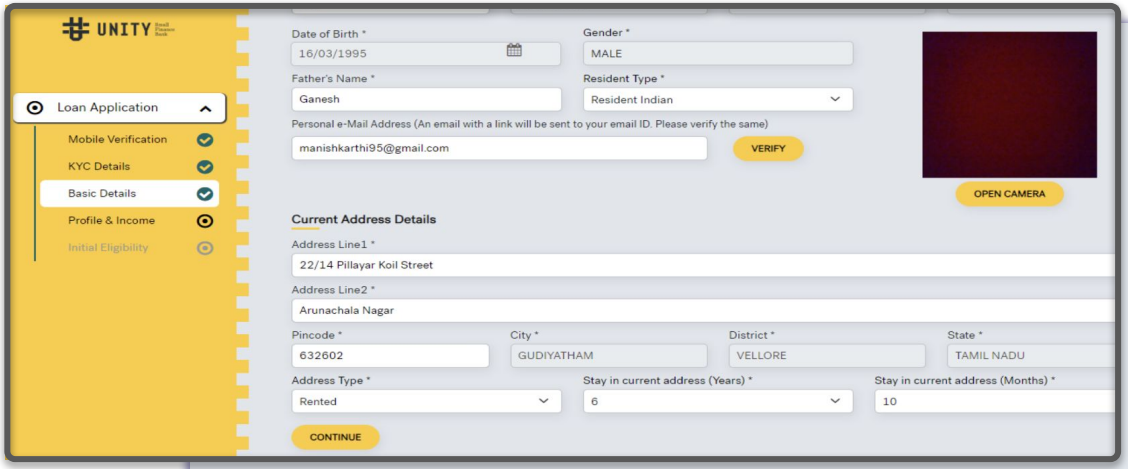
UNITY Small Finance Bank

04 Enter the OTP sent to your Aadhar registered mobile number.



UNITY Small Finance Bank

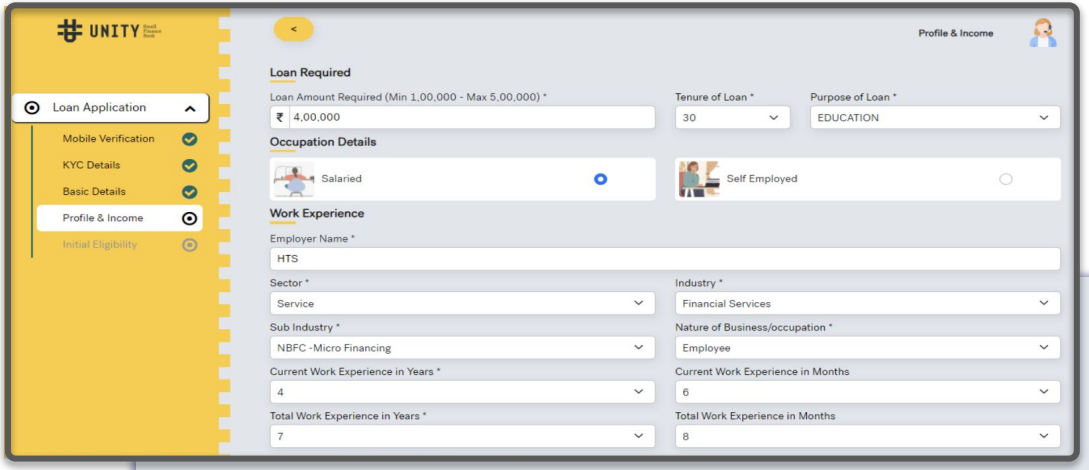




05 The next step is to add your personal details. Select your title (Mr/Mrs), and enter your first and last name, date of birth, gender, father's name, residence type, personal email address and full address.

UNITY Small Finance Bank

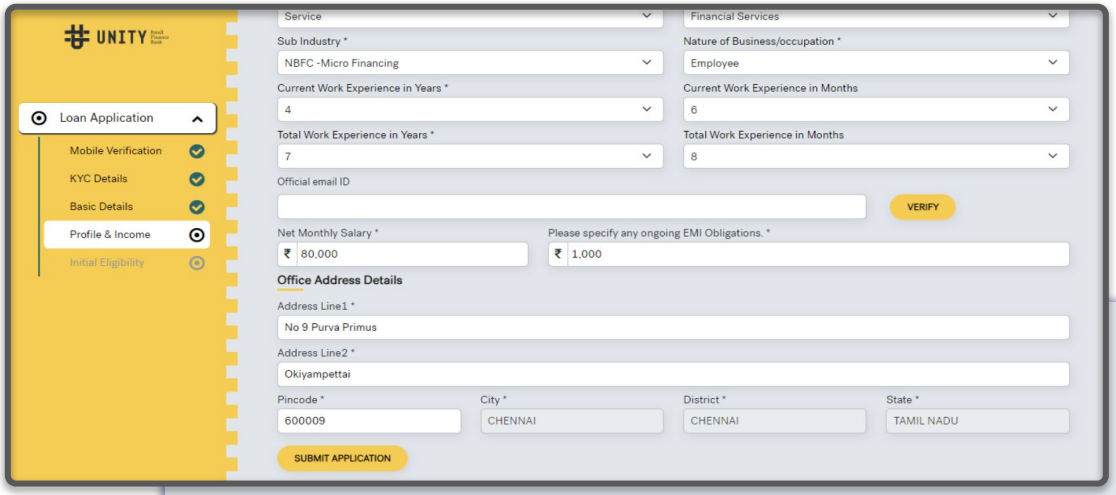
06 Enter your desired loan amount, tenure and purpose of the loan. Add your occupation details such as salaried/self-employed, company name, sector, industry, sub-industry the nature of the business.



UNITY Small Finance Bank

07

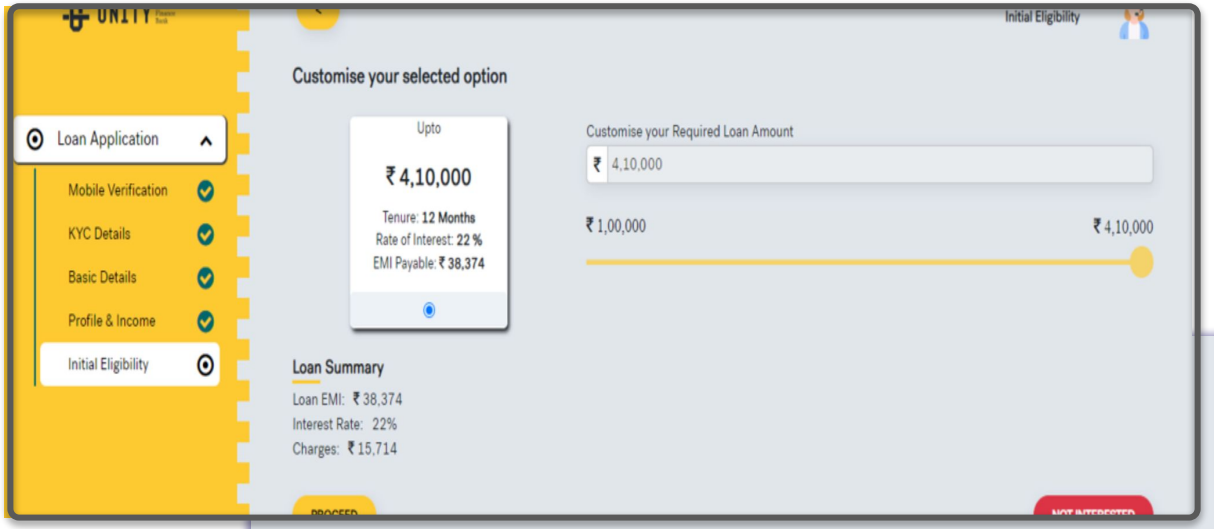
Enter your work experience in your company in years and months, your total work experience in years and months and your official email address. Enter your monthly salary and enter your ongoing EMI amount, if applicable. Enter your office address and submit the details.



UNITY Small Finance Bank

08

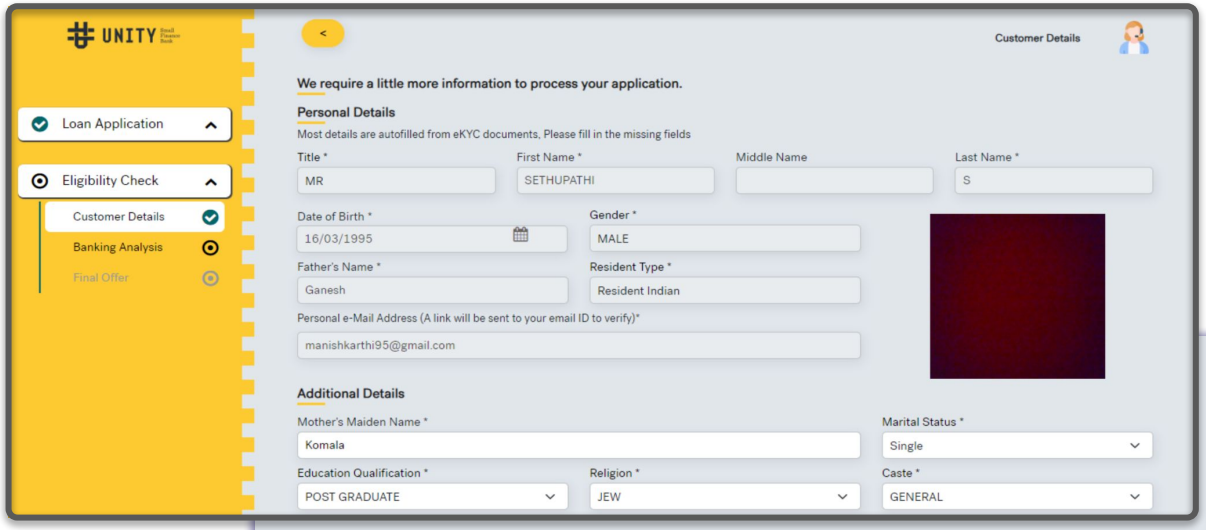
Your loan offers will be displayed on the screen according to your initial eligibility. Select the option that best suits your needs. You can customise the amount and tenure of your selected loan. Review the details and click on “Proceed”.



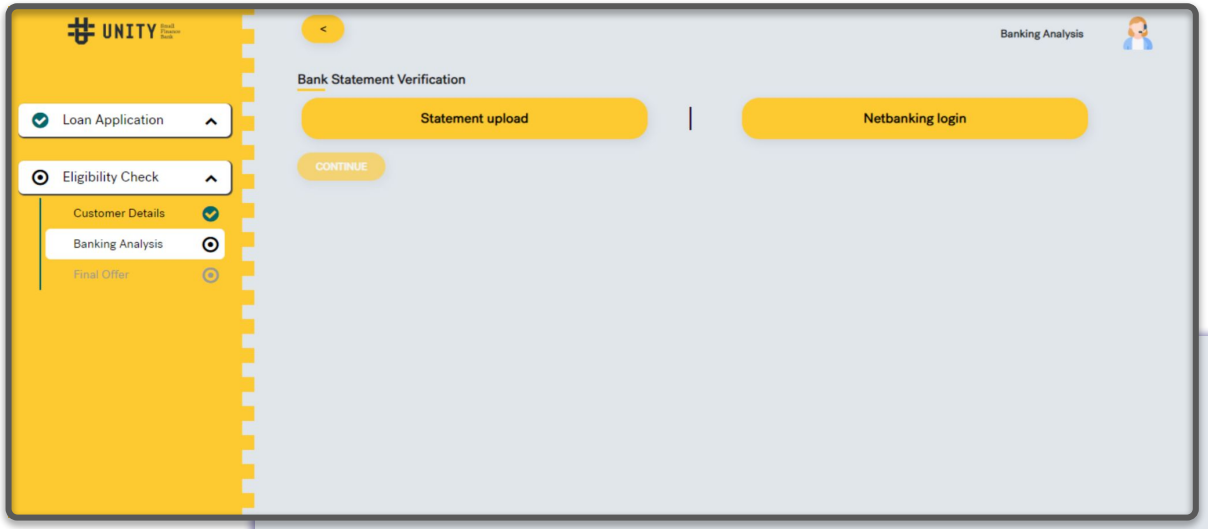
UNITY Small Finance Bank

09

You will be redirected to a Personal Details page where most of your details will be pre-filled. Enter additional details such as your mother's maiden name, your marital status, educational qualification, religion and caste. Review your current address and continue.



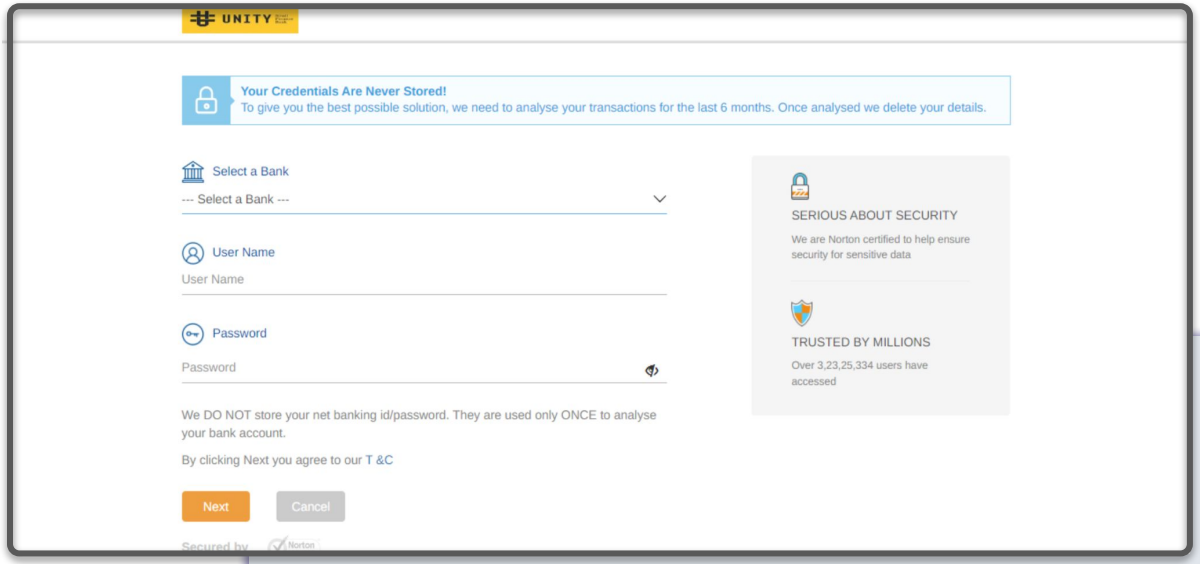
UNITY Small Finance Bank



10 The next step is banking analysis. Choose to upload your bank statement or go through net banking login to analyse your banking history. Upload at least the last 6 months' bank statements that are bank-generated and in PDF format.

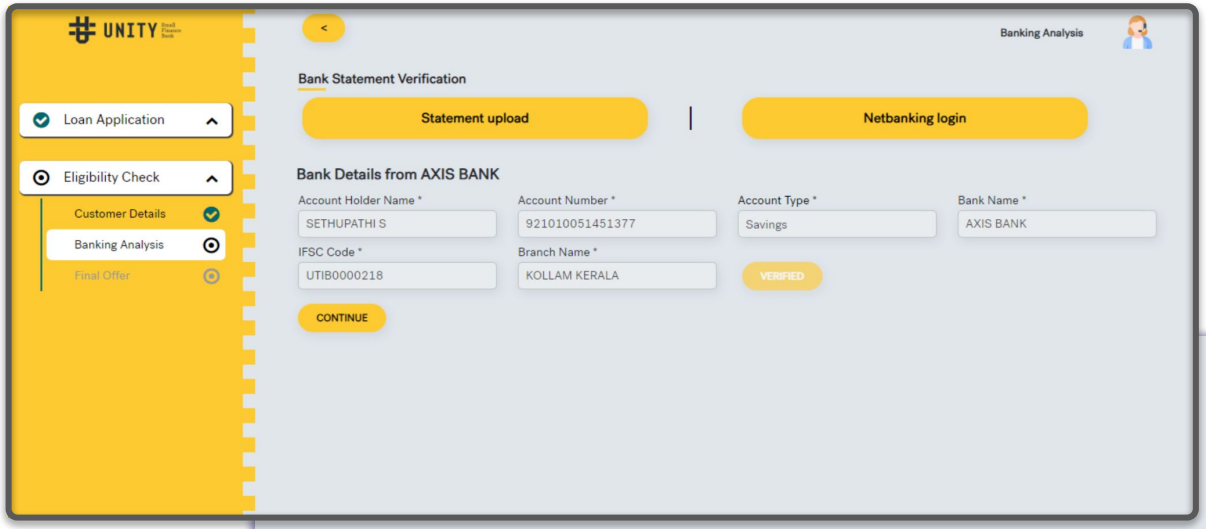
UNITY Small Finance Bank

11 Select your bank name, and enter your username and password. Click on “Next” and upload your 6-month bank statement.



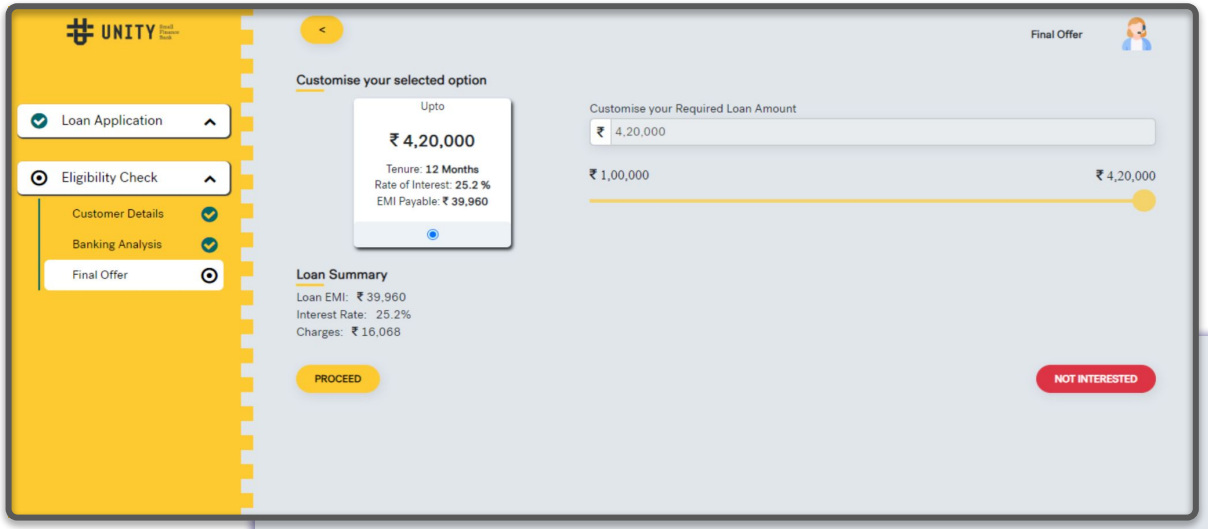
UNITY Small Finance Bank

12 Enter your account type, bank name, IFSC Code and branch name. Verify and click on “Continue”.



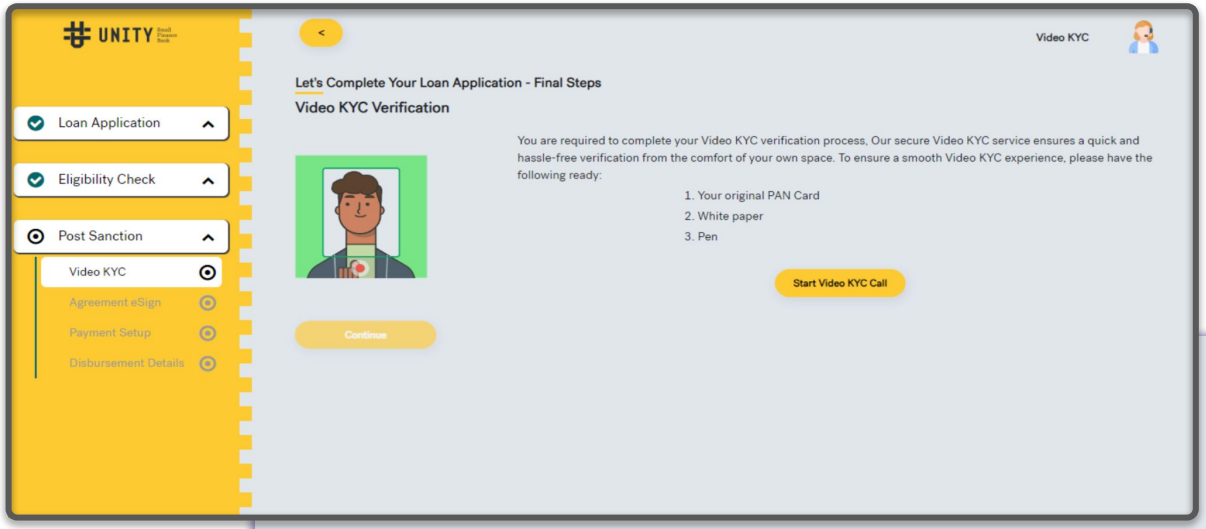
UNITY Small Finance Bank

13 Your final loan offers will be displayed on the screen again. Choose your desired offer, loan amount and tenure and continue to KYC.



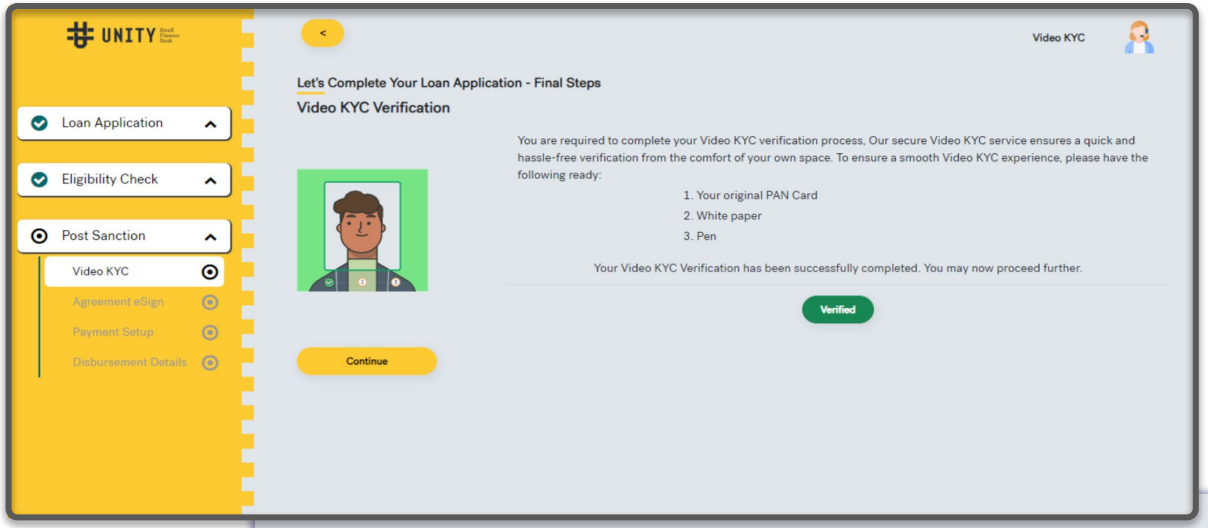
UNITY Small Finance Bank

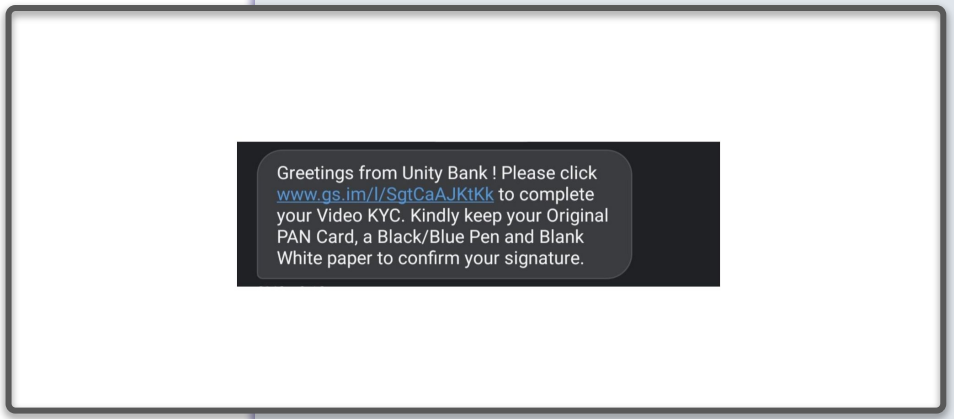
14 Keep your physical PAN card, white sheet of paper and black/blue pen and start the video KYC call.



UNITY Small Finance Bank

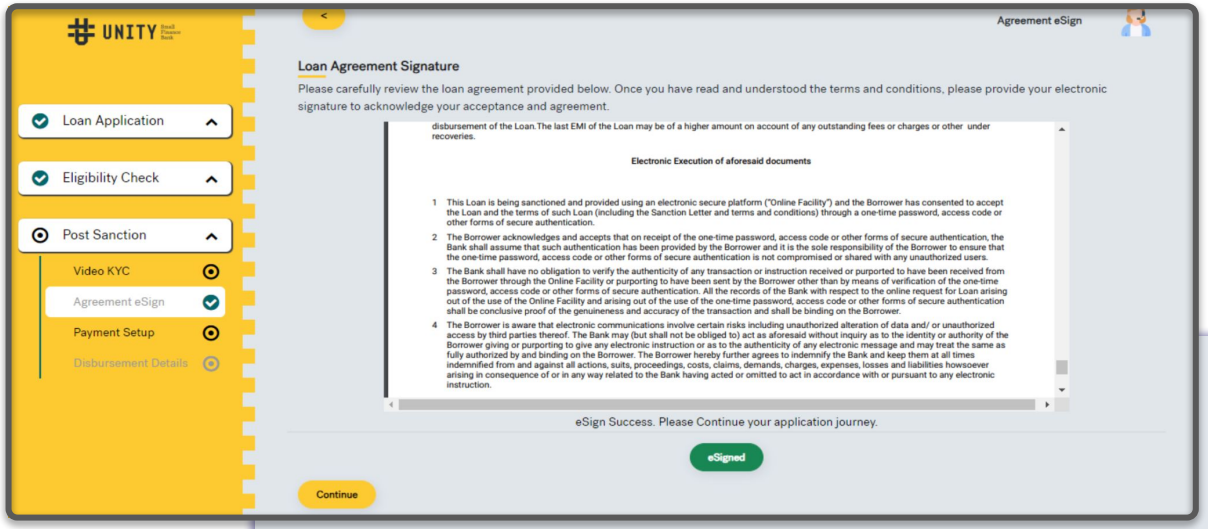
15 Click on the link given in the message shared to your registered mobile number and start the KYC process. After the KYC process is over, you will be verified, Click on continue.





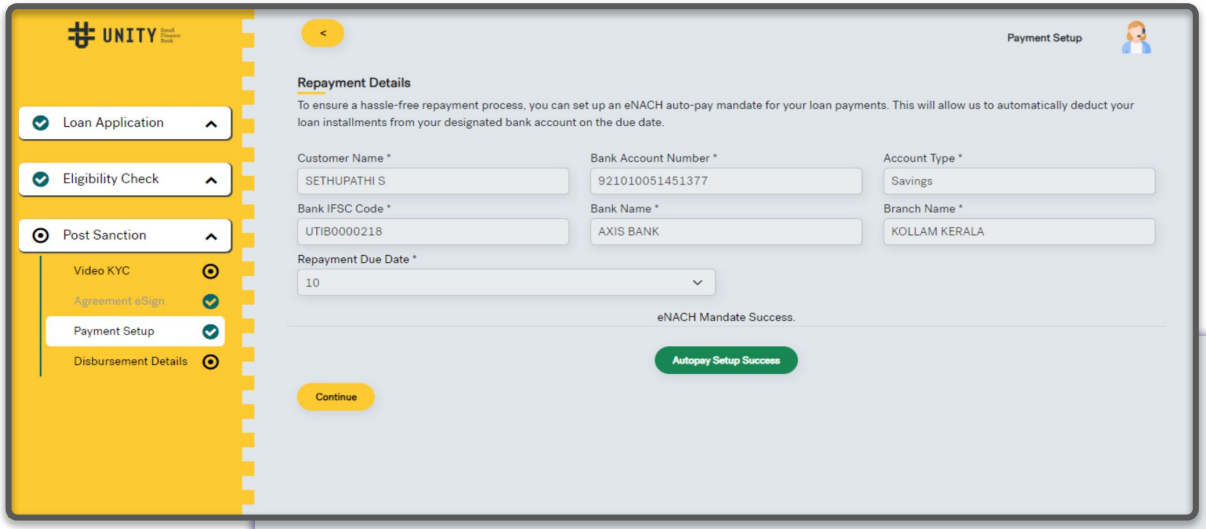
UNITY Small Finance Bank

16 Continue to e-sign your loan agreement. Read your loan agreement carefully and complete the process. After e-signing, move on to initiate the autopay mandate.



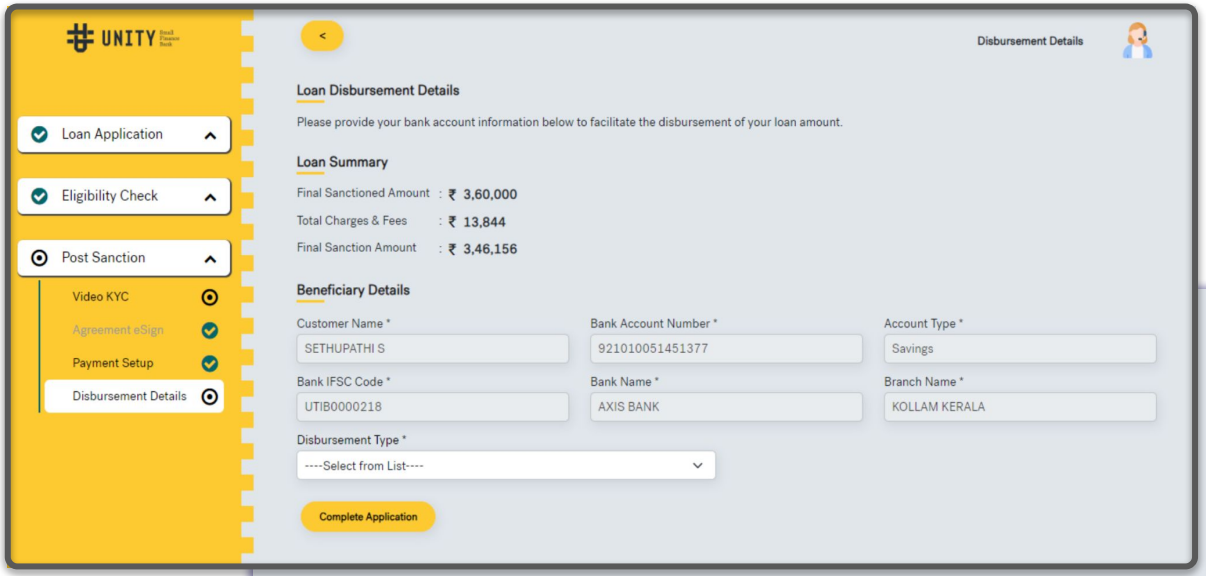
UNITY Small Finance Bank

17 Review your bank details and select your due date for EMI payment every month and set up AutoPay.



UNITY Small Finance Bank

18 In the last step, review your loan details and select your disbursement type. Click on “Complete Application”. Your loan will be disbursed to your bank account shortly.



UNITY Small Finance Bank

Help & Support FAQs

- **Is a guarantor required for me to avail of Unity SFB Personal Loan?**
  No, a guarantor is not required as it is an unsecured loan

- **If I am self-employed, do I have to submit my ITR and of how many years?**
  No, currently ITR is not mandatory, but bank details, Aadhar and PAN card are necessary to apply for Unity SFB Personal Loan.

- **Is there any processing fee?**
  Yes, the processing fee for personal loans is 3% of the total loan amount.

UNITY Small Finance Bank

Help & Support FAQs

- **What if my application gets interrupted due to a network issue?**
  In case you want to resume your application journey, you can resume by logging in with the same phone number via OTP within 15 days of the date of registration. In case you log in 5 days after the registration date, you will have to start the application process from the beginning.

- **What are the documentation charges?**
  There is a processing fee of 3% of the total loan amount and franking charges vary according to the state of residence

- **Are there any pre closure penal charges?**
  Unity SFB complies with a lock-in period for the first 6 months of the loan offered. Post 6 months, preclosure charges are 5% of the total remaining loan amount.

UNITY Small Finance Bank

Help & Support FAQs

- **How long will it take for me to get the loan amount once approved?**
  Your loan will be disbursed in a maximum of two hours.

- **What is the interest rate for the Unity SFB Personal Loan?**
  The interest rate for the personal loan is based on risk-based pricing parameters which range from 18% to 30% for an individual.

- **Can I apply for a personal loan jointly with my spouse?**
  No, a customer cannot apply jointly for a personal loan offered by Unity SFB.

UNITY Small Finance Bank

Congratulations!

Now you can enjoy your hassle-free **UNITY SFB** Personal Loan.