Press Release

Unity Bank Hikes Interest Rates on Fixed Deposits for Special Tenure of 501 Days

- ***Senior Citizens will earn 8.30 % p.a on FDs kept for 501 days. General Investors will earn 7.80% p.a.***

Mumbai, June 11, 2026 – Taking advantage of the high interest rate regime, Unity Small Finance Bank Limited (Unity Bank), a new age bank, has hiked its interest rates offered on **Fixed Deposits kept for 501 Days**. **It now offers senior citizens an attractive rate of 8.30% p.a. on Fixed Deposits invested for 501 days, whereas general investors will earn 7.80% p.a. for the same duration.**

On Savings Accounts, Unity Bank offers an interest of 7% p.a. for deposits greater than Rs 10 lakh and 6% p.a. for deposits greater than Rs 1 lakh and 10 lakh.

Unity Bank is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. It offers services across Consumer Banking, Business Banking, Inclusive Banking, Digital Banking, Commercial Banking and Treasury Services.

Details across all tenures and amounts are given below:

A. FIXED DEPOSIT RATE: Retail Investors (< Rs 3 crs)

The deposit interest rate stands revised from 11th June, 2026 as follows:

Tenure	General FD Rates % p.a.	Senior Citizen FD Rates % p.a.
7 - 14 Days	4.00%	4.00%
15 - 45 Days	4.00%	4.00%
46 - 60 Days	4.75%	5.25%
61 - 90 Days	5.00%	5.50%
91 - 164 Days	5.00%	5.50%
165 Days - 6 Months	5.50%	6.00%
> 6 Months - 201 Days	6.25%	6.75%
202 Days - 364 Days	6.25%	6.75%
12 Months	7.50%	8.00%
12 Months – 1 Day	6.50%	7.00%
>12 Months 1 Day - 500 Days	6.50%	7.00%
501 Days	7.80%	8.30%
502 Days - 18 Months	6.75%	7.25%
> 18 Months - 700 Days	6.75%	7.25%
701 Days	6.75%	7.25%
702 Days – 998 Days	6.75%	7.25%
999 Days to 34 Months	6.75%	7.25%
>34 Months - 36 Months	6.75%	7.25%
>36 Months - 60 Months	6.75%	7.25%
>60 Months- 120 Months	6.00%	6.50%

Note:

1. For terms & conditions and any other detail, please contact Unity SFB branch officials.
2. Interest rates are subject to change without prior notice.
3. The above card rates are applicable for recurring deposits (Specific Tenors).
4. For premature withdrawal of fixed deposit and recurring deposits, a premature penalty of 1.00% shall be charged to the rate applicable for the period the deposit has remained with the bank.
5. We hereby offer 1% more over Card Rates to Unity SFB employees.
6. NRE Term Deposit can be accepted for the minimum period of 1 year & above.
7. No interest will be paid on premature withdrawal of NRE deposit before completion of one year.
8. Senior Citizen rates are not applicable to Non-resident customers.
9. No TDS is applicable on NRE deposit.
10. Customer can avail benefit in Tax percentage under DTAA for NRO deposits.

B. SAVING DEPOSIT RATE : Retail Investors

The Saving deposit interest rate stands revised from 19th Aug, 2025 as follows

Amount	Rates (%)
Upto 1 lakh	4.50%
>1 lakh-10 lakh	6.00%
>10 lakh	7.00%

About Unity Small Finance Bank Limited

Unity Small Finance Bank Limited is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. (Subsidiary of BSE & NSE listed – Centrum Capital Ltd.) with Resilient Innovations Pvt Ltd as a joint investor. Driven by its mission to have the highest standards of Corporate Governance, Unity Bank has in place a strong Board comprising of industry veterans. It offers services across Consumer Banking, Business Banking, Inclusive Banking, Digital Banking, Commercial Banking and Treasury Services. The Bank endeavors to offer comprehensive banking services, along with ease of accessibility, reach and speed, using a combination of advanced technology and expert banking services for a superior customer experience. For more information about Unity Bank and its services, please visit unity.bank.in

For further information, please contact:-
Ajay Aswani
9820415593
ajay.aswani@unitybank.co.in