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

The deposit interest rate stands revised from 15th July, 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	8.00%	8.50%
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 01st Aug, 2026 as follows

Amount	Rates (%)
Upto 1 lakh	4.50%
>1 lakh-5 lakh	6.00%
>5 lakh	7.00%

C. CALLABLE BULK DEPOSIT RATES (%.p.a.) : w.e.f 09th Sep, 2026

Tenure	>=Rs 3 crs to < Rs 5 crs	Rs 5 crs to < Rs 10 crs	Rs 10 crs to < Rs 25 crs	Rs 25 crs to < Rs 50 crs	Rs 50 crs to < Rs 100 crs	Rs 100 crs and Above
7 - 14 Days	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
15 - 45 Days	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
46 - 60 Days	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
61 - 90 Days	6.00%	6.50%	6.00%	6.00%	6.00%	6.00%
91 - 164 Days	5.50%	5.50%	5.50%	6.50%	6.50%	6.50%
165 Days - 6 Months	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
> 6 Months - 201 Days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
202 Days - 364 Days	6.00%	6.75%	6.00%	6.00%	6.00%	6.00%
12 Months	7.00%	7.50%	7.00%	8.20%	7.00%	7.00%
12 Months – 1 Day	8.20%	6.00%	8.20%	6.00%	6.00%	6.00%
>12 Months 1 Day – 500 Days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
501 Days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
502 Days - 18 Months	6.00%	7.55%	6.00%	6.00%	6.00%	6.00%
> 18 Months - 700 Days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
701 Days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
702 Days – 998 Days	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
999 Days to 34 Months	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
>34 Months - 36 Months	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
>36 Months - 60 Months	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
>60 Months- 120 Months	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Terms & conditions:

1. Interest rates are subject to change without prior notice.
2. For premature withdrawal of fixed deposit, a premature penalty of 1.00% shall be charged to the rate applicable for the period the deposit has remained with the bank.
3. We hereby offer 1% more over Card Rates to Unity SFB employees.
4. Senior citizen to receive 50 bps more for callable bulk deposits (Specific Tenors).
5. Quote will be valid only if AML and KYC documents are provided and cleared by the compliance department.
6. Product is only available in INR currency
7. Interest on these deposits will be calculated on quarterly compounding basis for deposits with tenor 6 months and above.
8. Overdraft is permitted against callable deposits.
9. Auto renewal is permitted.
10. NRE Term Deposit can be accepted for the minimum period of 1 year & above.
11. No interest will be paid on premature withdrawal of NRE deposit before completion of one year.
12. Senior Citizen rates are not applicable to Non-resident customers.
13. No TDS is applicable on NRE deposit.
14. Customer can avail benefit in Tax percentage under DTAA for NRO deposits.

D. Non-Callable Bulk Deposit Rates (% p.a.): w.e.f 09th Sept, 2026

Tenure	>=Rs 3 crs to < Rs 5 crs	Rs 5 crs to < Rs 10 crs	Rs 10 crs to < Rs 25 crs	Rs 25 crs to < Rs 50 crs	Rs 50 crs to < Rs 100 crs	Rs 100 crs and Above
7 - 14 Days	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
15 - 45 Days	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
46 - 60 Days	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
61 - 90 Days	6.00%	6.60%	6.00%	6.00%	6.00%	6.00%
91 - 164 Days	5.50%	5.50%	5.50%	6.50%	6.50%	6.50%
165 Days - 6 Months	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
> 6 Months - 201 Days	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
202 Days - 364 Days	6.10%	6.85%	6.10%	6.10%	6.10%	6.10%
12 Months	7.10%	7.65%	7.10%	8.20%	7.10%	7.10%
12 Months – 1 Day	8.20%	6.10%	8.20%	6.10%	6.10%	6.10%
>12 Months 1 Day – 500 Days	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
501 Days	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
502 Days - 18 Months	6.10%	7.65%	6.10%	6.10%	6.10%	6.10%
> 18 Months - 700 Days	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
701 Days	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
702 Days – 998 Days	6.10%	7.50%	6.10%	6.10%	6.10%	6.10%
999 Days to 34 Months	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
>34 Months - 36 Months	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
>36 Months - 60 Months	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
>60 Months- 120 Months	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%

Terms & conditions:

1. Interest rates are subject to change without prior notice.
2. Tenor 7 days to 10 years and for deposits >= Rs 3 crores.
3. Premature withdrawal will not be permitted.
4. Non-callable deposits are not offered to senior citizen due to urgency of requirement.
5. Interest on these deposits will be calculated on quarterly compounding basis for deposits with tenor 6 months and above.
6. Overdraft is permitted against non-callable deposits.
7. Quote will be valid only if AML and KYC documents are provided and cleared by the compliance department.
8. Product is only available in INR currency.
9. Auto renewal is not permitted.
10. Customers will be required to sign a term sheet describing the terms and conditions of the product.
11. Premature withdrawal only allowed as exception in cases of bankruptcy/winding up, directions by court/regulators or operational errors with the approval of Head financial Markets and CRO.
12. In case of such withdrawals, customer will be eligible for the rate of interest as applicable to premature closure of term deposits i.e. Interest rate shall be 1.00% below the rate applicable for the period the deposit has remained with the bank. Such penal rate may be waived in terms of extant policy on setting of interest rates for liabilities.