



### Recurring Deposit Rate: Retail Investor (< Rs 3 crs)

The deposit interest rate stands revised from 9<sup>th</sup> Feb ,2026 as follows:

| Tenure                 | General FD rates% p.a | Senior Citizen FD rates% p.a |
|------------------------|-----------------------|------------------------------|
| 6 Months               | 5.50%                 | 6.00%                        |
| 9 Months               | 6.25%                 | 6.75%                        |
| 12 Months              | 7.50%                 | 8.00%                        |
| 15 Months              | 6.50%                 | 7.00%                        |
| 18 Months              | 6.75%                 | 7.25%                        |
| 21 Months              | 6.75%                 | 7.25%                        |
| 24 Months              | 6.75%                 | 7.25%                        |
| 27 Months              | 6.75%                 | 7.25%                        |
| 30 Months              | 6.75%                 | 7.25%                        |
| 33 Months              | 6.75%                 | 7.25%                        |
| >36 Months – 60 months | 6.75%                 | 7.25%                        |
| >60months- 120months   | 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/ RD 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.

**Unity Small Finance Bank Limited (CIN: U65990DL2021PLC385568)**

Registered Office: 40, Basant Lok, Vasant Vihar, New Delhi – 110 057. Tel No: 011- 4741 4100

Corporate Office: Centrum House, CST Road, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098.

Tel No: 022- 4215 9068