

Unity Bank Enhances Interest Rates on Savings Accounts

- ***Offers 7.50% p.a. on savings account deposits greater than Rs. 20 Lakhs upto Rs. 5 Crores***
- ***Balances greater than Rs. 5 Lakhs and upto Rs. 20 Lakhs will earn 7.25% p.a.***

Mumbai, January 22, 2024 – Unity Small Finance Bank Limited (Unity Bank), a new age, digital first bank, is pleased to announce that it has enhanced its savings account interest rate slabs. **It has added additional slabs offering 7.50% p.a. on deposit balances greater than Rs. 20 lakhs and up to Rs. 5 crores. Also, it will offer 7.25% p.a. on deposits greater than Rs 5 Lakhs and up to Rs 20 lakhs.** The additional slabs will provide our valued customers with greater flexibility and benefits as they save for their financial goals.

For Deposits up to Rs 1 lakh, Unity Bank offers an interest rate of 6.00% p.a., for balances greater than Rs 1 lakh upto Rs 5 lakhs, it offers 7.00% p.a. HNIs maintaining balances greater than Rs 5 crores will earn 7.75% p.a. **Interest on all slabs is paid monthly.**

The savings account interest rates stands revised from January 22, 2024 as follows:

Savings Account Balance	Interest rate p.a. (%)
Up to Rs. 1 lakh	6.00%
> Rs. 1 lakh to Rs. 5 lakhs	7.00%
> Rs. 5 lakhs to Rs. 20 lakhs	7.25%
> Rs 20 lakhs to Rs. 5 crores	7.50%
> Rs. 5 crores	7.75%

On Fixed Deposits, Unity Bank continues to offer an interest rate of 9.50% p.a. to senior citizens and 9.00% p.a. to general investors for a tenure of 1001 days.

Unity Bank is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd.

Details across all tenures and amounts are given below:

A. FIXED DEPOSIT RATE: Retail Investors

The deposit interest rate stands revised from 09th Oct, 2023 as follows:

Tenure	General FD Rates % p.a.	Senior Citizen FD Rates % p.a.
7 - 14 Days	4.50%	4.50%
15 - 45 Days	4.75%	4.75%
46 - 60 Days	5.25%	5.75%
61 - 90 Days	5.50%	6.00%

91 - 164 Days	5.75%	6.25%
165 Days - 6 Months	5.75%	6.25%
> 6 Months - 201 Days	8.75%	9.25%
202 - 364 Days	6.75%	7.25%
1 Year	7.35%	7.85%
1 Year 1 day	7.35%	7.85%
> 1Year 1 day - 500 days	7.35%	7.85%
501 Days	8.75%	9.25%
502 Days - 18 Months	7.35%	7.85%
> 18 Months - 700 Days	7.40%	7.90%
701 Days	8.95%	9.45%
702 Days - 1000 Days	7.40%	7.90%
1001 Days	9.00%	9.50%
1002 Days - 3 Year	7.65%	8.15%
> 3 Year - 5 Year	7.65%	8.15%
> 5 Year - 10 Year	7.00%	7.50%

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, or the contracted rate, whichever is lower.

The interest rates are subject to change. Visit www.theunitybank.com for latest information on interest rates. Terms & Conditions apply.

For further information, please contact:-

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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. It strives to be a Digital First Bank with a business model of collaboration and open architecture, uniting all its stakeholders to deliver a seamless digital banking experience. 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 Branch Banking, Business Banking, Inclusive Banking, Digital Banking and Treasury Services. For more information about Unity Bank and its services, please visit www.theunitybank.com