

Unity Bank Hikes Interest Rates on Fixed Deposits

Offers 9.5% p.a. to Senior Citizens for a Tenure of 1001 Days

- General Investors will earn 9.00% p.a. for the same tenure

Mumbai, February 16, 2023 – Taking advantage of the high interest rate regime, Unity Small Finance Bank Limited (Unity Bank), a new age, digital first bank, has increased its interest rates offered on Fixed Deposits. **It now offers senior citizens an attractive rate of 9.50% p.a. on Fixed Deposits invested for 1001 days, whereas general investors will earn 9.00% p.a. for the same duration.**

Additionally for tenures of 181 – 201 days and 501 days, Unity Bank is offering a special interest rate of 9.25% p.a. to senior citizens and 8.75% p.a. to general investors.

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

Unity Bank is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd with Resilient Innovations Pvt Ltd as a joint investor.

Details across all tenures and amounts are given below :

A. FIXED DEPOSIT RATE: Retail Investors

The deposit interest rate stands revised from 15th February, 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% |
| 165-180 Days | 5.75% | 6.25% |
| 181-201 Days | 8.75% | 9.25% |
| 202-364 Days | 6.75% | 7.25% |
| 365 Days | 7.35% | 7.85% |
| 1Year 1 day | 7.35% | 7.85% |
| >1Year 1 day - 500 days | 7.35% | 7.85% |
| 501 Days | 8.75% | 9.25% |
| 502 Days - 18 M | 7.35% | 7.85% |
| >18 M -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. For premature withdrawal of fixed deposit, interest rate payable would be corresponding FD rate minus 1.00% for the tenor for which the deposit has actually run.
4. The above card rates are also applicable to recurring deposits.

B. SAVING DEPOSIT RATE : Retail Investors

The Saving deposit interest rate stands revised from January 22, 2022 as follows

| Tenure | Rates (%) |
|-------------------|-----------|
| Upto 1 lakh | 6.00% |
| >1 lakh-5 lakh | 7.00% |
| >5 lakh -50 lakh | |
| >50 lakh – 10 cr. | |
| >10 cr. | |

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 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. Unity Bank commenced operations in November 2021. Mr. Vinod Rai, Former CAG of India is the Chairman of the Bank.