Centricity

Unity Small Finance Bank

About :-

Unity Small Finance Bank (Unity SFB) is a digital-first bank in India, aiming to be the country's first true digital bank. It was established by Centrum Financial Services and BharatPe. The bank provides a variety of banking services, including personal and business accounts, loans, and digital banking solutions. Unity SFB focuses on accessibility and convenience, offering digital-first banking with a strong emphasis on corporate governance and customer-centricity.

Key Financial :-

Particulars (Amt in ₹ crs)	FY24-25	FY23-24
Total Income	2,837.00	1,632.00
Pre-Provisioning Operating Profit (PPoP)	728.00	417.00
Net Profit	482.00	439.00
Total Deposit	11,952.00	6,505.00
Net Advances	10,985.00	7,961.00
PCR	96.00%	96.00%
NIM (%)	-	10.80%

FD Rates :-

Rates for amount < 3 Crore		
Tenures	Normal Rates	Senior Citizen Rates
91 - 164 D	5.00%	5.50%
165 D - 6 M	5.50%	6.00%
> 6 M - 201 D	6.25%	6.75%
1 Y	7.25%	7.75%
> 1Y - 500 D	6.50%	7.00%

Rates for amount < 3 Crore		
Tenures	Normal Rates	Senior Citizen Rates
501D	6.75%	7.25%
701D	6.75%	7.25%
1001D	6.75%	7.25%
1002 D - 3 Y	6.75%	7.25%
> 3 Y - 5 Y	6.75%	7.25%

As of date 20th Jan 2026

Terms & Conditions as applicable

Disclaimer : *The information, including interest rates, with regard to fixed deposit rates, provided is gathered through publicly available sources and is considered as accurate and reliable to the best of our knowledge. However, such information may be subject to changes without notice or corresponding changes by the respective banks. The said information is intended for only information purpose and should not be considered as financial or investment advice in any manner. Centricity Financial Distribution Private Limited accepts no liability for any loss arising from the use of the above information. You are advised to visit / contact the respective advisor to verify the information before making any investment or opening an account.*