



यूनियन बैंक
ऑफ़ इंडिया
भारत सरकार का उपक्रम



Union Bank
of India
A Government of India Undertaking

UNION SANDESH

Breaking Barriers for All

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GLOBAL
ACCESSIBILITY
AWARENESS DAY

May 2026

Interest Rates on NRE Term Deposits (w. e. f. 22.04.2026)

Interest Rates (% per annum)

Period of Deposit	Less than Rs 3 Cr.
1 Year	6.25
>1 Year to 399 Days	6.25
400 Days	6.35
401 Days to 443 Days	6.25
444 Days	6.60
445 Days to 2 Years	6.20
>2 Years to 996 Days	6.20
997 Days	6.15
998 Days to 3 Years	6.20
>3 Years to 10 Years	6.00

- No interest will be paid if any NRE Term Deposit is prematurely closed before completion of 12 months.
- In case of premature closure/withdrawal of NRE term deposits which have run for a period of 1 year and above, a penal interest of 1% shall be charged.

Interest Rates on NRO Term Deposits (w. e. f. 22.04.2026)

Interest Rates (% per annum)

Period of Deposit	Less than Rs 3 Cr.
7 to 14 Days	2.70
15 to 30 Days	2.80
31 to 45 Days	3.00
46 to 90 Days	4.00
91 to 120 Days	4.50
121 to 180 Days	5.00
181 to 270 Days	5.60
271 to 364 Days	5.90
1 Year	6.25
>1 Year to 399 Days	6.25
400 Days	6.35
401 Days to 443 Days	6.25
444 Days	6.60
445 Days to 2 Years	6.20
>2 Years to 996 Days	6.20
997 Days	6.15
998 Days to 3 Years	6.20
>3 Years to 10 Years	6.00

- Interest Rates are subject to change. Kindly contact the branch for prevailing interest rates OR visit our website www.unionbankofindia.bank.in
- Preferential interest rates for senior citizens is not applicable for NRIs.

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Union Bank of India, Central Office, Union Bank Bhavan, Vidhan Bhavan Marg, Mumbai - 400021

Interest Rates on FCNR (B) Deposits (w. e. f. 10.03.2026)

Interest Rates (% per annum)							
Period of Deposit	USD< 200,000	USD>= 200,000	GBP	EUR	CAD	AUD	JPY
1 Year to less than 2 Years	5.00	5.05	4.05	2.75	3.00	3.75	0.20
2 Years to less than 3 Years	3.90	3.90	3.00	2.05	2.75	3.50	0.01
3 Years to less than 4 Years	3.70	3.70	2.50	1.55	2.50	3.00	0.01
4 Years to less than 5 Years	3.30	3.30	2.50	1.55	2.50	3.00	0.01
5 Years	3.40	3.40	2.50	1.55	2.50	3.00	0.01

- No interest will be paid if any FCNR Term Deposit is prematurely closed before completion of 12 months.

Interest Rates on RFC Deposits (w. e. f. 10.03.2026)

Interest Rates (% per annum)							
Period of Deposit	USD< 200,000	USD>= 200,000	GBP	EUR	CAD	AUD	JPY
6 months to less than 1 year	5.00	5.05	4.05	2.75	3.00	3.75	0.20
1 Year to less than 2 Years	5.00	5.05	4.05	2.75	3.00	3.75	0.20
2 Years to less than 3 Years	3.90	3.90	3.00	2.05	2.75	3.50	0.01
3 Years	3.70	3.70	2.50	1.55	2.50	3.00	0.01



- Interest Rates are subject to change. Kindly contact the branch for prevailing interest rates OR visit our website www.unionbankofindia.bank.in
- Please visit our website www.unionbankofindia.bank.in/english/interest-rate.aspx for Rate of Interest on NRE/NRO term deposits of ₹ 3 crore and above.

News at a glance

- **Global Accessibility Awareness Day (GAAD)** is a consciousness-raising awareness day focusing on digital access and inclusion for the more than one billion people who live with disabilities or impairments. It is marked annually on the third Thursday of May. According to the Global Accessibility Awareness Day website, "The purpose of GAAD is to get everyone talking, thinking and learning about digital (web, software, mobile, etc.) access or inclusion and people with different disabilities. Local Global Accessibility Awareness Day events sometimes showcase how people with disabilities use the web and digital products using assistive technologies, or assist people creating technology products in taking into consideration the needs of certain disabilities. Global Accessibility Awareness Day launched in May 2012.
- **Global Oil & Inflation Shock:** The OECD warned of further economic deterioration, driven largely by historic energy shocks and a global bond selloff tied to the escalating conflict in the Middle East.
- **Massive Tech & AI Investments:** In India, the government allotted 480 acres in Visakhapatnam to build a massive Adani-Google AI data centre, significantly boosting regional digital infrastructure.

We are pleased to inform you that UVConn (WhatsApp Banking) has been now enabled for NRI customers in 19 countries

S. No	Country	S. No.	Country	S. No.	Country	S. No.	Country
1	UAE	6	UK	11	SINGAPORE	16	HONGKONG
2	KUWAIT	7	QATAR	12	ITALY	17	KENYA
3	OMAN	8	BAHRAIN	13	MALAYSIA	18	AUSTRALIA
4	USA	9	CANADA	14	GERMANY	19	IRELAND
5	SAUDI ARABIA	10	NEW ZEALAND	15	SOUTH AFRICA		

Note: Bank's official WhatsApp Business Account Number for UVConn is 9666606060. The blue tick  Union Bank of India  next to contact's name in WhatsApp confirms that this is the verified WhatsApp Business Account number of Union Bank of India.

Our Offices Abroad

Branch/Subsidiary	Telephone/Mobile	Email id
Union Bank of India DIFC Branch, Dubai	+971 - 43887200, 43887300, 563566523	ceo.dubai@unionbankofindia.bank.in
Union Bank of India Sydney Branch	+612-92212766, 92210477	ceo.sydney@unionbankofindia.bank.in
Union Bank of India (UK) Ltd London	+44-2073324250	ceo@unionbankofindiauk.co.uk

Disclaimer clause: The contents of this newsletter are based on information received from various sources and while compiling every effort has been made to ensure that the information is accurate and authentic. Union Bank of India does not accept any responsibility for interpretations of various rules or any errors/ omissions in the news bulletin.