



## Utkarsh Small Finance Bank

### INTEREST RATES ON DOMESTIC FIXED DEPOSITS

(For Deposits less than Rs.1 Crore)

Sr.No.	TENURES	INTEREST RATES (% P.A.) - W.E.F September 27, 2018	
		General Customers	Senior Citizens
1	7 Days to 15 days	3.50%	4.00%
2	16 Days to 28 Days	3.50%	4.00%
3	29 Days to 45 Days	4.00%	4.50%
4	46 Days to 90 Days	4.50%	5.00%
5	91 Days to 120 Days	5.00%	5.50%
6	121 Days to 179 Days	5.50%	6.00%
7	180 Days to 210 Days	6.00%	6.50%
8	211 Days to 270 Days	7.00%	7.50%
9	271 Days to less than 1 Year	7.50%	8.00%
10	1 Year to 455 Days	8.50%	9.00%
11	456 Days to less than 2 years	9.00%	9.50%
12	2 Years to less than 3 Years	7.85%	8.35%
13	3 Years to less than 5 Years	7.00%	7.50%
14	5 Years	8.00%	8.50%
15	More than 5 Years to 10 Years	7.00%	7.50%

Please clear browser history/cookies before accessing the interest rate chart on website in order to view the latest rates.

#### Note:

- Above rates are also applicable on Recurring Deposits.
- Minimum tenor of the deposit offered would be seven days.
- Penalty on premature withdrawal is 1% (not applicable for closure within 7 days) i.e. 1% less than card rate as on the date of deposit, for the period for which the deposit has remained with the Bank or 1% less than the contracted rate whichever is lower.
- Interest rates are subject to change from time to time. Deposit will be booked upon availability of clear fund with the Bank at applicable interest rate as on date of receipt of fund.
- Above rates are applicable for fresh and renewal of existing fixed deposits.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax laws.
- For Term Deposits with tenure below 181 days, interest will be calculated on maturity at Simple Interest.
- Interest on Term Deposit can be paid for a period of less than a quarter (monthly pay-out) at the discounted interest rates as per RBI directives.
- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.
- For interest rates of bulk deposits (Rs.1Cr. And above), please contact the nearest Utkarsh Small Finance Bank Branch.

Bank reserves the right to make any changes in terms and conditions mentioned & same will be updated in Banks website [www.utkarsh.bank](http://www.utkarsh.bank)