



## Utkarsh Small Finance Bank

*Aapki Ummeed Ka Khaata*

### **INTEREST RATES ON DOMESTIC FIXED DEPOSITS**

**(With Premature Withdrawal Facility)**

(For Deposits less than ₹3 Crore)

Sr. No.	Tenure	Interest Rates (% p.a.) w.e.f. July 25, 2025	
		General Customers	Senior Citizens
1	7 Days to 45 Days	4.00%	4.50%
2	46 Days to 90 Days	4.50%	5.00%
3	91 Days to 180 Days	5.00%	5.50%
4	181 Days to 370 Days	6.00%	6.50%
5	371 Days to less than 2 Years (729 Days)	7.25%	7.75%
6	2 Years (730 Days) upto 3 Years (1095 Days)	7.65%	8.15%
7	Above 3 Years to less than 4 Years	7.50%	8.00%
8	4 Years (1461 Days) upto 5 Years (1826 Days)	7.25%	7.75%
9	Above 5 Years to 10 Years	7.00%	7.50%

#### **Note:**

- Above interest rates are effective from July 25, 2025 for fresh as well as for renewal of existing fixed deposits.
- Minimum tenure 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 the 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.
- For Tax Saver Fixed Deposit, please refer Tax Saver's Interest Rate card.
- Bank reserves the right to make any changes in terms and conditions mentioned & the same will be updated on the Bank's website: [www.utkarsh.bank](http://www.utkarsh.bank)
- Deposits will be booked post receipt of clear funds with the bank at applicable interest rate as on the date of receipt of funds.
- Interest earned will be subject to Tax Deducted at Source as per the Income Tax Act and Rules.
- For Term Deposits with tenure below 181 days, interest will be calculated on maturity on Simple Interest basis.
- 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- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.
- Please clear browser history/cookies before accessing the interest rate chart on website in order to view the latest rates.
- For interest rates of bulk term deposits (₹3 Crore and above), please contact the nearest Utkarsh Small Finance Bank Limited Branch.



## Utkarsh Small Finance Bank

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### **INTEREST RATES ON DOMESTIC FIXED DEPOSITS PLUS**

**(Without Premature Withdrawal Facility)**

(For Deposits above ₹1 Crore to less than ₹3 Crore)

Sr. No.	Tenure	Interest Rates (%p.a.) w.e.f. July 25, 2025	
		General Customers	Senior Citizens
1	7 Days to 45 Days	4.00%	4.50%
2	46 Days to 90 Days	4.50%	5.00%
3	91 Days to 180 Days	5.00%	5.50%
4	181 Days to 370 Days	6.00%	6.50%
5	371 Days to less than 2 Years (729 Days)	7.50%	8.00%
6	2 Years (730 Days) upto 3 Years (1095 Days)	7.90%	8.40%
7	Above 3 Years to less than 4 Years	7.75%	8.25%
8	4 Years (1461 Days) upto 5 Years (1826 Days)	7.50%	8.00%
9	Above 5 Years to 10 Years	7.25%	7.75%

#### **Note:**

- Above rates are effective from July 25, 2025 for fresh as well as for renewal of existing fixed deposits.
- Minimum tenure of the deposit offered would be seven days.
- **No premature withdrawal** is allowed for this deposit except in the event of any direction from any statutory and/or regulatory authority or deceased claim settlement cases.
- These rates are not applicable on Recurring Deposits.
- Bank reserves the right to make any changes in terms and conditions mentioned & same will be updated on Bank's website: [www.utkarsh.bank](http://www.utkarsh.bank)
- Deposit will be booked upon availability of clear fund with the Bank at applicable interest rate as on date of receipt of fund.
- Interest earned will be subject to Tax Deducted at Source as per the Income Tax Act and Rules.
- For Fixed Deposits with tenure below 181 days, interest will be calculated on maturity at Simple Interest.
- Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly pay-out) at the discounted interest rates as per RBI directives.
- Please clear browser history/cookies before accessing the interest rate chart on website in order to view the latest rates.
- For interest rates of bulk deposits (₹3 Crore and above), please contact the nearest Utkarsh Small Finance Bank Limited Branch.



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**INTEREST RATES ON DOMESTIC TAX SAVER FIXED DEPOSITS**

Sr. No.	Tenure	Interest Rates (%p.a.) w.e.f. July 25, 2025	
		General Customers	Senior Citizens
1	5 Years	7.25%	7.75%

**Note:**

- Above rates are effective from July 25, 2025 for fresh as well as for renewal of existing fixed deposits.
- Minimum amount for the investment should be ₹1,000/- & Maximum ₹1,50,000/-.
- Minimum and maximum tenure of the Deposit will be 5 Years.
- Auto Renewal will not be allowed on the Tax Saver Fixed Deposit.
- No premature withdrawal is allowed for this deposit except in the event of any direction from any statutory and/or regulatory authority or deceased claim settlement cases.
- Bank reserves the right to make any changes in terms and conditions mentioned & same will be updated on Bank's website [www.utkarsh.bank](http://www.utkarsh.bank).
- Deposit will be booked upon availability of clear fund with the Bank at applicable interest rate as on date of receipt of fund.
- Interest earned will be subject to Tax Deducted at Source as per the Income Tax Act and Rules.
- Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly pay-out) at the discounted interest rates as per RBI directives.
- Please clear browser history/cookies before accessing the interest rate chart on website in order to view the latest rates.
- Tax Saver Fixed Deposit cannot be pledged as security to avail loan.



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**INTEREST RATES ON DOMESTIC RECURRING DEPOSITS**

Sr. No.	Tenure	Interest Rates (% p.a.) w.e.f. July 25, 2025	
		General Customers	Senior Citizens
1	Upto 6 months	6.50%	7.00%
2	9 months	6.50%	7.00%
3	12 months	6.75%	7.25%
4	15 months	7.00%	7.50%
5	18 months	7.25%	7.75%
6	21 months	7.50%	8.00%
7	Above 21 Months to upto 24 Months	7.50%	8.00%
8	Above 24 Months to upto 36 Months	8.00%	8.50%
9	Above 3 Years upto 5 Years	6.75%	7.25%
10	Above 5 Years upto 10 Years	6.75%	7.25%

**Note:**

- Minimum tenure of the Recurring Deposit offered would be six months and maximum upto 10 years.
- Penalty on premature withdrawal is 1% (not applicable for closure within 7 days) i.e. 1% less than the 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.
- Bank reserves the right to make any changes in terms and conditions mentioned & the same will be updated on the Bank's website [www.utkarsh.bank](http://www.utkarsh.bank)
- For Recurring Deposits, in case of premature closure within a month, no interest shall be paid out to the customer & only the principal amount shall be returned. No premature withdrawal penalty shall be charged if the closure happens within a month.
- Interest rates are subject to change from time to time. Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- For Recurring Deposits, the interest on Deposits is compounded at quarterly intervals, at the applicable rates. The interest will be calculated from the date, the instalment paid.
- The Recurring Deposit shall mature on completion of the contracted tenure even if there are instalments remaining due to be paid.
- Above rates are applicable for fresh Recurring Deposits.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Act and Rules.
- Recurring Deposits amount should be in multiple of ₹100 only.
- Tenure of RD should be in multiple of 3 months.



## Utkarsh Small Finance Bank

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### **INTEREST RATES ON NRO FIXED DEPOSITS**

**(With Premature Withdrawal Facility)**

(For Deposits less than ₹3 Crore)

Sr. No.	Tenure	INTEREST RATES (%P.A.) w.e.f. July 25, 2025
1	7 Days to 45 Days	4.00%
2	46 Days to 90 Days	4.50%
3	91 Days to 180 Days	5.00%
4	181 Days to 370 Days	6.00%
5	371 Days to less than 2 Years(729 Days)	7.25%
6	2 Years (730 Days) upto 3 Years (1095 Days)	7.65%
7	Above 3 Years to less than 4 Years	7.50%
8	4 Years (1461 Days) upto 5 Years(1826 Days)	7.25%
9	Above 5 Years to 10 Years	7.00%

#### **Note:**

- Above interest rates are effective from July 25, 2025 for fresh as well as renewal of existing Fixed Deposits.
- Minimum tenor of the Deposit offered would be seven days in NRO deposit.
- Penalty on premature withdrawal is 1 % in NRO Deposit (not applicable for closure within 7 days) i.e. 1 % less than the 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.
- Bank reserves the right to make any changes in terms and conditions mentioned & the same will be updated on the Bank's website: [www.utkarsh.bank](http://www.utkarsh.bank)
- Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Act and Rules in NRO Deposit.
- For NRO Deposits with tenure below 181 days, interest will be calculated using the simple interest method and credit upon maturity.
- Interest on NRO Deposits can be paid for a period of less than a quarter (monthly pay-out) at the discounted interest rates as per RBI directives.
- **NR products are currently available at our branches in the following states: Chhattisgarh, Goa, Gujarat, Madhya Pradesh and Maharashtra.**



**Utkarsh Small Finance Bank**  
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**INTEREST RATES ON NRE FIXED DEPOSITS**  
**(With Premature Withdrawal Facility)**  
(For Deposits less than ₹3 Crore)

<b>Sr. No.</b>	<b>Tenure</b>	<b>INTEREST RATES (%P.A.)- w.e.f. July 25, 2025</b>
1	365 Days to 370 Days	6.00%
2	371 Days to less than 2 Years(729 Days)	7.25%
3	2 Years (730 Days) upto 3 Years (1095 Days)	7.65%
4	Above 3 Years to less than 4 Years	7.50%
5	4 Years (1461 Days) upto 5 Years(1826 Days)	7.25%
6	Above 5 Years to 10 Years	7.00%

**Note:**

- Above interest rates are effective from July 25, 2025 for fresh as well as renewal of existing Fixed Deposits.
- Minimum tenor of the Deposit offered would be one year in NRE deposit and no interest is payable for deposits prematurely withdrawn within the period of one year from the date of deposit in NRE Deposits.
- No penalty on premature withdrawal in case of NRE deposit.
- Bank reserves the right to make any changes in terms and conditions mentioned & the same will be updated on the Bank's website: [www.utkarsh.bank](http://www.utkarsh.bank)
- Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- Interest earned in NRE Deposit is exempted from Tax Deducted at Source.
- Interest on NRE Deposits can be paid for a period of less than a quarter (monthly payout) at the discounted interest rates as per RBI directives.
- **NR products are currently available at our branches in the following states: Chhattisgarh, Goa, Gujarat, Madhya Pradesh and Maharashtra.**