



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

IMPORTANT NOTICE FOR SAVINGS CUSTOMERS

Interest Rate on Domestic Savings Account Deposits are being revised with effect from 10 September, 2024 as follows:

Interest Rate on Domestic Savings:

Balance in ₹	Rate of Interest w.e.f 10 September, 2024
Balance upto ₹ 1 Lakh	4.00% p.a.
Incremental balance Above ₹1 Lakh upto ₹ 5 Lakhs	6.25% p.a.
Incremental Balance Above ₹5 Lakhs upto ₹ 50 Crore	7.50% p.a.
Incremental Balance Above ₹50 Crore	7.75% p.a.

Interest will be calculated on the daily closing balance of the account

Interest will be paid on quarterly basis by direct credit in the savings account

Slabs Rates are applicable on the incremental amount based on the closing balance

The interest on daily balance is calculated as below-

- 4% for daily balances upto (& including) ₹1 Lakh
- 6.25% will be paid on incremental balance above ₹1 Lakh & upto (& including) ₹5 Lakhs
- 7.50% will be paid on incremental balance above ₹5 Lakhs & upto (& including) ₹50 Crore
- 7.75% will be paid on incremental balance above ₹50 Crore



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**IMPORTANT NOTICE FOR NON RESIDENT EXTERNAL (NRE)/NON RESIDENT
ORDINARY (NRO) SAVINGS ACCOUNT CUSTOMERS**

Interest Rate on NRE/NRO Savings Account are with effect from December 13, 2024 as follows:

Interest Rate on NRE/NRO Savings Account:

Balance in ₹	Rate of Interest w.e.f. December 13, 2024
Balance upto ₹1 Lakh	4.00% p.a.
Incremental balance Above ₹1 Lakh upto ₹5 Lakhs	6.25% p.a.
Incremental Balance Above ₹5 Lakhs upto ₹50 crore	7.50% p.a.
Incremental Balance Above ₹50 Crore	7.75% p.a.

Interest will be calculated on the daily closing balance of the account

Interest will be paid on quarterly basis by direct credit in the savings account

Slabs Rates are applicable on the incremental amount based on the closing balance

The interest on daily balance is calculated as below-

- 4.00% for daily balances upto (& Including) ₹1 Lakh
- 6.25% will be paid on incremental balance above ₹1 Lakh & upto (& Including) ₹5 Lakhs
- 7.50% will be paid on incremental balance above ₹5 Lakhs & upto (& Including) ₹50 Crore
- 7.75% will be paid on incremental balance above ₹50 Crore

**Note: NR products are currently available at our branches in the following states:
Chhattisgarh, Goa, Gujarat, Madhya Pradesh and Maharashtra**