



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
- 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- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.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.