



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

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
- 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.

