



Utkarsh Small Finance Bank

INTEREST RATES ON DOMESTIC FIXED DEPOSITS PLUS **(Without Premature Withdrawal Facility)**

(For Deposits above ₹15 Lakhs to less than ₹2 Crore)

Sr. No.	Tenure	INTEREST RATES (%P.A.)- W.E.F. August 21, 2023	
		General Customers	Senior Citizens
1	7 Days to 45 Days	4.00%	4.60%
2	46 Days to 90 Days	4.75%	5.35%
3	91 Days to 180 Days	5.50%	6.10%
4	181 Days to 364 Days	6.50%	7.10%
5	365 Days to 699 Days	8.25%	8.85%
6	700 Days to less than 2 Years	8.50%	9.10%
7	2 Years upto 3 Years	8.75%	9.35%
8	Above 3 Years to less than 4 Years	8.50%	9.10%
9	4 Years upto 5 Years	7.75%	8.35%
10	Above 5 Years upto 10 Years	7.25%	7.85%

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

Note:

- Minimum tenor 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 ^.
- ^ Penalty on premature withdrawal in such cases 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.
- These rates are not applicable on Recurring Deposits.
- 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 effective from August 21, 2023 are applicable for fresh and renewal of existing fixed deposits.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Acts.
- 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.
- For interest rates of bulk deposits (₹2 Cr. 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 on Bank's websites www.utkarsh.bank