



**Utkarsh Small Finance Bank**  
*Aapki Ummeed Ka Khaata*

**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.