



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)

Tenure	INTEREST RATES (%P.A.) - w.e.f. December 01, 2025	
	General Customers	Senior Citizens
7 Days to 45 Days	4.00%	4.50%
46 Days to 90 Days	4.50%	5.00%
91 Days to 180 Days	5.00%	5.50%
181 Days to 370 Days	6.00%	6.50%
371 Days to less than 2 Years (729 Days)	7.50%	8.00%
2 Years (730 Days) upto 3 Years (1095 Days)	7.75%	8.25%
Above 3 Years to less than 4 Years	7.50%	8.00%
4 Years (1461 Days) upto 5 Years (1826 Days)	7.25%	7.75%
Above 5 Years to 10 Years	7.00%	7.50%

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^.
- 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 December 01, 2025 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 (₹3 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.in