



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

Utkarsh Digital FD Premium League
Invest Smart. Cheer Hard. Score Big with Mumbai Indians.

Celebrate the excitement of this T-20 series by booking a Digital Fixed Deposit with Utkarsh Small Finance Bank and receive assured Utkarsh Cobranded X Mumbai Indians merchandise.

Campaign Period

28th March 2026 to 31st May 2026 (Entire T-20, 2026 series)

Both Days Inclusive

Campaign Week Schedule

The campaign runs on a weekly basis during the T-20 series. Fixed Deposits booked within each week will be considered for eligibility for that respective week.

Campaign Week	Start Date	End Date
Week 1	28th March 2026	3rd April 2026
Week 2	4th April 2026	10th April 2026
Week 3	11th April 2026	17th April 2026
Week 4	18th April 2026	24th April 2026
Week 5	25th April 2026	1st May 2026
Week 6	2nd May 2026	8th May 2026
Week 7	9th May 2026	15th May 2026
Week 8	16th May 2026	22nd May 2026
Week 9*	23rd May 2026	31st May 2026

**Week 9 will run for 9 days instead of 7 days.*

Who Can Participate

- Both existing and new customers of Utkarsh Small Finance Bank
- Customers booking Standalone Digital Fixed Deposits through:
 - Utkarsh Bank Website
 - Authorized FinTech partner platforms
- Utkarsh SFB employees/staff members are not eligible



Eligible Fixed Deposit Criteria

- Minimum tenure: 371 days and above
- FD must be booked with auto-renewal enabled
- Fixed Deposits booked for Secured Credit Cards are not eligible

Assured Rewards Structure

FD Amount	Minimum Tenure	Assured Merchandise
₹10,000 – ₹25,000	≥ 371 Days	—
₹25,001 – ₹50,000	≥ 371 Days	—
₹50,001 – ₹1,00,000	≥ 371 Days	Utkarsh Cobranded X Mumbai Indians Bat
₹1,00,001 – ₹2,50,000	≥ 371 Days	Utkarsh Cobranded X Mumbai Indians Ball
₹2,50,001 & above	≥ 2 Years	Utkarsh Cobranded X Mumbai Indians Jersey

* Senior Citizens will get an additional 0.50% p.a. interest rate as per Bank policy.

How the Campaign Works

- The campaign runs week-wise during the T-20 series.
- You may book multiple Fixed Deposits in a week.
- Eligibility for rewards will be decided based on the total FD amount booked during that week.
- Each customer is eligible to receive the assured Utkarsh Cobranded X Mumbai Indians merchandise only once during the entire campaign period.
- Once you qualify in any campaign week, you will not be eligible in subsequent weeks of the campaign period.

Reward Fulfilment

- Utkarsh Cobranded X Mumbai Indians merchandise will be dispatched within 30 days after completion of the T-20 series.
- Merchandise is non-transferable and cannot be exchanged for cash or any other benefit.



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Terms & Conditions – Utkarsh Digital FD Premium League (T-20 series)

1. The campaign is valid from 28th March 2026 to 31st May 2026. The campaign period may be revised in line with changes in the T-20 series schedule.
2. Only Fixed Deposits with a minimum tenure of 371 days or more are eligible for the campaign. Fixed Deposits with a tenure of less than 371 days will not qualify.
3. The assured Utkarsh Cobranded X Mumbai Indians merchandise offer shall run on a weekly basis during the campaign period. However, each customer shall be eligible to receive the assured reward only once during the entire campaign period.
4. If a customer qualifies for an assured reward in any campaign week, the customer shall not be eligible to participate again in the remaining weeks of the campaign period.
5. There is no restriction on the number of Fixed Deposits that a customer may book. If multiple Fixed Deposits are booked during a particular campaign week, eligibility for the assured reward shall be determined based on the cumulative Fixed Deposit amount booked during that week, mapped to the applicable slab.
6. Only Fixed Deposits booked under Standalone Digital Fixed Deposit products are eligible. Fixed Deposits booked for availing Secured Credit Cards shall not be considered for the campaign.
7. If any Fixed Deposit booked by the customer during the weeks gets pre-matured/closed will not be considered.
8. Employees/staff members of Utkarsh Small Finance Bank Limited hereinafter referred as “Bank” and Group Companies are not eligible to participate in the campaign.
9. Only Fixed Deposits booked with the auto-renewal option enabled at the time of booking shall be eligible for campaign benefits.
10. Utkarsh Cobranded X Mumbai Indians merchandise shall be dispatched to eligible customers within 30 days after completion of the T-20 series.
11. Bank reserves the right to disqualify any customer found to be involved in fraudulent activities, misuse, or manipulation of the campaign rules.
12. Fixed Deposits booked through the Bank’s official website or authorized FinTech partner platforms shall be eligible, subject to fulfillment of all campaign conditions.
13. Bank reserves the right to modify, suspend, extend, or withdraw the campaign at any time without prior notice.
14. All decisions taken by Bank regarding customer eligibility, reward entitlement, and campaign benefits shall be final and binding.

T&C apply. Campaign valid from 28 Mar–31 May 2026 (both days inclusive). Eligible on select Digital FDs only. One assured reward per customer subject to fulfillment of above terms & conditions. Utkarsh SFB reserves the right to modify or withdraw the offer..



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Utkarsh Digital FD Premium League – FAQs

Invest Smart. Cheer Hard. Score Big with Mumbai Indians.

1. What is the Utkarsh Digital FD Premium League?

Utkarsh Digital FD Premium League is a T-20 series campaign by Utkarsh Small Finance Bank Limited, hereinafter referred as “Bank” under which customers booking eligible Digital Fixed Deposits through the Bank’s website or authorized FinTech partners can receive assured Utkarsh Cobranded X Mumbai Indians merchandise .

2. What is the campaign period?

The campaign will run from 28th March 2026 to 31st May 2026 (both days inclusive), covering the entire T-20 series.

3. Who can participate in this campaign?

- Both existing and new customers of Bank are eligible to participate.
- The campaign is applicable only on Standalone Digital Fixed Deposits.
- Employees/staff Bank and Group Companies not eligible to participate.

4. Through which channels can I book an eligible Fixed Deposit?

Eligible Fixed Deposits can be booked through:

- Bank’s Website, or
- Authorized FinTech partner platforms

5. What type of Fixed Deposits are eligible?

- Only Standalone Digital Fixed Deposits are eligible.
- Minimum FD tenure must be 371 days or more.
- Autorenewal option must be enabled at the time of booking.
- Fixed Deposits booked for availing Secured Credit Cards are not eligible.

6. How does the weekly campaign work?

- The campaign operates on a weekly basis during the T-20 series.
- Fixed Deposits booked within a particular campaign week will be considered for that week.
- Eligibility is determined based on the total FD amount booked during that week.
- If any Fixed Deposit booked by the customer during the weeks gets pre-matured/closed will not be considered.



7. Can I book more than one Fixed Deposit during the campaign?

Yes, there is no restriction on the number of Fixed Deposits you can book.

However:

- Multiple FDs booked in the same week will be aggregated to determine eligibility.
- A customer can receive the assured reward only once during the entire campaign.

8. Can I get rewards in multiple weeks?

No. Once you qualify and receive an assured reward in any campaign week, you will not be eligible to participate in subsequent weeks to get the rewards. However, you can book deposits and avail the benefits of higher interest rates.

9. What rewards can I receive under this campaign?

FD Amount (Cumulative in a Week)	Assured MI Merchandise
₹50,001 – ₹1,00,000	Utkarsh Cobranded X Mumbai Indians Bat
₹1,00,001 – ₹2,50,000	Utkarsh Cobranded X Mumbai Indians Ball
₹2,50,001 & above	Utkarsh Cobranded X Mumbai Indians Jersey

Deposits below ₹50,001 are eligible for campaign participation but do not carry assured merchandise.

10. What interest rate will I earn on my Fixed Deposit?

- Interest rates shall be as per the prevailing Digital Fixed Deposit rates during the campaign period.
- Senior Citizens will be eligible for an additional 0.50% p.a. interest, as per Bank policy.

11. When and how will I receive my reward?

- Utkarsh Cobranded X Mumbai Indians merchandise will be dispatched within 30 days after completion of the T-20 series.
- Rewards will be delivered to the customer's registered communication address.
- Merchandise is non-transferable and cannot be exchanged for cash or any other benefit.

12. What happens if I close my Fixed Deposit before maturity?

If the Fixed Deposit is prematurely closed or does not meet the campaign conditions, Bank reserves the right to cancel or withdraw the campaign benefit.

13. What if there is any misuse or fraud?

The Bank reserves the right to disqualify customers involved in any fraudulent activity, misuse, or manipulation of the campaign.



14. Can the Bank change or cancel the campaign?

Yes. Bank reserves the right to modify, suspend, extend, or withdraw the campaign at any time without prior notice.

15. Who should I contact for help or queries?

For assistance, customers may:

- Contact Bank Customer Support, or
- Visit the nearest Utkarsh Bank branch

Disclaimer

Participation in the campaign is subject to meeting all eligibility criteria and applicable terms & conditions. All decisions of Utkarsh Small Finance Bank Limited with respect to the campaign, customer eligibility, and reward fulfillment shall be final and binding.



Illustrative Examples – How the Campaign Works

Example 1: Single FD Booking in One Week

- A customer books one Digital FD of ₹60,000 on 30th March 2026 (Week 1)
- Tenure: 400 days, Auto-renewal enabled
- ✓ The customer qualifies in Week 1
- 🎁 Assured Reward: Utkarsh Cobranded X Mumbai Indians Bat
- ⊘ The customer will not be eligible again in any other week

Example 2: Multiple FDs Booked in the Same Week

- A customer books:
 - FD 1: ₹30,000
 - FD 2: ₹25,000
- Both FDs are booked during Week 3 (11th – 17th April 2026)
- ✓ Total FD amount for the week = ₹55,000
- 🎁 Assured Reward: Utkarsh Cobranded X Mumbai Indians Bat
(Eligibility determined based on cumulative weekly amount)

Example 3: Multiple Weeks Participation (Not Allowed After Qualification)

- Customer books:
 - ₹1,20,000 FD in Week 2 → qualifies and get Utkarsh Cobranded X Mumbai Indians Ball
 - ₹2,50,000 FD in Week 6
- ⊘ Customer will not be eligible in Week 6, as reward was already received in Week 2
- ✓ Only one assured reward per customer during the entire campaign

Example 4: Customer Books Below Reward Slab

- Customer books a ₹20,000 FD in Week 4
- Tenure and auto-renewal conditions are met
- ✓ FD is valid for campaign participation
- ✗ No assured merchandise, as FD amount does not fall under reward slabs

Example 5: FD Booked Across Different Weeks

- Customer books:
 - ₹40,000 FD in Week 5
 - ₹20,000 FD in Week 6



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- ✓ Amounts are not combined across weeks
- ✗ No assured reward, as neither week individually meets the reward slab

Example 6: Secured Credit Card FD

- Customer books an FD of ₹1,00,000 to avail a Secured Credit Card
- ✗ This FD is not eligible for the campaign
- ✓ Only Standalone Digital Fixed Deposits are eligible

Example 7: Senior Citizen Customer

- Senior citizen books a ₹2,60,000 Digital FD for 2 years with auto-renewal
- ✓ Eligible for campaign
- 🎁 Assured Reward: Utkarsh Cobranded X Mumbai Indians Jersey
- 💰 Additional 0.50% p.a. interest applicable as per Bank policy

Example 8: Premature FD Closure

- Customer qualifies in Week 7 and later closes the FD before maturity
- ✗ The Bank may cancel or withdraw the campaign benefit
- ✓ Campaign benefits are subject to FD terms being fulfilled



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Utkarsh Cobranded X Mumbai Indians Merchandise Sample Images

Utkarsh Cobranded X Mumbai Indians Merchandise

BAT



BALL



Jersey



Actual merchandise size and color may vary from the images displayed above.

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