



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

**INTEREST RATES ON DOMESTIC FIXED DEPOSITS**  
(With Premature Withdrawal Facility)  
(For Deposits less than ₹3 Crore)

Tenure	INTEREST RATES (%P.A.) - w.e.f. May 05, 2026	
	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 665 Days	7.25%	7.75%
666 Days	8.10%	8.25%
667 Days to 2 Years (729 Days)	7.25%	7.75%
2 Years (730 Days) to 3 Years (1095 Days)	7.50%	8.00%
Above 3 Years (1096 Days) to less than 4 Years (1460 Days)	7.25%	7.75%
4 Years (1461 Days) to 5 Years (1826 Days)	7.00%	7.50%
Above 5 Years to 10 Years	6.75%	7.25%

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.
- In case of premature withdrawal of a domestic term deposit, interest shall be paid at the rate applicable to the amount and the period for which the deposit remained with the Bank and not at the contracted rate. A penalty of 1% shall be deducted from the applicable rate for the period the deposit remained with the Bank.
- For Tax Saver Fixed Deposit, please refer Tax Saver's Interest Rate card.
- Interest rates are subject to change from time to time. Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- Above rates effective from May 05, 2026, are applicable for fresh fixed deposits as also for renewal of existing fixed deposits.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Act and Rules.
- For Term Deposits with tenure below 181 days, interest will be calculated on maturity on Simple Interest basis.
- Interest on Term Deposit can be paid for a period of less than a quarter (monthly pay-out) at the discounted interest rates as per RBI directives.
- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.
- For interest rates of bulk deposits (₹3 Crore and above), please contact the nearest Utkarsh Small Finance Bank Branch.

Bank reserves the right to make any changes in terms and conditions mentioned & the same will be updated on the Bank's website [www.utkarsh.bank.in](http://www.utkarsh.bank.in)



**Utkarsh Small Finance Bank**  
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**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. May 05, 2026	
	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 665 Days	7.50%	8.00%
666 Days	8.35%	8.50%
667 Days to 2 Years (729 Days)	7.50%	8.00%
2 Years (730 Days) to 3 Years (1095 Days)	7.75%	8.25%
Above 3 Years (1096 Days) to less than 4 Years (1460 Days)	7.50%	8.00%
4 Years (1461 Days) to 5 Years (1826 Days)	7.25%	7.75%
Above 5 Years to 10 Years	7.00%	7.50%

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**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 May 05, 2026, 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.

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INTEREST RATES ON DOMESTIC TAX SAVER FIXED DEPOSITS

TENURES	INTEREST RATES (%P.A.)- w.e.f. May 05, 2026	
	General Customers	Senior Citizens
5 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 amount for the investment should be ₹1,000/- & Maximum ₹1,50,000/-.
- Minimum and maximum tenure of the Deposit will be 5 Years.
- Above rates are applicable for fresh fixed deposits.
- 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^.
- 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.
- Interest earned will be subject to Tax Deducted at Source as per 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.
- Tax Saver Fixed Deposit cannot be pledged as security to avail loan.

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**INTEREST RATES ON DOMESTIC RECURRING DEPOSITS**

Tenure	INTEREST RATES (%P.A.)- w.e.f. May 05, 2026	
	General Customers	Senior Citizens
Upto 6 Months	4.00%	4.50%
9 months	4.00%	4.50%
12 months	6.00%	6.50%
15 months	6.00%	6.50%
18 months	7.00%	7.50%
21 months	7.00%	7.50%
Above 21 months to 24 months	7.25%	7.75%
Above 24 months to 30 months	7.25%	7.75%
Above 30 months to 36 months	7.00%	7.50%
Above 36 months upto 120 months	6.75%	7.25%

**Note:**

- Minimum tenor of the recurring deposit offered would be six months and maximum upto 10 years.
- In case of premature withdrawal of a recurring deposit, interest shall be paid at the rate applicable to the amount and the period for which the deposit remained with the Bank, and not at the contracted rate. Additionally, a penalty of 1% shall be deducted from the applicable rate for the period the deposit remained with the Bank.
- For Recurring Deposits, in case of premature closure within a month, no interest shall be paid out to the customer & only the principal amount shall be returned. No premature withdrawal penalty shall be charged if the closure happens within a month.
- Interest rates are subject to change from time to time. Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- For Recurring Deposits, the interest on Deposits is compounded at quarterly intervals, at the applicable rates. The interest will be calculated from the date, the instalment paid.
- The Recurring Deposit shall mature on completion of the contracted tenure even if there are instalments remaining due to be paid.
- Above rates are applicable for fresh recurring deposits.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Act and Rules.
- Recurring Deposits amount should be in multiple of ₹100 only.
- Tenure of RD should be in multiple of 3 months.

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**INTEREST RATES ON NRO FIXED DEPOSITS**  
(With Premature Withdrawal Facility)  
(For Deposits less than ₹3 Crore)

Tenure	INTEREST RATES (%P.A.) - w.e.f. May 05, 2026
7 Days to 45 Days	4.00%
46 Days to 90 Days	4.50%
91 Days to 180 Days	5.00%
181 Days to 370 Days	6.00%
371 Days to 665 Days	7.25%
666 Days	8.10%
667 Days to 2 Years (729 Days)	7.25%
2 Years (730 Days) to 3 Years (1095 Days)	7.50%
Above 3 Years (1096 Days) to less than 4 Years (1460 Days)	7.25%
4 Years (1461 Days) to 5 Years (1826 Days)	7.00%
Above 5 Years to 10 Years	6.75%

**Note:**

- Minimum tenor of the deposit offered would be seven days in NRO deposit.
- In case of premature withdrawal of a NRO term deposit, interest shall be paid at the rate applicable to the amount and the period for which the deposit remained with the Bank and not at the contracted rate. A penalty of 1% shall be deducted from the applicable rate for the period the deposit remained with the Bank.
- Interest rates are subject to change from time to time. Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- Above rates effective from May 05, 2026, are applicable for fresh fixed deposits.
- Interest earned will be subject to Tax Deducted at Source as per Income Tax Act and Rules in NRO Deposit.
- For NRO Term Deposits with tenure below 181 days, interest will be calculated on maturity on Simple Interest basis.
- 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.
- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit in NRO Deposit.

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**INTEREST RATES ON NRE FIXED DEPOSITS**  
(With Premature Withdrawal Facility)  
(For Deposits less than ₹3 Crore)

Tenure	INTEREST RATES (%P.A.)- w.e.f. May 05, 2026
365 Days to 370 Days	6.00%
371 Days to 665 Days	7.25%
666 Days	8.10%
667 Days to 2 Years (729 Days)	7.25%
2 Years (730 Days) to 3 Years (1095 Days)	7.50%
Above 3 Years (1096 Days) to less than 4 Years (1460 Days)	7.25%
4 Years (1461 Days) to 5 Years (1826 Days)	7.00%
4 Years (1461 Days) to 5 Years (1826 Days)	7.00%
Above 5 Years to 10 Years	6.75%

Note:

- Minimum tenor of the deposit offered would be one year in NRE deposit.
- No penalty on premature withdrawal in NRE deposit.
- Interest rates are subject to change from time to time. Deposits will be booked post receipt of clear funds with the Bank at applicable interest rate as on the date of receipt of funds.
- Above rates effective from May 05, 2026, are applicable for fresh fixed deposits.
- Interest earned in NRE Deposit is exempted from Tax Deducted at Source.
- 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.
- 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.
- No interest is payable for deposits prematurely withdrawn within the period of one Year from the date of deposit in NRE Deposit.

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