



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

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%
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- No interest is payable for deposits prematurely withdrawn within the period of one Year from the date of deposit in NRE Deposit.

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