



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

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- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit in NRO Deposit.

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