



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

Interest Rates on Bulk Deposits (Non-Callable)

Deposits - ₹3 crores & above				Valid for 25 th Sep 2026		
Sl. No.	Tenure	From ₹3 Cr to less than ₹5 Cr	From ₹5 Cr to less than ₹10 Cr	From ₹10 Cr to less than ₹25 Cr	From ₹25 Cr to ₹50 Cr	Above ₹50 Cr
1	7 Days - 15 Days	5.50%	5.50%	5.50%	5.70%	5.70%
2	16 Days - 30 Days	5.50%	5.50%	5.50%	5.70%	5.70%
3	31 Days - 45 Days	5.50%	5.50%	5.50%	5.70%	5.70%
4	46 Days - 61 Days	5.50%	5.50%	5.50%	5.70%	5.70%
5	62 Days - 90 Days	6.00%	6.00%	6.00%	6.00%	6.00%
6	91 Days - 120 Days	6.00%	6.00%	6.00%	6.00%	6.00%
7	121 Days - 150 Days	6.00%	6.00%	6.00%	6.00%	6.00%
8	151 Days - 180 Days	6.25%	6.25%	6.25%	6.25%	6.25%
9	181 Days - 270 Days	6.50%	6.50%	6.50%	6.50%	6.50%
10	271 Days - 364 Days	7.50%	7.50%	7.50%	7.50%	7.50%
11	365 Days	8.50%	8.50%	8.50%	8.50%	8.50%
12	366 Days- 380 Days	8.10%	8.10%	8.10%	8.10%	8.10%
13	381 Days- 455 Days	8.10%	8.10%	8.10%	8.10%	8.10%
14	456 Days to 729 Days	8.60%	8.60%	8.60%	8.60%	8.60%
15	730 Days to 35 Months 29 Days	7.50%	7.50%	7.50%	7.50%	7.50%
16	36 Months to 59 Months 29 Days	7.50%	7.50%	7.50%	7.50%	7.50%
17	60 Months to 120 Months	5.50%	5.50%	5.50%	5.50%	5.50%

Terms and conditions

- Acceptance of Bulk Deposits is at the sole discretion of the bank. Please contact the nearest branch to confirm.
- For Term Deposits with tenure below 181 days, interest will be calculated on maturity at Simple Interest.
- Minimum tenor of the deposits offered would be seven days.
- No premature withdrawal is allowed on Non-Callable Deposits.

- The rate for Callable Deposits (Deposits where premature withdrawal is allowed) will be 10 bps lower than the rates mentioned above.
- In case of premature withdrawal in callable deposits, advance notice of 3 days is required, and the ROI will be as per the card rate less 1% penalty on Interest.
- The interest rates applicable on term deposits withdrawn before the maturity date, Interest shall be paid at the rate applicable to the amount and period for which the deposits remained with the bank and not at the contracted rate.
- Interest earned will be subject to Tax Deducted at Source as per the Income Tax Act and Rules.
- Interest on term deposits can be paid for the period of less than a quarter (monthly pay-out) at the discounted interest rate as per RBI Directives.
- No Interest is payable for deposits prematurely withdrawn within the period of 7 Days from the date of deposit.
- Rates are subject to change without any prior notice.
- Please clear the browser history/cookies before assessing the interest rate chart on website to view the latest rates.