



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

**Interest rates on NR Fixed/Term Deposits**  
**(With Premature Withdrawal Facility)**  
(For Deposits less than ₹3 Crore)

Sr. No.	Tenure	Interest Rates (%p.a.) w.e.f. December 01, 2025	
		NRO Customers	NRE Customers
1	7 Days to 45 Days	4.00%	-
2	46 Days to 90 Days	4.50%	-
3	91 Days to 180 Days	5.00%	-
4	181 Days to 364 Days	6.00%	-
5	365 Days to 370 Days	6.00%	6.00%
6	371 Days to less than 2 Years (729 Days)	7.25%	7.25%
7	2 Years (730 Days) upto 3 Years (1095 Days)	7.50%	7.50%
8	Above 3 Years to less than 4 Years	7.25%	7.25%
9	4 Years (1461 Days) upto 5 Years (1826 Days)	7.00%	7.00%
10	Above 5 Years to 10 Years	6.75%	6.75%

**Note:**

- Minimum tenor of the deposit offered would be seven days in NRO deposit and Minimum tenor of the deposit offered would be one year in NRE deposit.
- Penalty on premature withdrawal is 1% in NRO Deposit (not applicable for closure within 7 days) i.e. 1% less than the card rate as on the date of deposit, for the period for which the deposit has remained with the Bank or 1% less than the contracted rate, whichever is lower and no penalty 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 interest rates effective from December 01, 2025 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 in NRO Deposit and Tax Exempt in NRE Deposit.
- For NRO Term Deposits with tenure below 181 days, interest will be calculated using the simple interest method and credit upon maturity.
- 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- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit in NRO Deposit and no interest is payable for deposits prematurely withdrawn within the period of one year from the date of deposit in NRE Deposit.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](http://www.utkarsh.bank.in)**