



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. December 01, 2025	
	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 less than 2 Years (729 Days)	7.25%	7.75%
2 Years (730 Days) upto 3 Years (1095 Days)	7.50%	8.00%
Above 3 Years to less than 4 Years	7.25%	7.75%
4 Years (1461 Days) upto 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.
- Penalty on premature withdrawal is 1% (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.
- 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 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.
- 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- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.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