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. November 01, 2026	
	General Customers	Senior Citizens
7 Days to 45 Days	4.00%	4.40%
46 Days to 90 Days	4.50%	4.90%
91 Days to 180 Days	5.00%	5.40%
181 Days to 370 Days	6.00%	6.40%
371 Days to 665 Days	7.25%	7.65%
666 Days	8.10%	8.50%
667 Days to less than 2 Years	7.25%	7.65%
2 Years to less than 3 Years	7.50%	7.90%
3 Years to less than 4 Years	7.25%	7.65%
4 Years upto 5 Years	7.00%	7.40%
5 Years 1 Day to 10 Years	6.75%	7.15%

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.
- In case of premature withdrawal of a domestic 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.
- 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 November 01, 2026, 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- No interest is payable for deposits prematurely withdrawn within the period of 7 days from the date of deposit.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