



AU SMALL FINANCE BANK

RETAIL FIXED DEPOSIT RATES

Mentioned below are the applicable Fixed Deposit Interest Rates **effective 10th June 2026**, until modified.

FOR RETAIL DOMESTIC/NRO/NRE/PLANET FIRST# FIXED DEPOSITS** (for Fixed Deposits less than INR 3 Crore)

**Only resident Indian Senior Citizen customers, having a banking relationship with AU Small Finance Bank are eligible for the above-mentioned rates.*

Tenures	Interest Rates (Per annum)#	Interest Rates (Annualized)#	Interest Rates (Per annum)#(Senior Citizen)	Interest Rates (Annualized) Senior Citizen*
7 Days to 1 Month 15 Days	3.50%		4.00%	
1 Month 16 Days to 3 Months	4.75%		5.25%	
3 Month 1 Day to 6 Months	5.25%	5.35%	5.75%	5.88%
6 Months 1 Day to 12 Months	6.35%	6.50%	6.85%	7.03%
12 Months 1 Day to 15 Months	7.10%	7.29%	7.60%	7.82%
15 Months 1 Day to 18 Months	7.00%	7.19%	7.50%	7.71%
18 months 1 days to 24 months	7.00%	7.19%	7.50%	7.71%
24 Months 1 Day to 30 Months	7.10%	7.29%	7.60%	7.82%
30 Months 1 Day to 36 Months	7.40%	7.61%	7.90%	8.14%
36 Months 1 Day to 45 Months	7.00%	7.19%	7.50%	7.71%
45 Months 1 Day to less than 60 Months	6.75%	6.92%	7.25%	7.45%
60 Months to 120 Months	6.75%	6.92%	7.25%	7.45%

TERMS & CONDITIONS APPLICABLE

- Retail Fixed Deposits are single Fixed Deposits booked for an amount less than INR 3 Crore.
- Interest rates are subject to periodic changes.
- #Above rates are applicable for Interbank Fixed Deposits as well
- Only Resident Indian Senior Citizens (of 60 years of age or above) are eligible for the Senior Citizen Fixed Deposit Interest rate specified. The special rates are applicable only for Resident deposits.
- The interest rate applicable on premature closure of Fixed deposits will be lower of:
 - the base rate for the original/contracted tenure for which the fixed deposit has been booked, **OR**
 - the base rate applicable for the tenure for which the fixed deposit has been in force with the Bank

The base rate is the rate applicable to Retail Fixed Deposits as on the date of booking the deposit.
- The interest charge on premature closure / withdrawal of all Retail Fixed Deposits and partial closures has been fixed by the Bank at the rate of 1%.
- No interest will be paid if deposit is withdrawn within 7 days of the date of deposit booking.
- Interest on Fixed Deposit can be paid for a period of less than a quarter (monthly interest payout) at the discounted interest rates as per RBI directives.
- **Minimum tenure for NRE fixed deposits is 12 Months.
- # Planet First AU Green Fixed Deposits can be booked for tenure of 1 year to 10 years only.
- To know more, please refer the Terms & Conditions for Fixed Deposits available on our website, www.au.bank.in

Registered Office

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