



AU SMALL FINANCE BANK

RECURRING DEPOSIT RATES

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

For Resident Individuals / NRO / NRE** Recurring Deposits	For Domestic/NRO/ NRE** Deposits p.a. (%)	For Senior Citizens* p.a. (%)
3 Months	4.75%	5.25%
4 Months to 6 Months	5.25%	5.75%
7 Months to 12 Months	6.35%	6.85%
13 Months to 15 months	7.10%	7.60%
16 Months to 18 months	7.00%	7.50%
19 Months to 24 Months	7.00%	7.50%
25 Months to 30 months	7.10%	7.60%
31 Months to 36 Months	7.40%	7.90%
37 Months to 45 Months	7.00%	7.50%
46 Months to 59 Months	6.75%	7.25%
60 Months to 120 Months	6.75%	7.25%

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

TERMS & CONDITIONS APPLICABLE

- Interest rates are subject to periodic changes.
- For Recurring Deposits, the interest on Deposits is compounded at quarterly intervals, at the applicable rates. The interest will be calculated from the date the instalment is paid.
- The Recurring Deposit shall mature on completion of the contracted tenure even if there are installments remaining to be paid.
- For Recurring Deposits, the interest rate applicable on premature closure of deposits will be the base rate applicable for the tenure for which the deposit has been in force with the Bank. The base rate is the rate applicable to Deposits as on the date of booking the deposit.
- The interest charge on premature closure of Recurring Deposits has been fixed by the Bank at the rate of 1%.
- For Recurring deposits, in case of premature closure within a month, no interest shall be paid out to the customer & only the principal amount shall be returned. No premature withdrawal penalty shall be charged if the closure happens within a month.
- **For NRE recurring deposits minimum tenure is 12 Months.
- Only Resident Indian Senior Citizens (of 60 years of age or above) are eligible for the Senior Citizen Recurring Deposit Interest rate specified. The special rates are applicable only for Resident deposits.
- To know more, please refer the Terms & Conditions for Recurring Deposits available on our website, www.au.bank.in

Registered Office

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 Formerly known as Au Financiers (India) Limited