



## AU Small Finance Bank Limited

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### AU Small Finance Bank hikes interest rates on fixed deposits

*Senior citizens to get inflation-beating returns from FDs with hiked FD interest rate*

**Mumbai, 12 October 2022:** AU Small Finance Bank, the largest Small Finance Bank and one of the fastest-growing retail Banks in India, has announced an increase in fixed deposit interest rates so that customers can get maximum return on their investments.

The Bank has hiked the FD rates by up to 60 basis points for retail deposits from flagship 6.9 percent to **7.5 percent for regular customers** and 7.4 percent to **8 percent for senior citizens**. With this hike, the bank is offering one of the most competitive FD interest rates. Given the rising inflation, AU Bank provides an opportunity to customers, particularly senior citizens to get inflation-beating returns from their fixed deposits.

There is also an increase in the Savings deposit rate by 50 basis points in the balance buckets of Rs. 1 Crore to less than Rs. 2 Crore, thereby taking it to 6.5% p.a. Moreover, the Bank continues to offer a higher interest rate of 7% p.a. for balance buckets of Rs. 25 Lakh to less than Rs. 1 Crore.

Commenting on the rate hike, **Mr. Uttam Tibrewal, Executive Director, AU Small Finance Bank**, said, "AU Bank has always strived to offer world-class services to its customers and competitive loan and deposit rates. With the recent spate of repo rate hikes announced by the RBI, we have increased the FD rates to extend the maximum benefit to our customers. Currently, we are offering one of the most competitive rates in fixed deposits in the industry."

#### AU Small Finance Bank's revised fixed deposit rates

1	Domestic & NRE**/NRO Term Deposits Below Rs 2.00 Crore [w.e.f. 10-Oct-2022]		
	Tenure Bucket	Revised Interest Rate (% p.a.)	Revised Interest Rate – Annualized (% p.a.)
	7 Days to 1 Month 15 Days	3.75%	-
	1 Month 16 Days to 3 Months	4.25%	-
	3 Months 1 Day to 6 Months	5.00%	5.09%
	6 Months 1 Day to 12 Months	5.85%	5.98%
	12 Months 1 Day to 15 Months	7.10%	7.29%

	15 Months 1 Day to 18 Months	6.95%	7.13%
	18 Months 1 Day to 24 Months	6.95%	7.13%
	24 Months 1 Day to 36 Months	7.50%	7.71%
	36 Months 1 Day to 45 Months	7.50%	7.71%
	45 Months 1 Day to less than 60 Months	6.95%	7.13%
	60 Months to 120 Months	6.95%	7.13%
<b>2</b>	<b>Non-callable rates for Retail Fixed Deposits of INR &gt;=1 Crore to &lt; 2 Crore (not for NRIs)</b> <b>[w.e.f. 10-Oct-2022]</b>		
	<b>Tenure Bucket</b>	<b>Revised Interest Rate (% p.a.)</b>	<b>Revised Interest Rate – Annualized (% p.a.)</b>
	12 Months 1 Day - 15 Months	7.20%	7.40%
	15 Months 1 Day - 18 Months	7.05%	7.24%
	18 Months 1 Day - 24 Months	7.05%	7.24%
	24 Months 1 Day - 36 Months	7.60%	7.82%
<b>3</b>	<b>Retail Fixed Deposit Rates for Resident Indian Senior Citizen Customers [w.e.f. 10-Oct-2022]</b>		
	<b>Tenure Bucket</b>	<b>Revised Interest Rate (% p.a.)</b>	<b>Revised Interest Rate – Annualized (% p.a.)</b>
	7 Days to 1 Month 15 Days	4.25%	-
	1 Month 16 Days to 3 Months	4.75%	-
	3 Months 1 Day to 6 Months	5.50%	5.61%
	6 Months 1 Day to 12 Months	6.35%	6.50%
	12 Months 1 Day to 15 Months	7.60%	7.82%
	15 Months 1 Day to 18 Months	7.45%	7.66%
	18 Months 1 Day to 24 Months	7.45%	7.66%
	24 Months 1 Day to 36 Months	8.00%	8.24%
	36 Months 1 Day to 45 Months	8.00%	8.24%
	45 Months 1 Day to less than 60 Months	7.45%	7.66%
	60 Months to 120 Months	7.45%	7.66%

4	Domestic & NRE**/NRO Retail Monthly Payout Fixed Deposits (for amounts less than INR 2 Crore) [w.e.f. 10-Oct-2022]		
	Tenure Bucket	Revised Interest Rate (% p.a.)	Revised Interest Rate – Annualized (% p.a.)
	3 Months 1 Day to 6 Months	4.98%	5.47%
	6 Months 1 Day to 12 Months	5.82%	6.32%
	12 Months 1 Day to 15 Months	7.06%	7.55%
	15 Months 1 Day to 18 Months	6.91%	7.40%
	18 Months 1 Day to 24 Months	6.91%	7.40%
	24 Months 1 Day to 36 Months	7.45%	7.95%
	36 Months 1 Day to 45 Months	7.45%	7.95%
	45 Months 1 Day to less than 60 Months	6.91%	7.40%
	60 Months to 120 Months	6.91%	7.40%

*\*\* For NRE Fixed Deposit: tenures of 12 months 1 day & above are applicable.*

#### **About AU Small Finance Bank:**

AU Small Finance Bank Limited (AU Bank) is a scheduled commercial bank, a Fortune India 500 Company and the largest Small Finance Bank in the country. Starting its journey from the hinterlands of Rajasthan, today AU Bank is the largest Small Finance Bank with a deep understanding of the rural and semi-urban markets that has enabled it build robust business model facilitating inclusive growth. With 27+ years legacy of being a retail focused and customer- centric institution, AU started its banking operations in April 2017 and as on 30th June 2022, it has established operations across 953 banking touchpoints while serving 30.7 Lakh customers in 20 States & 2 Union Territories with an employee base of 29,883 employees. The Bank has a net worth of ₹ 7,789 Cr, deposit base of ₹ 54,631 Cr and Assets Under Management (AUM) of ₹50,161 Cr. AU Bank enjoys the trust of marquee investors and is listed at both the leading stock exchanges viz. NSE and BSE. It has consistently maintained a high external credit rating from all major rating agencies like CRISIL, CARE Ratings and India Ratings.