

**Suryoday Small Finance Bank Unveils Industry-Leading FD Rates up to 8.6%
Offers One of India's Highest Fixed Deposit Returns at 8.6%
Suryoday SFB Hikes FD Rates; Earn Up to 9.10% for Senior Citizens**

Monday, 12 May 2025: Suryoday Small Finance Bank (SSFB) has announced a revision in its Fixed Deposit (FD) interest rates effective May 8, 2025, offering some of the most competitive returns in the industry for deposits below ₹3 crore. With revised slabs and an increase of up to 41 basis points in the 25-month tenure, SSFB aims to provide an attractive investment option for both regular and senior citizen depositors.

Key highlights of the new rates include:

- 8.6% per annum for tenures of 5 years and 1001 days for regular customers
- 8.0% per annum for tenures above 1 year to 15 months
- Senior citizens can earn up to 9.10% on a 5-year FD, and 9.42% annualised yield on tax-saving fixed deposits
- Recurring Deposits also benefit from revised rates, reaching up to 8.60% for a 5-year tenure

SSFB offers one of the highest FD interest rates at 8% for above one year to 15 months for an amount below Rs 3 crore. These rates outshine traditional savings and are ideal for depositors seeking high yields over fixed tenures.

All deposits are insured under the **Deposit Insurance and Credit Guarantee Corporation (DICGC)**, adding a layer of safety for depositors.

For more information, visit your nearest Suryoday Small Finance Bank branch or call the Smile Centre at 1800-266-7711.

Appended below is the table for your perusal.

Rates for amount < 3 Crore	Domestic Deposits (Effective: From May 08, 2025)			
For Fixed Deposit of amounts Rs. 3 Crore and above, please contact nearest Suryoday Small Finance Bank Branch or call Smile Centre on 1800-266-7711				
Period	Interest Rate (Per Annum)	Annualised Yield ^o (%)	Senior Citizen Rate # (Per Annum)	Annualised Yield ^o (%)
7 Days to 14 Days	4.00%	4.00%	4.50%	4.50%
15 Days to 45 Days	4.25%	4.25%	4.75%	4.75%
46 Days to 90 Days	4.50%	4.50%	5.00%	5.00%
91 Days to 6 Months	5.00%	5.00%	5.50%	5.50%
6 Month 1 Day	7.25%	7.45%	7.75%	7.98%
Above 6 Month 1 Day to 9 Months	5.50%	5.61%	6.00%	6.14%
Above 9 Months to less than 1 Year	6.00%	6.14%	6.50%	6.66%
1 Year*	7.90%	8.14%	8.40%	8.67%
Above 1 Year up to 15 Months	8.00%	8.24%	8.50%	8.77%
Above 15 Months to 18 Months	8.25%	8.51%	8.75%	9.04%
Above 18 Months to 2 Years	8.10%	8.35%	8.60%	8.88%
Above 2 Years to 30 Months	8.15%	8.40%	8.65%	8.93%
Above 30 Months to 36 Months	8.40%	8.67%	8.90%	9.20%
Above 3 Years to less than 5 Years	6.75%	6.92%	7.25%	7.45%
5 Years	8.60%	8.88%	9.10%	9.42%

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Period	Interest Rate (Per Annum)	Annualised Yield ^o (%)	Senior Citizen Rate # (Per Annum)	Annualised Yield ^o (%)
Above 5 Years to 10 Years	7.25%	7.45%	7.75%	7.98%

Rate for amount < 3 Crore	Non-Resident Deposits (Effective: From May 08, 2025)			
For Fixed Deposit of amounts Rs. 3 Crore and above, please contact nearest Suryoday Small Finance Bank Branch or call Smile Centre on 1800-266-7711				
Period	NRE Interest Rate (Per Annum)	Annualised Yield ^o (%)	NRO Interest Rate (Per Annum)	Annualised Yield ^o (%)
7 Days to 14 Days	NA		4.00%	4.00%
15 Days to 45 Days			4.25%	4.25%
46 Days to 90 Days			4.50%	4.50%
91 Days to 6 Months			5.00%	5.00%
6 Month 1 Day			7.25%	7.45%
Above 6 Month 1 Day to 9 Months			5.50%	5.61%
Above 9 Months to less than 1 Year			6.00%	6.14%
1 Year	7.90%	8.14%	7.90%	8.14%
Above 1 Year to 15 Months	8.00%	8.24%	8.00%	8.24%

Rate for amount < 3 Crore	Non-Resident Deposits (Effective: From May 08, 2025)			
For Fixed Deposit of amounts Rs. 3 Crore and above, please contact nearest Suryoday Small Finance Bank Branch or call Smile Centre on 1800-266-7711				
Period	NRE Interest Rate (Per Annum)	Annualised Yield° (%)	NRO Interest Rate (Per Annum)	Annualised Yield° (%)
Above 15 Months to 18 Months	8.25%	8.51%	8.25%	8.51%
Above 18 Months to 2 Years	8.10%	8.35%	8.10%	8.35%
Above 2 Years to 30 Months	8.15%	8.40%	8.15%	8.40%
Above 30 Months to 36 Months	8.40%	8.67%	8.40%	8.67%
Above 3 Years to less than 5 Years	6.75%	6.92%	6.75%	6.92%
5 Years	8.60%	8.88%	8.60%	8.88%
Above 5 Years to 10 Years	7.25%	7.45%	7.25%	7.45%

Interest Rates	Recurring Deposits (Effective: From May 08, 2025)	
	Interest Rate (Per Annum)	Senior Citizen Rate# (Per Annum)
6 Months	5.00%	5.50%
9 Months	5.50%	6.00%
12 Months	7.90%	8.40%

Interest Rates	Recurring Deposits (Effective: From May 08, 2025)	
	Interest Rate (Per Annum)	Senior Citizen Rate# (Per Annum)
15 Months	8.00%	8.50%
18 Months	8.25%	8.75%
21 Months	8.10%	8.60%
24 Months	8.10%	8.60%
27 Months	8.15%	8.65%
30 Months	8.15%	8.65%
33 Months	8.40%	8.90%
36 Months	8.40%	8.90%
Above 3 Years to less than 5 Years	6.75%	7.25%
5 Years	8.60%	9.10%
Above 5 Years to 10 Years	7.25%	7.75%
11 years - 25 years*	6.36%	6.36%

Domestic Deposits (Effective: From May 08, 2025)				
Period	Interest Rate (Per Annum)	Annualised Yield° (%)	Senior Citizen Rate # (Per Annum)	Annualised Yield° (%)
Tax Savings Fixed Deposit (5 Years)	8.60%	8.88%	9.10%	9.42%

Interest Rate on Savings Account (Domestic/NRE/NRO)

Savings Account Rate (Effective: From May 01, 2025)	
Daily Closing Balance Slabs (Domestic/NRE/NRO)	% Rate per annum
Up to and including Rs. 1 Lakh	2.50%
Above Rs. 1 Lakh up to & including Rs. 5 Lakh	4.00%
Above Rs. 5 Lakh up to & including Rs. 10 Lakh	7.25%
Above Rs. 10 Lakh up to & including Rs. 2 Crore	7.50%
Above Rs. 2 Crore up to & including Rs. 5 Crore	7.50%
Above Rs. 5 Crore up to & including Rs. 25 Crore	7.75%
Above Rs. 25 Crore	Contact Branch