



Support Interest Rates (Published Date – 24th October 2026)

Platina* Fixed Deposit - Domestic & NR Deposits

Below mentioned are the Interest rates with effect from 24th Oct 2026 (Limited Festive Offer)

Tenure	Interest Rate (p.a.) (Below ₹ 3 Crores)
1 Year to < 2 Years	7.35%
2 Years	7.65%
2 Year 1 day - 3 Years	7.35%
3 Year 1 Day – 3 Year 6 months	8.20%
>3 Year 6 months - 5 Years	7.30%

***Disclaimer clause:**

“Interest rates are subject to periodic changes and the applicable interest rates will be given based on the date and time of receipt of the funds by the Bank”

- Platina FD is a non-callable deposit product. Part closure and pre-closure facilities are not available. Auto-Renewal facility will also not be available for this scheme.
- Deposit amount should be above ₹1 crore to below ₹3 crores, Tenures ranges from 12 months to 60 months with Interest pay-out options like monthly, quarterly and at maturity
- Platina deposits are available for non-individuals and for all individuals including NR customers. However, the senior citizen additional rate will not be applicable for Platina deposits.
- Up to 6 Months – Interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower. After 6 months- No charges.

Domestic Fixed Deposits and Sampoorana Nidhi

Below mentioned are the Interest rates with effect from 24th Oct 2026 (Limited Festive Offer)

Tenure	Interest Rate (p.a.) (Below ₹ 3 Crores)
7 days to 29 days	3.50%
30 days to 89 days	4.15%
90 days to 179 days	4.65%
180 days	6.00%
6 months to < 1 Year	5.50%
1 Year to < 2 Years	7.25%
2 Years	7.55%
2 Year 1 day - 3 Years	7.25%
3 Year 1 Day – 3 year 6 months	8.10%
>3 Year 6 months - 5 Years	7.20%
5 Years 1 day	7.30%
5 Years 2 Days - 10 Years	6.50%
Additional Interest Rate for Senior Citizens	0.50%

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NRO* Fixed Deposits

Below mentioned are the Interest rates with effect from 24th Oct 2026 (Limited Festive Offer)

Tenure	Interest Rate (p.a.) (Below ₹ 3 Crores)
7 days to 29 days	3.50%
30 days to 89 days	4.15%
90 days to 179 days	4.65%
180 days	6.00%
6 months to < 1 Year	5.50%
1 Year to < 2 Years	7.25%
2 Years	7.55%
2 Year 1 day - 3 Years	7.25%
3 Year 1 Day – 3 Year 6 months	8.10%
>3 Year 6 months - 5 Years	7.20%
5 Years 1 day	7.30%
5 Years 2 Days - 10 Years	6.50%

No Additional Interest Rate for Senior Citizens

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Recurring Deposits and Sampoorna Lakshya

Below mentioned are the Interest Rates with effect from 24th Oct 2026 (Limited Festive Offer)

Tenure	Interest Rate (p.a.)
6-9 months	5.50%
12-21 months	7.25%
24 months	7.55%
27-36 months	7.25%
39-42 months	8.10%
45-60 months	7.20%
63-120 months	6.50%

*Disclaimer clause:

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* Recurring deposits held in the name of Resident Senior citizen (as primary holder) are eligible for an additional interest rate of 0.50% over the interest rate.

NRE* - Fixed Deposits

Below mentioned are the Interest rates with effect from 24th Oct 2026 (Limited Festive Offer)

Tenure	Interest Rate (p.a.) (Below ₹ 3 Crores)
1 Year to < 2 Years	7.25%
2 Years	7.55%
2 Year 1 day - 3 Years	7.25%
3 Year 1 Day – 3 year 6 months	8.10%
>3 Year 6 months - 5 Years	7.20%
5 Years 1 day	7.30%
5 Years 2 Days - 10 Years	6.50%

*Please Note:

No Additional Interest Rate for Senior Citizens

Minimum Tenure for NRE Deposit is 1 year

- In case of pre-closure within 1 year no interest shall be paid and no penalty would be levied
- In case of part withdrawal within 1 year no interest shall be paid on the amount partially withdrawn and no penalty would be levied

Tax Saver FD

Below mentioned are the Interest rates with effect from 24th Oct 2026

Tenure	Interest Rate (p.a.)
5 Years	7.20%

*Please Note:

- Minimum amount of ₹1,000 and maximum of ₹1,50,000 in a FY for a 5-year lock-in-period.

Savings Account

Below mentioned are the Interest Rates for Domestic and Non-Resident Savings Accounts (with effect from 05th Jun'26).

Amount	Interest Rate (p.a.)
Up to ₹3 lakh	2.50%
> ₹3 lakh to ₹5 lakh	3.00%
> ₹5 lakh to ₹25 Lakh	6.50%
> ₹25 lakh to ₹25 Crore	6.75%
> ₹25 Crore	7.15%

Please write to [customercare\[at\]ujjivan\[dot\]com](mailto:customercare[at]ujjivan[dot]com) to know more.

*** Important Points: No Additional Interest Rate for Senior Citizens**

*** Calculation Methodology applicable for Savings Accounts:**

Interest is calculated on day-end balances maintained in the savings account and paid out on a quarterly basis (***Interest will be credited Monthly from July 2026***).

The higher interest rate will be applied and paid only basis the balances maintained as per slabs.

Ex: If a customer maintains ₹ 3,20,000/- in the savings account, 2.50% interest will be earned for ₹ 3,00,000/- and 3.00% interest will be earned for the remaining ₹ 20,000/-