



**Support Interest Rates (Published Date – 09<sup>th</sup> January 2026)**

**Platina\* Fixed Deposit - Domestic & NR Deposits**

Below mentioned are the Interest rates with effect from 05<sup>th</sup> Aug 2025

Tenure	Interest Rate (p.a.) (Below ₹ 3 Crores)
12 months to < 24 months	7.35%
24 months	7.55%
24 months 1 day to 990 days	7.35%
991 days to 60 months	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.

## Domestic Fixed Deposits and Sampoorna Nidhi

Below mentioned are the Interest rates with effect from 05<sup>th</sup> Aug 2025

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 <12 months	5.50%
12 months to < 24 months	7.25%
24 months	7.45%
24 months 1 day to 990 days	7.25%
991 days to 60 months	7.20%
60 months 1 day to 120 months	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 05<sup>th</sup> Aug 2025

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 <12 months	5.50%
12 months to < 24 months	7.25%
24 months	7.45%
24 months 1 day to 990 days	7.25%
991 days to 60 months	7.20%
60 months 1 day to 120 months	6.50%

No Additional Interest Rate for Senior Citizens

### **\*Disclaimer clause:**

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## Recurring Deposits and Sampoorna Lakshya

Below mentioned are the Interest Rates with effect from 05<sup>th</sup> Aug 2025

Tenure	Interest Rate (p.a.)
6-9 months	5.50%
12-21 months	7.25%
24 months	7.45%
27-30 months	7.25%
33-60 months	7.20%
63-120 months	6.50%

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## NRE\* - Fixed Deposits

Below mentioned are the Interest rates with effect from 05<sup>th</sup> Aug 2025

Tenure	Interest Rate (p.a.) (Below ₹ 3 Crores)
12 months to < 24 months	7.25%
24 months	7.45%
24 months 1 day to 990 days	7.25%
991 days to 60 months	7.20%
60 months 1 day to 120 months	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 05<sup>th</sup> Aug 2025

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 09<sup>th</sup> Jan '26).

Amount	Interest Rate (p.a.)
Up to ₹1 lakh	2.50%
> ₹1 lakh to ₹5 lakhs	3.00%
> ₹5 lakhs to ₹10 lakhs	6.00%
> ₹10 lakhs to ₹50 lakhs	7.00%
> ₹50 lakhs	7.25%

Please write to [customercare\[at\]ujjivan\[dot\]com](mailto:customercare@ujjivan.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

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

Ex: If a customer maintains ₹ 120,000/- in the savings account, 2.50% interest will be earned for ₹ 100,000/- and 3.00% interest will be earned for the remaining ₹ 20,000/-