



Support Interest Rates (Published Date – 16th August 2024)

Platina* Fixed Deposit - Domestic & NR Deposits

Below mentioned are the Interest Rates with Effect from 01st July 2024

Tenure	Interest Rate (p.a.) (Under ₹ 3 Crores)
12 Months	8.45%
12 Months 1 Day to 560 Days (80 weeks)	8.20%
561 Days to 990 Days	7.95%
991 Days to 60 Months	7.40%

***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 and 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 1st July 2024

Tenure	Interest Rate (p.a.) (Under ₹ 3 Crores)
7 Days to 29 Days	3.75%
30 Days to 89 Days	4.25%
90 Days to 179 Days	4.75%
6 Months to < 12 Months	7.00%
12 Months	8.25%
12 Months 1 Day to 560 days (80 weeks)	8.00%
561 days to 990 days	7.75%
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 1st July 2024

Tenure	Interest Rate (p.a.) (Under ₹ 3 Crores)
7 Days to 29 Days	3.75%
30 Days to 89 Days	4.25%
90 Days to 179 Days	4.75%
6 Months to <12 Months	7.00%
12 Months	8.25%
12 Months 1 Day to 560 days (80 weeks)	8.00%
561 Days to 990 days	7.75%
991 Days to 60 Months	7.20%
60 months 1 Day to 120 Months	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 1st July 2024

Tenure	Interest Rate (p.a.)
6 Months to 9 Months	7.00%
12 Months	8.25%
15 Months to 18 Months	8.00%
21 Months to 30 Months	7.75%
33 Months to 60 Months	7.20%
63 Months to 120 Months	6.50%
Additional Interest Rate for Senior Citizens	0.50%

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NRE* - Fixed Deposits

Below mentioned are the Interest Rates with Effect from 1st July 2024

Term Deposits	Interest Rate (p.a.) (Under ₹ 3 Crores)
12 Months	8.25%
12 Months 1day to 560 days(80 weeks)	8.00%
561 Days to 990 Days	7.75%
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

Savings Account

Below mentioned are the Interest Rates for Domestic as well as Non-Resident Savings Accounts (w.e.f. 16th August, 2024)

Amount	Interest Rate (p.a.)
Up to ₹1 lakh	3.50%
> ₹1 lakh to ₹5 lakhs	5.00%
> ₹5 lakhs to ₹25 lakhs	7.25%
> ₹25 lakhs to ₹100 Crs	7.50%
> ₹100 Crs	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, 3.50% interest will be earned for ₹ 100,000/- and 5.00% interest will be earned for the remaining ₹ 20,000/-