आज़ादी का अमृत महोत्सव

यूको बैंक

सम्मान आपके विश्वास का

UCO BANK

Honours Your Trust

Azadi Ka Amrit Mahotsav

Circular No: CHO/RM/53/2026-27

Date: 12-11-2026

TO ALL BRANCHES/ OFFICES

Sub: Rate(s) of interest on Domestic Term Deposits less than Rs.3 Crore (including NRO Deposits) : Revised w.e.f. 13-11-2026

Refer to our Circular No. CHO/RM/46/2026-27 dated 17-10-2026 advising Rate of Interest on Domestic Term Deposit less than Rs.3 Crore (Including NRO Deposit).

Asset Liability Management Committee (ALCO) in its meeting dated 06-11-2026 has approved revision in rate of interest of special deposit scheme for tenor of 535 days.

Accordingly, the rate of Interest on Term Deposits (Less than 3 Cr) stands revised w.e.f. 13-11-2026 as under:

Maturity Period	Existing Rate		Revised Rates	
	General		General	
	Interest Rate in % p.a.	Annua-lised yield in %	Interest Rate in % p.a.	Annua-lised yield in %
7-14 days	2.90%	2.90%	2.90%	2.90%
15-29 days	2.90%	2.90%	2.90%	2.90%
30-45 days	3.00%	3.00%	3.00%	3.00%
46-60 days	3.50%	3.50%	3.50%	3.50%
61-90 days	3.50%	3.50%	3.50%	3.50%
91-120 days	4.25%	4.25%	4.25%	4.25%
121-150 days	4.25%	4.26%	4.25%	4.26%
151-180 days	4.75%	4.77%	4.75%	4.77%
181-364 days	5.00%	5.03%	5.00%	5.03%
1 year	6.10%	6.24%	6.10%	6.24%
Above 1 year-443 days	6.10%	6.24%	6.10%	6.24%
444 days	6.45%	6.66%	6.45%	6.66%
445 days to 534 days	6.10%	6.29%	6.10%	6.29%
535 days	6.60%	6.88%	**6.70%**	**6.98%**
536 days to 2 years	6.10%	6.34%	6.10%	6.34%
Above 2 years - 999 days	6.00%	6.33%	6.00%	6.33%
1000 days (Green Deposit)	6.20%	6.71%	6.20%	6.71%

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1001 days to 3 years	6.00%	6.48%	6.00%	6.48%
Above 3 years - 5 years	6.00%	6.53%	6.00%	6.53%
Above 5 years - 1999 days	6.00%	6.95%	6.00%	6.95%
2000 days (Green Deposit)	6.20%	7.33%	6.20%	7.33%
2001 days to 2999 days	6.00%	7.06%	6.00%	7.06%
3000 days (Green Deposit)	6.20%	8.04%	6.20%	8.04%
Above 3000 days	6.00%	7.71%	6.00%	7.71%

The Additional Interest payable on deposits of Senior citizen/Staff/Ex staff /Ex staff. Sr. citizen (except for NRO Deposits) above the "General Customer interest rate" is as under:

	Tenor Up to One Year	Tenor above One Year
Staff	1.00%	
Senior Citizen	0.25%	0.50%
Retired staff Senior Citizen	1.25%	1.50%

Branches/Offices are advised to take note of the above changes in rates of interest for Domestic Term Deposits less than Rs 3 Cr, on all Fresh Deposits as well as Renewal of existing Deposits. All other terms and condition remain unchanged.

(Ghanshyam Parmar)
General Manager (Alternate)
Risk Management Department

Copy to HO-DIT: With a request to make necessary changes in FINACLE to ensure that revised Rate of interest is being charged.

CC to Website Cell, DIT: With a request to make necessary update on the website of the Bank.