

We use cookies to improve your journey and to personalize your web experience. By continuing to use this site, you are accepting the [bank's cookie policy](#).

I Accept

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

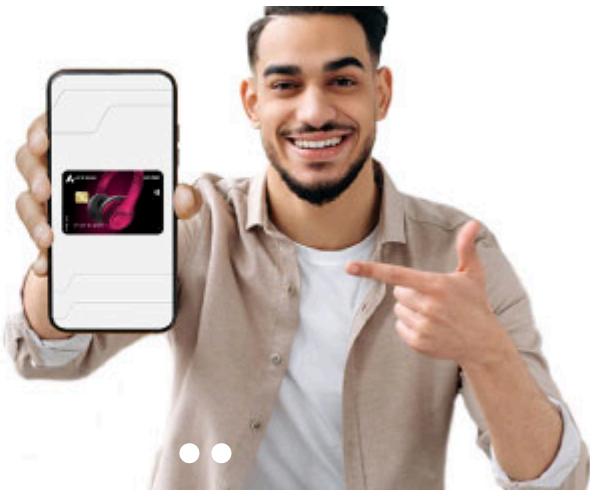
[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Avail credit card
against **Fixed Deposit**
Book FD via **UPI** payment

Apply Now



*T&Cs apply. Existing credit card holders are not eligible to apply.

Digital Fixed Deposit

Digital Fixed Deposit is a pioneering digital product that offers full KYC Fixed Deposit facilities. This innovative service allows you to start a Digital Fixed Deposit without needing an existing Axis Bank Savings Account, requiring only your essential details. It boasts several appealing features, such as competitive FD interest rates, no fees for issuance, and the flexibility of premature withdrawal without any penalties for up to 25% of the deposited amount. This represents a swift and efficient method for saving funds.

- Open a Full KYC Fixed Deposit within minutes
- Open FD online without any bank savings account
- Extended amount and extended tenure
- No penalty on pre-mature FD withdrawal up to 25% of the deposit amount on first withdrawal

[Benefits for you](#)

[Eligibility](#)

[Terms & Conditions](#)

[Got a Query?](#)

Benefits for you

No Savings Account Required

You don't need Axis Bank's Savings Account to open Digital [fixed deposit](#). Fund your FD with savings account of any bank in India.

Attractive interest rates

You can get the best interest rates offered in Axis Bank based on your tenure. Check the rates [here](#).

Low minimum investment

You can start with an investment of ₹5,000 and can enjoy a tenure of up to 60 months.

Advantages of Digital Fixed Deposit

The Digital Fixed Deposit offers the same interest rates as a regular FD, but it scores over the regular FD in terms of convenience and ease of operation. Here are some benefits of Digital Fixed Deposits:

You can open a Digital Fixed Deposit with Axis Bank in less than 7 minutes! (That is lesser time than it takes to get food delivered to your door).

[Read More](#)

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Factors that affect Digital Fixed Deposit Interest Rates

Several factors affect Digital Fixed Deposit rates. These include:

The Digital Fixed Deposits eligibility criteria. You must have basic documents like your Aadhaar and PAN card in place. Moreover, your mobile number must be linked to your Aadhaar.

[Read More](#)

Taxation of interest on a Digital Fixed Deposit

You can save tax with forms 15G and 15H of the income tax act if your income is less than ₹2.5 lakh per year. You must also note that interest earned on Digital or [tax saver fixed deposit](#) is taxable after a specific limit. For example, if the interest earned through the Fixed Deposit exceeds ₹10,000 or ₹40,000 in a year, you will have to pay 10% tax.

Frequently Asked Questions

What is the minimum amount needed to open a Digital FD account?	▼
Is premature withdrawal allowed in Digital FDs?	▼
Who should invest in a Digital FD?	▲
Those who want a safe and secure avenue of investment from the comfort of their home should invest in Digital Fixed Deposits. Digital FDs give a guaranteed rate of return and have pre-fixed Digital FD interest rates. They are non-market-linked instruments and are ideal for risk-averse investors who want to build a corpus for their future, beat inflation, and keep their money safe from market fluctuations.	
Is there any risk in Digital FDs?	▼
What is the range of maturity available for Digital Fixed Deposits?	▼
What happens when Digital FD matures?	▼
How can I open a digital FD?	▼
What are the various modes through which I can make my payment?	▼
Is there any charge /Processing fee levied for opening a Fixed Deposit Account	▼
Are there any special rates applicable for specific category of applicants?	▼
If FD rates change in between; will those new rates be applicable to my existing deposit?	▼
What benefits do I get If I Invest in Axis Bank ASAP Digital FD?	▼
What are the service facilities that will be offered to me?	▼

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Calculators

View All Calculators

Related Links

Download

Find Nearest Branch



Should you invest in Liquid Funds or Fixed Deposits?

For a risk-averse or conservative investor, looking for capital....

[Read More](#)

4 min read

[View All](#)

- [Tax Saver Fixed Deposit](#)
- [24x7 Overdraft Against Fixed Deposit](#)
- [Auto Fixed Deposit](#)
- [Recurring Deposit](#)

[Explore Products](#)[Grab Deals](#)[Make Payments](#)[Bank Smart](#)[Unlearn](#)

[Open Digital A/c](#)LOGIN

WhatsApp Banking

(Whatsapp 'Hi' to 7036165000)

- Account balance

- Mini Statement

- New cheque book

- Create & Renew FD

- Credit Card details

- Manage debit card limits

- Set pins / Block card

To get an account balance instantly:

SMS BAL to 56161600 /

+91 9951 860 002

from your registered mobile

To get a mini statement instantly:

SMS MINI to 56161600 /

+91 9951 860 002

from your registered mobile

Axis Bank Customer Care

1800 209 5577 / 1800 103 5577 (Toll free)

1860 419 5555 / 1860 500 5555 (Charges applicable as per the service provider)

For NRI Phone Banking NumbersClick Here

Axis Bank Branch Locator

Complaints and Grievance Redressal

Lodge a Complaint

RBI - Integrated Ombudsman Scheme, 2021

Comprehensive Notice Board

Aadhaar Enrolment Centres

Services for Customers with Disabilities

CDSL/NSDL Investor Grievance Escalation Matrix

Details of Depository Services Offered

FAQs on Beneficial Ownership

Sparsh Board

Careers

Sustainability & CSR

Our ESG Profile

Download Forms

Download-Product Guide

Download-E Brochures

Fees and Charges

Forex Card Rate

Premise for Branch

Do Not Call Registry

Offers T&C

Auction Notices

IBC Disclosure

Investment Knowledge Bank

Whistleblower Policy

Positive Pay System

RBI Kehta Hai

RBI Sachet Portal

RBI Udgam

PAN AADHAAR Linking

Bank Terminated Vendors

Sanction Policy Statement

Customer Education

Literature on NPA and SMA classification

FAQs regarding cancellation of Add-on Credit Cards

Account Aggregator

Credit Card T&C

Business Correspondents - Credit Cards

Sitemap

Forward Together : IFSC

Divestment of land parcels along Yamunna Expressway, Noida

Regulatory Disclosures

Fraud Awareness

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Explore Products

Grab Deals

Make Payments

Bank Smart

Unlearn

Open Digital A/c

LOGIN

- ,
- 24x7 Loans
- ,
- Credit Card
- ,
- FD
- ,
- FD Interest Rates
- ,
- Education Loan
- ,
- Current Account
- ,
- Fastag
- ,
- Trade & Forex
- ,
- CMS
- ,
- Digital Current Account
- ,
- TATA AIG General Insurance
- ,
- ICICI Lombard General Insurance
- ,
- Axis Pay
- ,
- open by Axis Bank
- ,
- Internet Banking
- ,
- PPF Account
- ,
- Loan Against Securities
- ,
- Mutual Fund Management
- ,
- Digital Gold
- ,
- Axis Family Book of Records
- ,
- National Pension System
- ,
- Recurring Deposits
- ,
- Lifetime Free Credit Card
- ,
- Airport Lounge Access Credit Card

[Explore Products](#)[Grab Deals](#)[Make Payments](#)[Bank Smart](#)[Unlearn](#)

[Open Digital A/c](#)LOGIN

Education Loan EMI Calculator

,
Life Insurance Calculator

,
SIP Calculator

,
EMI Calculator

,
Personal Loan Eligibility Calculator

,
Credit Card EMI Calculator

,
Annual Percentage Rate Calculator

,
PPF Calculator

,
Two Wheeler EMI Calculator

AXIS GROUP

Axis Bank Foundation

,
Axis Mutual Fund

,
Axis Securities Limited

,
Axis Finance

,
Axis Pension Fund

,
Axis Trustee

,
Axis Capital

,
A.TREDS Ltd.

,
Freecharge

Explore Products

Grab Deals

Make Payments

Bank Smart

Unlearn

Open Digital A/c

LOGIN

NRI Home Loan

,

NRI Insurance

,

NRI Investments

,

4 in 1 NRI Investment Account

NRI Mutual Funds



Report a Fraud



Axis Bank is registered with [DICGC](#)



DICGC QR code

DOWNLOAD OPEN BY AXIS BANK



Central KYC Registry

[Explore Products](#)[Grab Deals](#)[Make Payments](#)[Bank Smart](#)[Unlearn](#)

[Open Digital A/c](#)LOGIN



Site best viewed in IE10+, Firefox 47+, Chrome 55+, Safari 5.0+ at 1024 X 768 pixels resolution

Please do not believe any entity using Axis Bank logos & branding to request the public for money in exchange for opening a Customer Service Point.

Always use the customer care numbers displayed on Bank’s official website. Do not access unknown website links.

RBI: Beware of Fictitious Offers/Lottery Winnings/Cheap Fund Offers.