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against **Fixed Deposit**

Book FD via **UPI** payment

Apply Now

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



Fixed Deposits (FDs)

Fixed Deposits (FDs) offer a secure and flexible way to grow your savings. With competitive interest rates and a minimum deposit of just ₹5,000, Axis Bank FDs are accessible to investors of all types. You can choose from a variety of deposit tenures ranging from 7 days to 10 years to match your financial goals.

Axis Bank's digital banking platform makes it easy to open, manage and renew your FDs online. Additionally, you can benefit from an automatic roll-out facility that allows your FD interest to be reinvested or transferred to another account seamlessly.

Features and benefits of FD

<	Guaranteed returns and minimal risk	Higher interest rates than Savings Accounts	Tax-savings benefits	Convenient and quick opening	Build	>
	FDs offer secure and predictable investment options with guaranteed returns.	FDs typically offer significantly higher interest rates compared to Savings Accounts, making them a more lucrative option to grow your savings.	Certain fixed deposits in India offer tax benefits under Section 80C, reducing your taxable income.	Opening an online Fixed Deposit is quick and easy, saving time and effort.	Main stre with y	

Fixed Deposit Calculator

The Axis Bank FD calculator is a valuable resource for anyone considering a Fixed Deposit scheme. By adding details like the principal amount, interest rate and tenure, you can quickly calculate your estimated maturity value. This tool helps you compare online Fixed Deposit options, understand the impact of compounding and making informed decisions about your savings goals.

Check out our FD Calculator to easily estimate the returns on your fixed deposits.

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Amount Deposit (₹)

5,000

Tenure

☐ YY/MM/DD

☐ Days Only

YY0

MM6

DD0

FD Maturity Details

Maturity Value

₹5,145

Rate of Interest*

5.75%

(Indicative interest rates for calculation only. [Click here](#) for latest rates.)

Maturity Date

13 Dec 2025

Aggregate Interest Amount

₹145

Open FD

Open Fixed Deposit

Check Interest Rates

- Remember that Tax Deducted at Source (TDS) will apply to the interest accumulated, following the current tax rates.
- The interest rates automatically appear for Resident Deposits below ₹2 Crores.
- Please note that the interest rates shown are solely for calculation purposes. [Click here](#)

Fixed Deposit Application Process

[Open Bank FD Online in 4 Easy Steps](#)[How to renew your Fixed Deposit?](#)

- Step 1: Access Axis Bank's 'Fixed Deposit' section, click on 'Open Digital FD'.
- Step 2: On the next page, click on the 'Book FD' option and add all your details to the pop-up section. Then click on 'Proceed'.
- Step 3: You will be directed to the detailed forms and application page.
- Step 4: Fill in all details for verification and after your KYC video call, your FD will be booked for your investment.

[Open Fixed Deposit](#)[Know More](#)

Types of Fixed Deposits

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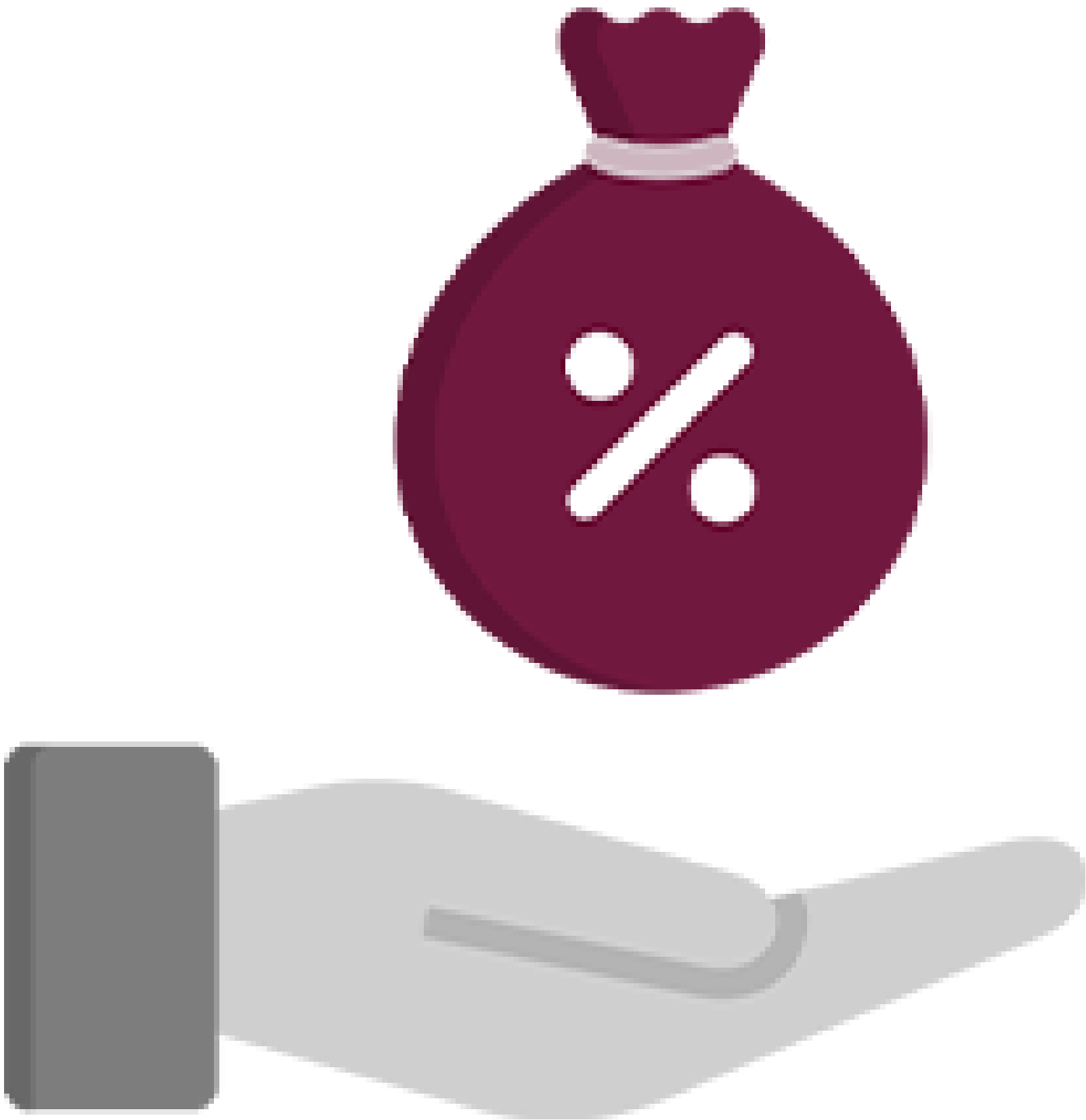
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How do I choose the right FD?

When selecting which FD to invest in, keep the following factors in mind:

- Interest Rates** - Longer tenure & higher investment amounts fetch higher returns.
- Premature withdrawal** - Lower penalty or premature withdrawal features assist with fund requirement before maturity.
- Institutional Standing** - Check credit ratings & financial position before depositing the amount with the institution.
- Convenience** - Open Online FD for a hassle free & time saving experience.
- Tenure suitability** - Select tenure to match with your financial goals.



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Currently, the interest rate on a Fixed Deposit with Axis Bank ranges between 3.5% and 7.75%, depending on the tenure, deposit amount and customer type.

Interest earned on your FD is fixed for the chosen tenure and is calculated based on the interest rate applicable at the time of deposit.

Interest on Fixed Deposits can be credited to your account at different intervals, based on your chosen payout option – monthly, quarterly, or compounding at maturity. With cumulative FDs, interest is compounded quarterly and paid out at the end of the tenure, helping your investment grow faster. In contrast, non-cumulative FDs allow you to receive regular interest payouts to meet periodic income needs.

FD interest rates are reviewed periodically and may change depending on market conditions and bank policies, but once the deposit is made, your rate remains locked in for the entire term.

[View latest Fixed Deposit Interest Rates applicable](#)

Tax impact on Fixed Deposit

Tax Deducted at Source (TDS) on interest earned from fixed deposits is governed by the prevailing Income Tax regulations. TDS is deducted based on the total projected interest on all fixed deposits held by a customer in a financial year. If the projected interest exceeds the specified threshold limit, TDS is deducted proportionately from the fixed deposits at the time the interest is credited. This is in accordance with Section 194A of the Income Tax Act.

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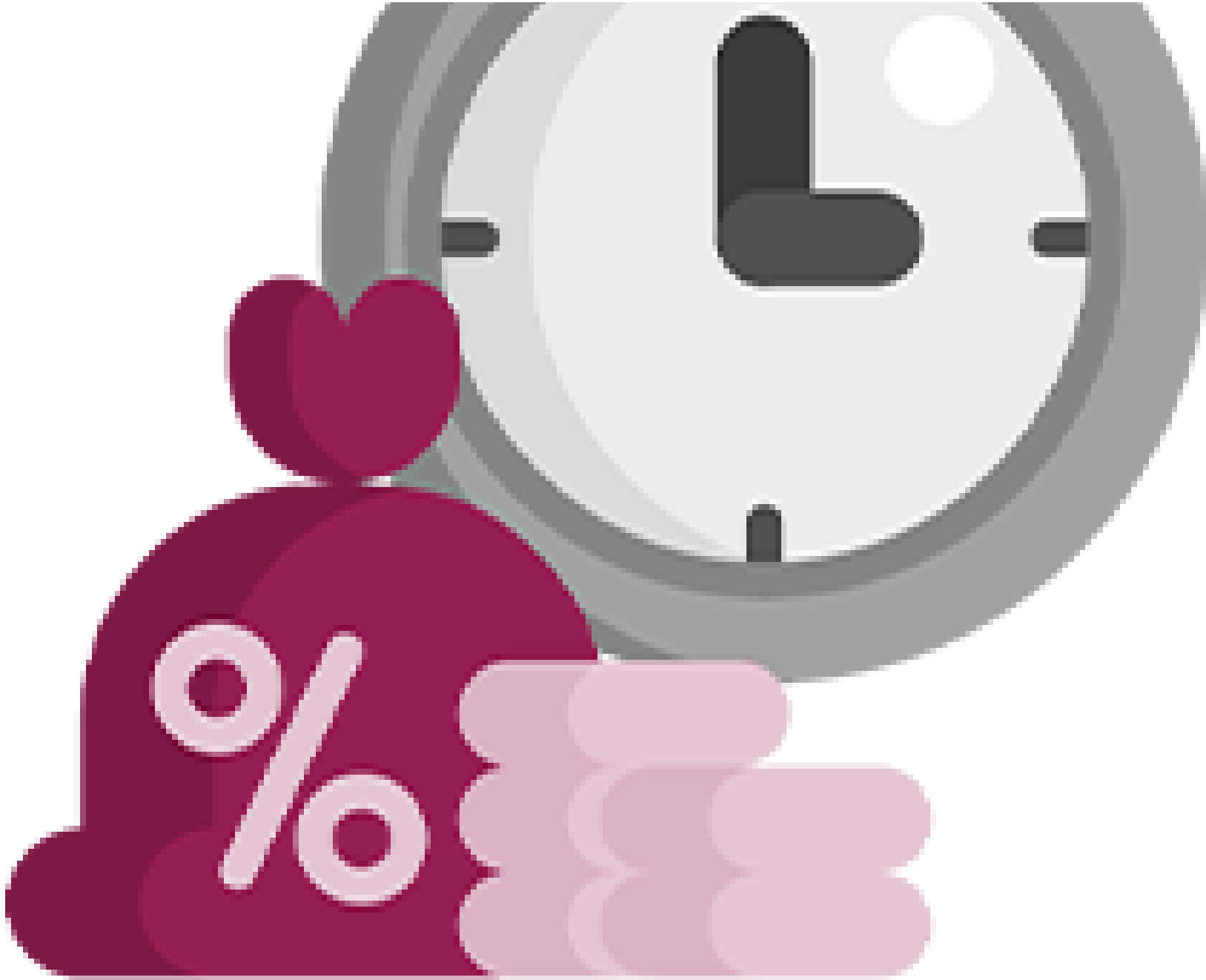
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Tenure: FDs of lower tenure offer lower rates while FDs of higher tenure offer higher rates. If you are looking to earn higher returns and do not foresee any immediate need for funds, lock into the highest possible tenure

Depositor’s age: Senior citizens i.e. those above 60 years of age usually get a higher interest rate than regular depositors

Deposit Amount: Some FDs offer higher interest for higher amounts, such as [Fixed Deposit Plus](#), thereby ensuring secured and higher returns

Fixed Deposit Frequently Asked Questions

What is an FD?

An FD or Fixed Deposit is a type of investment where you deposit a lump sum amount with a bank for a fixed period of time. In return, you receive a predetermined interest rate on your investment. FDs are known for their safety and stability, making them a popular choice for those seeking a secure way to grow their savings.

What is the minimum deposit required to open an FD account?

The minimum deposit required to open an Axis Bank Fixed Deposit in India is ₹5000, allowing you to start investing in a Fixed Deposit with a relatively small amount.

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Yes, you can partially withdraw from Fixed Deposits. However, this typically comes with a penalty or reduced FD Rates. The exact charges vary depending on the bank, the amount withdrawn and the time remaining until maturity. It is advisable to check with the bank’s specific policies regarding premature withdrawals and partial withdrawals.

What is the minimum investment period for an FD?

The minimum investment period for a Fixed Deposit typically ranges from 7 days to 10 years. However, specific terms may vary depending on the financial institution and the type of FD. For instance, tax-saving FDs often have a mandatory lock-in period of 5 years.

Can an FD be made in the name of a minor?

Yes, a Fixed Deposit (FD) can be made in the name of a minor. A parent or guardian can open the FD on behalf of the minor in question. The FD can be used for various purposes, such as saving for the minor’s education or future expenses. However, it is important to note that minors cannot withdraw funds from the FD until they reach the age of 18.

More about Fixed Deposit



[SGB vs FD: Key differences between SGB and Fixed Deposit](#)



[How to get monthly income from Fixed Deposits?](#)



[Secure your future with Fixed Deposits for emergency funds](#)



[SIP or FD - Which aligns better with your financial goals?](#)

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Central KYC Registry



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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.