

Fixed Deposit - Open FD Online at Attractive Interest Rate

Try our new website for a faster, fresher, and smarter banking experience.

Old

Old Version

New

New Version

Open/Close Website Toggle Widget

Explore the new ICICI Bank website!

Designed for a simple, fast and personalised banking experience.

Explore Now

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NRI

Business

Corporate

Investor Relations

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Digital Banking

Mobile Banking

Internet Banking

iMobile

WhatsApp Banking

Pockets

Ask iPal

ATMs and Branches

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Gift City India

Bahrain

Canada

China

Germany

Hong Kong

Singapore

UK

US

DIFC-UAE

Europe

Customer Services

Contact Us  
Customer Care  
Track Applications / Service Requests  
New  
Form Center  
Online Assist  
Feedback  
Service Requests  
Raise a Query  
Complaints  
FAQs  
Report Suspicious Behaviour  
Report Unauthorized Transaction  
Complaints  
logo-image logo-india  
Customer Care Number  
18001080  
Login  
Log on to  
Internet banking  
Personal  
NRI Banking  
Corporate  
Commercial Card  
Money2World  
Money2India  
New User  
21  
Offers especially for you!  
Open an Insta Save Account.  
No Paperwork, No Branch Visits, No Hassle!  
Open Now  
Know More  
ICICI Bank Credit Cards  
Save more on your everyday expenses.  
Get a Credit Card  
Know More  
ICICI Bank Personal Loans  
For your safe, comfortable, and convenient travel needs  
Apply Personal Loan  
Know More  
ICICI Bank Home Loans  
The key to your Dream Home, within easy reach  
Avail Home Loan Now  
Know More  
Campus Power - from a dream to a degree, with you at every step.  
Solutions for student, parents and institutes.  
Know More

Just getting returns on your investment?

Save Tax too, while you build your corpus!

Open NPS Account Now

Know More

Manage all your utility bills, smartly.

Pay bills easily, using Internet Banking.

Pay Know

Know More

ICICI Bank Two-Wheeler Loan

Get your dream bike now!

Get Your Dream Bike

Know More

ICICI Bank FD

Choose certainty during uncertain times.

Invest Now In FD

Know More

ICICI Bank PPF Account

A blessing for wealth creation is here for you!

Open a PPF Account, Now

Know More

Your guide to Personal Finance

A refreshing way to learn all about Personal Finance.

Read Now

All it takes is 5 minutes!

Instant payout on selling shares, with the ICICIdirect Prime Account.

Open an account now

Know More

ICICI Bank Car Loan

Experience a seamless Car Loan process!

Apply Now

Accounts

Savings Account

Salary Account

Get the best from

ICICI Bank.

Open a Savings Account for seamless payments & transactions.

APPLY NOW

Deposits

Fixed Deposit

Recurring Deposit

iWish - Goal Based Savings

View All Deposits

Dream it, achieve it!

FDs offer stable returns for all your dreams.

INVEST IN AN FD

Payments

Money Transfer

UPI

Forex Services  
Overdue Loan Payment  
Credit Card Bill Payment  
Tax Payment  
Bill Payments & Recharges  
Contactless Payments  
E-wallet  
FastTag  
Shop without your wallet!  
Use your mobile  
Open the iMobile app  
Click on 'Scan any QR'  
Scan & Pay instantly!  
T&Cs.  
Use iMobile  
Cards  
Credit Cards  
Manage Standing Instructions  
Mandate Hub FAQ's  
Mandate Hub User Guide  
Debit Cards  
Upgrade Debit Card  
Manage Standing Instructions  
Mandate Hub FAQ's  
Mandate Hub User Guide  
Forex Cards  
Choose your card  
Benefits of Forex card  
FAQ's  
Prepaid Cards  
Transit Cards  
Commercial Cards  
Loan on Credit Card  
Explore Now to Elevate Your Financial Journey  
Refresh your finances with a fulfilling credit card from ICICI Bank.  
Explore Now  
Loans  
Personal Loan  
Home Loans  
Car Loan  
Two Wheeler Loan  
Education Loan  
Gold Loan  
Loans against Securities  
Loan against Shares  
Loan against Mutual Funds  
Loan against Property  
Agri & Rural Loans

Smart Loans

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Home Loans

Just 5 simple steps to realising your dream home with ICICI Bank Express Home Loans. T&C apply.

[Apply Now](#)

Investments

Mutual Funds (SIP)

3-in-1 Account (Invest in stocks)

Demat Account

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Bonds

National Pension System

Public Provident Fund

Gold Monetisation Scheme

Government Schemes

Manage Personal Finance

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Mutual Funds (SIP)

Choose from thousands of schemes from leading fund houses and invest in an SIP instantly to start your wealth journey.

[Invest Now](#)

Insurance

Life Insurance

Health Insurance

Vehicle Insurance/ Motor Insurance

Travel Insurance

Government Schemes

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Life Insurance

With our affordable and flexible term plan, ensure your family is financially secured at different stages of life.

[Insure Your Loved Ones](#)

iShop

Special Services

Private Banking

Wealth Management

Family 360° Banking

Campus Power

Retirement Planning

Senior Citizen Solutions

An exclusive invite!

Your family and you can enjoy Offers across Loans, Cards, Demat & more with our Privilege Banking Program.

[Apply Now](#)

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A one-stop knowledge hub for NRI banking and finance in India. T&Cs.

Visit Now

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Deposits

Fixed Deposit (FD)

ORANGE HUB

PLAN RETIREMENT

DIY Stack

GET A CALL BACK

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Request a Call back

This field is required

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Auto Loan

Personal Loan

Home Loan

Credit Card

Insta SIP

Mutual Funds

Money Coach

ELSS

Savings Account

Two Wheeler Loan

Please select product type

Please enter valid pincode

Submit

Thank you for your request.

Your reference number is

CRM

Our executive will contact you shortly

Fixed Deposit

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FD Calculator

Benefits

FAQ's

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OVERDRAFT AGAINST FD

Deposits

OPEN FD

Want us to help you with anything?

Request a Call back

This field is required

Only alphabets are allowed

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Only alphabets are allowed

Select

Please select a country

Please enter valid number

Please enter valid email

Corporate Fixed Deposit (FD)

Please select product

type

Please select product

type

Please enter valid pincode

Submit now

Thank you for your request.

Your reference number is

CRM 786578956

Our executive will contact you shortly

Sorry! Please check back in a few minutes as an error has occurred.

FIXED DEPOSIT (FD)

Higher Returns, Complete Security.

ICICI Bank offers FD interest rates as high as 7.10% p.a. for Senior Citizens (60 years and above age) and up to 6.60% p.a. for citizens below 60 years of age.

GENERAL CITIZEN

SENIOR CITIZEN

How Much Amount Do You Want To Invest in Fixed Deposit?

■10 L

■1 Cr

■10 Cr

■50 Cr

■100 Cr

■500 Cr

When Would You Like To Receive The Interest?

On

Maturity

Monthly

Quarterly

Find The Best Interest Rates And Duration

With Premature Withdrawal

Without Premature Withdrawal

-

For Tenure of

-

-

For Tenure of

-

-

For Tenure of

-

HIGHEST

Interest Rate

-

Effective Yield

The actual annual return on your Fixed Deposit, including compounding effects.

-

Maturity Amount

-

Total Interest

-

-

-

Duration

1Y 3M 1D

0 Years

1 Year

2 Years

3 Years

4 Years

5 Years

6 Years

7 Years

8 Years

9 Years

10 Years

0 Months

1 Month

2 Months

3 Months

4 Months

5 Months

6 Months

7 Months

8 Months

9 Months

10 Months

11 Months

12 Months

0 Days

1 Day

2 Days

3 Days

4 Days

5 Days

6 Days



7 Days  
8 Days  
9 Days  
10 Days  
11 Days  
12 Days  
13 Days  
14 Days  
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18 Days  
19 Days  
20 Days  
21 Days  
22 Days  
23 Days  
24 Days  
25 Days  
26 Days  
27 Days  
28 Days  
29 Days  
30 Days  
Maturity Date  
-

## OPEN FIXED DEPOSIT

Check Interest

Rates

Note: The above calculation does not include TDS deductions

Interest Rate (w.e.f. from June 27, 2024)

Select Amount

Less than ₹3 Cr

₹3-5 Cr

₹5 - 5.10 Cr

₹5.10 - 24.90 Cr

₹24.90 - 25 Cr

₹25 - 100 Cr

₹100 - 250 Cr

₹250 - 500 Cr

More than ₹500 Cr

Less than ₹3 Cr

3-5 Cr

5 - 5.10 Cr

5.10 - 24.90 Cr

24.90 - 25 Cr

25 - 100 Cr

100 - 250 Cr

250 - 500 Cr

More than ■500 Cr

Select Withdrawal Facility

With Premature Withdrawal

Without Premature Withdrawal

Original Tenure of Deposit

Penal rates for deposit less than ■5.0 crore

Less than 1 year

0.50%

1 year & above but less than 5 years

1.00%

5 years and above

1.00%

Fixed Deposit - Features and Benefits of ICICI Bank.

Assured Returns

A simple investment fixed deposit product that offers safety, liquidity and flexibility.

Instant FD Creation

Now create an FD online anytime, anywhere within 60 seconds.

Instant Liquidity

Avail an OD (Overdraft) up to 90% of FD value in case of emergencies

Flexible Tenure

Plan your investment as per your goal. Flexible tenure that ranges from 7 days to 10 years.

Fixed Deposit (FD) Types

Monthly Payout

Fixed Deposit

Standalone

Fixed Deposit

Regular

Fixed Deposit

Tax Saver

Fixed Deposit

Money Multiplier

Fixed Deposit

Monthly Payout FD

Simple investment product, which offers safety, liquidity, flexibility and assured returns

Regular Monthly Income: Enjoy fixed monthly interest payouts, perfect for supplementing retirement income

Safe and Secure: Guaranteed returns, with no exposure to market risks

Retirement Planning: An excellent way to grow and preserve the retirement corpus, while ensuring a stable income

Minimum amount required to open a monthly payout FD is ■10,000

Flexible tenure ranging from 3 months to 10 years

Option of premature/partial withdrawal in case of urgent fund requirement.

Invest Now

Standalone Fixed Deposit - Without Savings Account

Now open an FD Account anytime, anywhere. Enjoy the benefits of FD

without opening a Savings Account

Minimum amount required to open this Account is ■10,000 and a minimum tenure of 6 months along with an

Instant KYC

No need to  
open a Savings Account

Premature withdrawal is available.

Regular FD

Simple investment product, which offers safety, liquidity, flexibility and assured returns.

Interest is compounded quarterly

Minimum amount required to open an FD is ■10,000

Flexible tenure that ranges from 7 days to 10 years

Open instantly through multiple channels like – iMobile Pay, Internet Banking, ATM, etc. Alternatively, you can

You can avail an

overdraft against the FD

Option of premature/partial withdrawal for urgent requirement of funds

Invest Now

Tax Saver FD

Now enjoy dual benefits of assured returns and tax savings. Tax Saver Fixed Deposit offers tax deduction on

Invest a small amount of ■10,000 for a fixed tenure of 5 years

Choose from the flexible interest payout options of monthly, quarterly or reinvestment in principal

No premature withdrawal facility and auto-renewal facility

Interest earned is completely non-taxable

Invest Now

Money Multiplier FD

Enjoy the liquidity of a Savings Account coupled with high earnings of Fixed Deposit Account. Create a Fixed

It can be opened for a minimum tenure of 1 year

Minimum amount required for opening this Account is ■5,000

Enable for automatic

reverse-sweep

when the balance in the Savings Account falls below ■10,000, for individual customers

FDs will be broken as per Last-In, First-Out (LIFO) basis for reverse-sweep

Invest Now

Create a Fixed Deposit (FD)

in 60

Seconds!

01. Login to your Account through

Internet Banking or iMobile. Go to the FD Form

02.

Select the investment amount & tenure

03. Set your payout plan and you are

done.

Invest Now

Calculate FD Return

EXPAND ALL

|

COLLAPSE ALL

How to renew a Fixed Deposit?

You can easily renew your Fixed Deposit (FD) with ICICI Bank using any of the below methods:

1. Auto-Renewal:

Opening an FD in the Auto Renewal mode will automatically renew it for the same period at the interest rate

## 2. Manual Renewal:

If Auto Renewal mode was not selected at the time of opening the FD, you can still manually renew your FD

Need funds immediately?

Get an Overdraft  
against FD.

Avail an overdraft against your  
fixed deposit of up to 90%

of the principal amount and accrued interest. Take care of your  
short-term emergency requirements without any worries.

Invest Now

View

Interest Rates

Recurring

Deposit

A

Recurring Deposit

(RD) is perfect for developing a disciplined saving habit because it requires you to deposit money every month

Eligibility Criteria and Documents Required for Fixed Deposit

Minimum Amount Required to open Fixed Deposit is Rs. 10,000

Individuals and entities mentioned below are eligible to apply for a regular Fixed Deposit online:

Residents | Hindu Undivided Families | Sole Proprietorship Firms | Partnership Firms | Limited Companies | T

The Savings Account should be KYC verified.

Documents Required for Fixed Deposit

Identity and Address Proof

Any one of the following documents would serve as proof of identity and address (OVD) of the Customer:

Passport

Driving Licence issued by the Regional Transport Authority

Voter ID

Job card issued by NREGA, signed by a State Government Officer

Letter from the National Population Register

Proof of possession of a complete Aadhaar number.

PAN Card issued in India is no longer considered a valid proof of identity.

Communication Address Proof

If the above address proof does not contain your communication address, then the following documents can

Utility Bill, not older than 2 months (electricity, telephone, post-paid mobile phone, piped gas, water bill)

Property Tax Bill or Municipal Tax receipt, not older than one year

Letter of Allotment for accommodation from the employer issued by the State Government or Central Government

Leave and Licence agreement with any of the above employers. Agreement to contain the customer's name

Pension or family pension payment orders issued to retired employees by the government departments or public

Note

Please produce the original document(s) for verification & a photocopy of each document.

Please fill the form in CAPITAL LETTERS using Black ink.

Please countersign in case of any overwriting.

Please avail of the nomination facility.

\* Mandatory to provide Permanent address and telephone number.

View More

Frequently Asked Questions About Fixed Deposit

EXPAND ALL

|  
COLLAPSE ALL

What is a Fixed Deposit?

A Fixed Deposit (FD) is an investment product offered by Banks and NBFCs to their customers. An FD prom

What are the types of FDs offered by ICICI Bank?

ICICI Bank offers two types of FDs:

Traditional Fixed Deposit:

Interest amount is credited at regular intervals, i.e., Quarterly or Monthly. Customer can opt for Monthly/Qua

Cumulative Fixed Deposit:

Customer will receive a lump sum amount after maturity. The interest accrued is added back to the principal

How do I open a Fixed Deposit Account online?

With ICICI Bank you can open a Fixed Deposit Account anytime, anywhere through any of the following cha

What is the minimum amount required to open an FD?

A minimum deposit of ■10,000 is necessary to open an ICICI Bank Fixed Deposit Account. For Recurring D

What is the minimum and the maximum tenure for a Fixed Deposit?

ICICI Bank offers a flexible tenure for FDs that ranges from 7 days to 10 years.

How can I calculate the rate of interest on my Fixed Deposit?

You can calculate the interest rate using the ICICI Bank

FD Calculator

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What are the steps to create an FD Account through Internet Banking?

Log in to ICICI Bank Internet Banking

Go to 'Bank Accounts'

Select 'Deposits'

Click on 'Create FD'

Select your FD type

Enter your investment amount. You can open an FD for an amount equal to or greater than ■10,000

Select your FD tenure & Interest payout option

Click on 'Create FD'. You have successfully opened an FD Account with ICICI Bank.

View all FAQs

View More

Recommended Blogs on Fixed Deposit (FD)

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Why Fixed Deposits Are A Safe and Secure Investment Option?

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Central Know Your Customer (CKYC)  
List of Unclaimed Accounts  
Inoperative/Dormant Accounts  
Popular Products & Services  
Savings Account  
Current Account  
Fixed Deposit  
Money Transfer  
Credit Cards  
Personal Loan  
Home Loan  
Car Loan  
Mutual Fund  
Debt Management Services  
Education Loan

Two Wheeler Loan  
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ICICI Direct  
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ICICI Home Finance  
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Other  
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Customer Service Policies  
Business Conduct and Ethics  
Use of Unparliamentary Language by Customers  
Fair Practice Code for Lenders  
Multilingual Disclaimer  
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Customer Care  
1800 1080  
1800 1080  
Get Social  
Install iMobile  
ICICI Bank Ltd is registered with  
DICGC  
Terms and conditions

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