

ZX Bank Fixed Deposits

ZX Bank offers attractive and secure Fixed Deposit (FD) solutions tailored for individuals, businesses, and Non-Resident Indians (NRIs) across its operating countries. With ZX Bank's robust digital services and reliable branch presence, customers can enjoy seamless booking, management, and maturity payouts of fixed deposits.

Why Choose ZX Bank Fixed Deposits?

- **Competitive Interest Rates:** Enjoy higher returns compared to regular savings accounts.
 - **Flexible Tenures:** Tenure options ranging from 7 days to 10 years.
 - **Safe & Secure:** Backed by ZX Bank's sound financial position and regulatory compliance.
 - **Loan Against FD:** Avail instant overdraft or loans up to 90% of your FD value.
 - **Premature Withdrawal:** Facility available (premature closure charges may apply).
 - **Digital Opening:** Open, renew, or close FDs instantly through ZX Bank Asia mobile app or NetBanking.
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Features & Benefits

- Minimum Deposit: 5,000 (India), LKR 10,000 (Sri Lanka), BDT 10,000 (Bangladesh), BTN 1,000 (Bhutan), NPR 1,500 (Nepal)
 - Interest Payout: Choose from monthly, quarterly, or on maturity payout options
 - Special Schemes: Senior citizen extra interest, tax-saver FDs, recurring deposit variants
 - Joint Deposits: Facility for joint holding and nomination
 - Auto-renewal: Hassle-free renewal option available
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Available In

Country	Currency	Branch Booking	Online/Digital Booking
India	INR		
Sri Lanka	LKR		
Bangladesh	BDT		
Bhutan	BTN		

Country	Currency	Branch Booking	Online/Digital Booking
Nepal	NPR		

How to Apply

1. Via Mobile App:

- Download the ZX Bank Asia app (Android/iOS)
- Register/login and choose “Fixed Deposit”
- Select amount, tenure, and nominee
- Confirm with OTP/biometric authentication

2. Via NetBanking:

- Login to www.zxbank.asia
- Navigate to “Deposits” → “Open Fixed Deposit”
- Fill in required details and confirm

3. At Branch:

- Visit your nearest ZX Bank branch with KYC documents
 - Fill out the FD application form and deposit the amount
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Sample Interest Rates* (for illustrative purposes)

Tenure	Regular Rate	Senior Citizen Rate
7 days - 45 days	3.50%	4.00%
46 days–180 days	4.25%	4.75%
181 days–1 year	5.75%	6.25%
1 year–3 years	6.20%	6.70%
3 years–5 years	6.30%	6.80%

*Rates are subject to change. Please refer to ZX Bank Website or branch for current rates in your region.

ESG & CSR Initiatives

Part of your deposits fuel green finance projects such as Bhutanese hydropower and Nepalese solar ventures, ensuring your savings contribute to a sustainable future.

Need Help?

Connect with “Zia,” your 24x7 AI-based financial assistant on the ZX Bank Asia app, or visit any branch for customized FD solutions.

Grow your savings safely with ZX Bank Fixed Deposits!

Open your FD now at www.zxbank.asia