

December 06, 2025

Interest rates for Resident Term Deposits (Non – Withdrawable) of Rs.3 crore and above - w.e.f. 08/12/2025

| Period | Deposit of Rs.3 crore to Rs.5 crore | Deposit of above Rs.5 crore to Rs.25 crore | Deposit of above Rs.25 crore to Rs.50 crore | Deposit of above Rs.50 crore to Rs. 150 crore | Deposit of above Rs.150 crore |
|------------------------------|-------------------------------------|--|---|---|-------------------------------|
| 91 days to 120 days | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| 121 days to 180 days | 6.05% | 6.05% | 6.05% | 6.05% | 6.15% |
| 181 days to 270 days | 6.15% | 6.15% | 6.15% | 6.15% | 6.15% |
| 271 days to less than 1 year | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% |
| 1 year | 6.40% | 6.40% | 6.40% | 6.40% | 6.45% |
| 1 year 1 day to 15 months | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% |
| Above 15 months to 18 months | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% |
| Above 18 months to 2 years | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |
| Above 2 years to 3 years | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |
| Above 3 years to 5 years | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |

- No senior citizen benefits available for single deposit of Rs.3 crore & above.
- Rates quoted are subject to change without notice.
- For other terms & conditions, please contact nearest Federal Bank Branch
- Eligibility: Any Resident individual either singly or jointly with others, Clubs, Associations, Educational Institutions, Partnerships and Joint stock companies and any other institutions, which are eligible to open a Resident Term Deposit account as per Bank rules.

Interest rates for NRE Term Deposits (Non – Withdrawable) of Rs.3 crore and above w.e.f. 08/12/2025

| Period | Deposit of Rs.3 crore to Rs.5 crore | Deposit of above Rs.5 crore to Rs.25 crore | Deposit of above Rs.25 crore to Rs.50 crore | Deposit of above Rs.50 crore to Rs. 150 crore | Deposit of above Rs.150 crore |
|------------------------------|-------------------------------------|--|---|---|-------------------------------|
| 1 year | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |
| 1 year 1 day to 15 months | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% |
| Above 15 months to 18 months | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% |
| Above 18 months to 2 years | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |
| Above 2 years to 3 years | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |
| Above 3 years to 5 years | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% |