

December 17, 2025

Interest rates for Resident Term Deposits (Non – Withdrawable) of Rs.3 crore and above - w.e.f. 18/12/2025

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	6.15%	6.25%	6.25%	6.25%	6.15%
181 days to 270 days	6.15%	6.15%	6.15%	6.50%	6.15%
271 days to less than 1 year	6.30%	6.30%	6.30%	6.55%	6.30%
1 year	6.40%	6.65%	6.65%	6.67%	6.45%
1 year 1 day to 15 months	6.35%	6.35%	6.35%	6.35%	6.75%
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%	6.60%	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%	6.65%	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. 18/12/2025

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%