Federal Bank

Effective Annualized Rate of Return for Resident/NRO Term Deposit (single deposits of less than ₹300 Lakhs)

Period	Resident & NRO Term Deposits		Resident Senior Citizens**	
	Rate of interest p.a	Annualized Yield*	Rate of interest p.a	Annualized Yield*
1 Year	6.25%	6.40%	6.75%	6.92%
15 Months	6.65%	6.88%	7.15%	7.41%
2 Years	6.55%	6.93%	7.05%	7.49%
3 Years	6.50%	7.11%	7.00%	7.71%
4 Years	6.70%	7.61%	7.20%	8.25%
5 Years	6.40%	7.47%	6.90%	8.15%
6 Years	6.40%	7.72%	6.90%	8.45%
7 Years	6.40%	7.99%	6.90%	8.77%
8 Years	6.40%	8.27%	6.90%	9.10%
9 Years	6.40%	8.56%	6.90%	9.45%
10 Years	6.40%	8.86%	6.90%	9.81%

Computed on 29.09.2026

** Rates are indicative in nature.*

*** Not applicable to NRO TD*