DemoBank

FAQ · DEPOSITS

Fixed Deposit (FD) Interest Rates

File: FD-rates.pdf · Updated 1 November 2026

This page lists DemoBank's interest rates for Fixed Deposits (FD) of less than ₹3 crore. Rates are per year (p.a.) and apply to new deposits and renewals from **1 November 2026**.

FD rate table

Tenure	Regular customers	Senior citizens (60+)
7 – 45 days	3.50% p.a.	4.00% p.a.
46 – 179 days	5.25% p.a.	5.75% p.a.
180 days – less than 1 year	6.25% p.a.	6.75% p.a.
1 year	**7.10% p.a.**	**7.60% p.a.**
More than 1 year – 2 years	7.00% p.a.	7.50% p.a.
More than 2 years – 3 years	6.90% p.a.	7.40% p.a.
More than 3 years – 5 years	6.75% p.a.	7.25% p.a.
More than 5 years – 10 years	6.50% p.a.	7.00% p.a.

Senior citizens

Customers aged **60 years or more** get **0.50% p.a. extra** on every tenure. Example: the 1 year FD rate is 7.10% p.a., so a senior citizen gets **7.60% p.a.** The extra rate is added automatically when your date of birth is in our records.

QUICK TIP Senior citizen हो? 1 साल की FD पर तुम्हें 7.10% + 0.50% = **7.60% p.a.** मिलेगा।

Minimum deposit

- Minimum FD amount: **₹1,000**. After that, any amount in multiples of ₹100.
- There is no maximum for this table, but deposits of ₹3 crore or more have separate rates (ask at a branch).
- Interest can be paid monthly, quarterly or at maturity. You choose this when you open the FD.

Example

You put **₹1,00,000** in a 1 year FD at 7.10% p.a. with interest at maturity. After 1 year you get about **₹7,100** interest (simple interest, before tax).

Premature withdrawal (closing the FD early)

- You can close an FD before maturity in the DemoBank app or at any branch.
- If you close it early, you get the rate for the time the money actually stayed with us, **minus 1.00% p.a.** (penalty).
- If you close it within the first **7 days**, no interest is paid.
- Senior citizens pay a lower penalty of **0.50% p.a.**

Questions

Call the DemoBank helpline **1800-000-0000** (24×7, fictional number) or visit any DemoBank branch.