

Explore A New Way to Invest In Fixed Deposits on the Wizely App

Category: Business

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A fixed deposit is a trusted and secure option for risk-averse individuals. With time, technological advancements have modernised this investment avenue. Today, one no longer needs to visit a bank and complete lengthy paperwork to open a fixed deposit. Instead, consumers can book an FD on a mobile application and even compare rates across financial institutions for the highest returns.

That is exactly what booking a fixed deposit on the Wizely App enables investors to do. Users can book reliable FDs from anywhere and at any time, enjoying a smooth and secure investment process.

Benefits of Booking a Fixed Deposit on the Wizely App

Wizely is a suitable choice for today's fastest-paced generation, allowing them to grow their savings with a click on their phones. Here's why.

Transparency in Comparison

When selecting an investment, it is crucial to compare offerings to determine the best-suited option. This is also the case when going for a fixed deposit investment. One must compare rates offered by reputed banks and financial institutions to find the one that offers the highest interest with flexible terms.

Wizely facilitates this by curating top issuers on its interactive dashboard. Users can easily check the interest

rate they can get before choosing the most suitable option. This increases transparency, helping customers make informed decisions.

Easy Option

Investing via the Wizely App takes only a few minutes – from selecting the investment terms to making the deposit. Unlike the traditional approach, one does not need to wait for confirmation from a bank executive or wait for the paperwork to be completed. This quick process helps individuals grow their savings promptly and without any hassles.

Regulated and Secure

The Wizely App only features RBI-licensed banks and NBFCs. Thus, investors have peace of mind that their hard-earned savings are secure. Further, users can rely on insurance of up to Rs. 5 lakhs from the Deposit Insurance and Credit Guarantee Corporation (DICGC) on their investment in bank FDs.

Real-time Tracking

With Wizely, users can easily stay updated about the growth of their investment. The app provides round-the-clock tracking, enabling investors to plan better as they move closer to their financial goals.

Swift Liquidity

On reaching maturity, Wizely automatically sends the funds (including the principal and interest income) to the investors bank account. When it's time, they can also reinvest the sum with a new fixed deposit. What's more, users can choose to prematurely withdraw their FD as per the terms of the issuer, and get access to cash for emergencies.

Why to Choose Wizely

Here are some key features that make fixed deposits on the

Wizely App worth considering.

Competitive Interest Rate

Customers can get a rate of up to 9.10% p.a. on their investment. This lucrative return comes with virtually zero risk. Interest rates vary from one issuer to another and depend on the tenure, too. Users can choose terms based on their needs and see related rates with ease on the app.

Top Banks and NBFCs

On Wizely, one can choose from the following RBI-regulated issuers:

1. Suryodya SF Bank
2. Slice SF Bank
3. Utkarsh SF Bank
4. Shivalik SF Bank
5. South Indian Bank
6. Shriram Finance
7. Bajaj Finance

Apply with an Existing Bank Account

Customers do not need to create a new bank account at the time of booking a fixed deposit on Wizely. They can simply link their existing bank account to make the deposit and receive the return in the same account at the time of maturity.

Steps to Invest in an FD on the Wizely App

To book an [FD on Wizely](#), one needs to follow these steps.

Register an Account

The Wizely App is available on both the App Store or Google Play Store. After successfully installing it, users can create a profile using their mobile number and email address and complete OTP verification. To enhance security, Wizely requests that customers set up a secure PIN or biometric authentication.

Choose the Issuer

Once the account is successfully created, users can tap on 'FD' to see FDs with the highest returns. All issuers and their rates are clearly mentioned on the dashboard. They can also filter FDs by tenure.

Complete KYC

The next step is to click on 'Create FD' and customers can proceed by providing their PAN number and date of birth to complete the KYC process. This takes only a few minutes and links the investment to the investor's identity for security.

Choose Suitable Terms

After completing the KYC, users can choose their preferred tenure, from 6 months to 5 years, and investment amount, aligning with their goals.

Make a Deposit

The final step of booking an FD on Wizely is to make a payment. One can deposit the preferred investment amount from their bank account using UPI.

Combining safety and simplicity, Wizely is truly revolutionising the way India invests in fixed deposits. Customers can [download the Wizely App](#) today and start the journey towards stress-free fixed deposit investments!

