

Circular	:	Interest Rate on Deposits
Circular No	:	MMBPLC/HO/TD/INT/DEP/2026/05

Circular Published Date	:	July 22, 2026
Circular Effective Date	:	August 01, 2026

Sn	Types of Deposits		Minimum Balance		Interest Rate (%)
A	Savings Deposit				
	i)	General			
	1	General Savings Account	Tk.	1,000	2.00%
	2	Modhumoti Freedom Fighters Savings Account	Tk.	1,000	3.00%
	3	Modhumoti Labonnyo Savings Account	Tk.	1,000	3.00%
	4	Modhumoti Borshian Savings Account*	Tk.	5,000	3.00%
	5	Modhumoti Tarunno Savings Account	Tk.	1,000	3.00%
	6	Modhumoti Pathshala School Banking Savings Account	Tk.	100	4.00%
	7	Modhumoti Jonmovumi	Tk.	500	3.00%
	8	Modhumoti Peshajibi Savings Account	Any amount		4.00%
	9	MMBL Priority Banking	Tk.	25 Lacs	3.00%
	10	No Frill Savings Account	Tk.	10	2.00%
	11	Modhumoti Salary Account			4.00%
	12	Salary Savings Account (RMG & Agents)			4.00%
	ii)	Corporate			
	1	High Performance Savings Account	Tk.	1 Crore	2.00%
	2	Corporate Saver's Account	Tk.	1 Crore	3.00%
	3	Special Corporate Deposit Account	Tk.	10 Crore	3.00%
	iii)	Agent Banking			
	1	Agent Savings Account	Tk.	200	2.00%
	2	Modhumoti Patshala Account for Agent Banking	Tk.	100	3.00%
	3	Freedom Fighters Savings Account for Agent	Tk.	100	3.00%
	4	No Frill Savings Account for Agent Banking	Tk.	10	2.00%
	5	Safety Net SB Account (Other-SP Programs) for ABS	Not Required		2.00%
	6	Safety Net Savings Account for Agent Banking	Not Required		2.00%
	7	Safety Net SB Account (Other) for ABS	Not Required		2.00%
B	Current Deposit				
	i)	Current Deposit	Tk.	1,000	0.00%
	ii)	Agent Current Deposit Account	Tk.	500	0.00%
	iii)	Agent Customers Current Deposit Account	Tk.	500	0.00%
C	Special Notice Deposit (SND)				
	i)	Below Tk. 1.00 Crore			2.00%
	ii)	Tk. 1.00 Crore to below Tk. 25.00 Crore			2.00%
	iii)	Tk. 25.00 Crore to below Tk. 50.00 Crore			2.00%
	iv)	Tk. 50.00 Crore to below Tk. 100.00 Crore			2.00%
	v)	Tk. 100.00 Crore and Above			6.00%
D	Fixed Deposit		Individual ¹		Non-individual ²
	i)	FDR 1 (One) month	5.50%		3.00%
	ii)	FDR 3 (Three) months	6.35%		4.50%
	iii)	FDR 6 (Six) months	6.50%		4.75%
	iv)	FDR 12 (Twelve) months	6.75%		5.00%
	v)	100 Days FDR	9.75%		9.75%
	vi)	180 Days FDR	10.00%		10.00%
	vii)	200 Days FDR	10.00%		10.00%
	viii)	300 Days FDR	10.00%		10.00%
	ix)	325 Days FDR	10.00%		10.00%
E	Scheme Deposits				
	i)	Double Benefit Scheme	7 years		10.67%
	ii)	Triple Benefit Scheme	11 years		10.90%
	iii)	Monthly Savings Scheme (MSS) (For Installment size 1,000 or Multiple)			
	1	3 (Three) Years	Tk.	42,890	11.50%
	2	5 (Five) Years	Tk.	81,266	12.00%
	iv)	Monthly Income Scheme (MIS) (Benefit per month per Lac and its multiple)			
	1	1 (One) Years	Tk.	833	10.00%
	2	3 (Three) Years	Tk.	875	10.50%
	3	5 (Five) Years	Tk.	875	10.50%

1. Individual plus provident fund for officers/ employees of various govt./ non-govt. organizations created for retirement benefits.

2. Other than Individual plus provident fund for officers/ employees of various govt./ non-govt. organizations created for retirement benefits.




F Recurring Deposits										
i) Modhumoti Shaddho Deposit Scheme										
1 For General Customer										
Years ▶	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
▼ Installment										
500	6,362	13,468	21,445	30,441	40,633	51,832	64,314	78,212	93,674	110,865
1,000	12,724	26,936	42,890	60,883	81,266	103,665	128,628	156,424	187,349	221,730
Interest Rate ▶	11.00%	11.25%	11.50%	11.75%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
2 For Modhumoti Borshian/ Labonnyo Account Customer										
Years ▶	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
▼ Installment										
500	6,362	13,468	21,445	30,441	40,633	51,832	64,314	78,212	93,674	110,865
1,000	12,724	26,936	42,890	60,883	81,266	103,665	128,628	156,424	187,349	221,730
Interest Rate ▶	11.00%	11.25%	11.50%	11.75%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
3 For Modhumoti Freedom Fighter's Savings Account Customer										
Years ▶	1 Years	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
▼ Installment										
500	6,362	13,468	21,445	30,441	40,633	51,832	64,314	78,212	93,674	110,865
1,000	12,724	26,936	42,890	60,883	81,266	103,665	128,628	156,424	187,349	221,730
Interest Rate ▶	11.00%	11.25%	11.50%	11.75%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
ii) Modhumoti Pratasha Deposit Scheme										
	Installment Size (For General Customer)					Installment Size (For Freedom Fighters)				
Interest Rate ▶	11.00%	11.25%	11.50%	11.75%	12.00%	11.00%	11.25%	11.50%	11.75%	12.00%
Years ▶	1 Years	2 Years	3 Years	4 Years	5 Years	1 Years	2 Years	3 Years	4 Years	5 Years
Maturity Amount										
50,000	3,930	1,860	1,170	825	620	3,930	1,860	1,170	825	620
1,00,000	7,865	3,715	2,335	1,645	1,235	7,865	3,715	2,335	1,645	1,235
2,00,000	15,720	7,425	4,665	3,285	2,465	15,720	7,425	4,665	3,285	2,465
3,00,000	23,585	11,140	6,995	4,930	3,695	23,585	11,140	6,995	4,930	3,695
4,00,000	31,440	14,850	9,330	6,570	4,925	31,440	14,850	9,330	6,570	4,925
5,00,000	39,300	18,565	11,660	8,215	6,155	39,300	18,565	11,660	8,215	6,155
6,00,000	47,155	22,275	13,990	9,855	7,385	47,155	22,275	13,990	9,855	7,385
7,00,000	55,015	25,990	16,325	11,500	8,615	55,015	25,990	16,325	11,500	8,615
8,00,000	62,875	29,700	18,655	13,140	9,845	62,875	29,700	18,655	13,140	9,845
9,00,000	70,735	33,415	20,985	14,785	11,075	70,735	33,415	20,985	14,785	11,075
10,00,000	78,595	37,125	23,320	16,425	12,310	78,595	37,125	23,320	16,425	12,310

Notes	
1	Modhumoti Labonnyo Account Holders will enjoy 0.25% higher rate in FDR.
2	All deposit products' rates are before Tax & Govt. Excise Duty.
3	Interest Rate on FDRs which are kept as security/ margin against credit facilities shall be @ 4.00% - 8.00%. However, for allowing interest rate above 4.00%, Branch should take prior approval from competent authority on case to case basis
4	Same rate is applicable for Agent Banking products in case of SND, Fixed Deposit and Scheme Deposit.
5	For MSS, Modhumoti Shaddho, Borshian, Labonnyo and Freedom Fighters accounts, any amount as installment (multiple of 500) can be deposited.
*	Considering the above rule of instalment, branch can request to set the deposit amount as per customer desire.


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