

MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED
"MUMBAI BANK BHAVAN", 207, DR.D. N. ROAD, FORT, MUMBAI - 400 001.

No. MB/Accounts/F - Rate of Interest/2025-2026/03161

Date: 26/12/2025

DEPOSITS INTEREST RATE CIRCULAR

The following revised Interest Rates on Deposits shall come into force with effect from dt.29/12/2025

Sr. No.	Type of Deposits	Callable Deposit			Non-Callable Deposit
		Rate Per Annum	Rate Per Annum For Staff/ Ex-Staff (Below age of 60)	Rate Per Annum for Senior Citizen / Ex-Staff (Age of 60 & above)	Rate Per Annum for Bulk Deposit Rs.1.00 crore and above
A	Saving Deposits	3.00%	3.00%	3.00%	--
B	Term Deposits (Fixed & Reinvestment Deposit)				
1	Deposits for 7 days to 29 days	3.50%	3.50%	3.50%	4.50%
2	Deposits for 30 days to 45 days	4.00%	4.00%	4.00%	4.75%
3	Deposits for 46 days to 90 days	4.25%	4.25%	4.50%	4.75%
4	Deposits for 91 days to 180 days	5.25%	5.25%	5.25%	5.25%
5	Deposits for 181 days to 270 days	5.50%	5.75%	5.75%	5.75%
6	Deposits for 271 days to 364 days	5.50%	5.75%	5.75%	5.75%
7	Deposits for 1 year to 15 months	6.65%	6.75%	6.75%	6.70%*
8	Deposits for more than 15 months to 2 years	6.75%	6.85%	6.85%	6.80%*
9	Deposits above 2 years and upto 3 years	6.75%	6.85%	6.85%	6.80%*
10	Deposits above 3 years and upto 5 years	6.50%	6.75%	6.75%	6.60%
11	Deposits above 5 years and upto 10 years	6.25%	6.50%	6.50%	6.50%

*** Quarterly Pay Out Only.**

- The revised interest rates are applicable to the fresh deposits received / renewed with maturity on or after 29/12/2025.
- ROI of 6.70% p.a. and 6.80% p.a. is applicable only for deposit placed under Fixed Deposit Scheme (i.e. Quarterly Payout) Only.
- Interest on Term Deposit shall be calculated at quarterly rests and fraction interest should be rounded off to the nearest rupee.
Interest on Reinvestment Deposit shall be calculated & compounded at quarterly rests and fraction interest should be rounded off to the nearest rupee.
- Senior Citizens will have to produce Age Proof such as PAN Card, Election Voting Card, Senior Citizen Card etc. (Minimum Age 60 years & above)