

MEGHNA BANK

Treasury Division
Head Office

Treasury Circular No. LR/09/24

Date: September 1, 2024

To:


1. The Divisional/Departmental Heads, MGBL, Head Office
2. All Branch Heads, MGBL

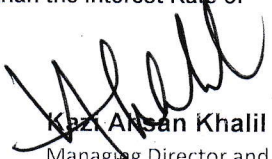
Subject: Lending Rates of the Bank

Approval Ref : 135th ALCO Meeting held on 28th August, 2024

Products	Interest Rate (Mid Rate) with effect from September 1, 2024	
	Mid Rate	Range
1) Agriculture	13.00%	12.00% ~ 14.00%
2) Large and medium scale industries (Term)	14.00%	13.00% ~ 15.00%
3) Small Industries (Term Loan)	14.50%	13.50% ~ 15.25%
4) Working Capital		
a) Large scale industries	14.00%	13.00% ~ 15.00%
b) Medium scale industries	14.50%	13.50% ~ 15.25%
c) Small Industries	14.50%	13.50% ~ 15.25%
5) Export Finance (Post)	14.00%	13.00% ~ 14.75%
6) Pre Shipment Export Credit	11.00%	10.00% ~ 12.00%
7) Trade Financing (LTR, PAD etc.)	14.00%	13.00% ~ 15.00%
8) Commercial lending Others (Work Order, OD, CC etc.)	14.50%	13.50% ~ 15.25%
9) Housing Loans (Commercial)	14.00%	13.00% ~ 15.00%
10) Home Loan (Retail)	14.00%	13.00% ~ 15.00%
11) Consumer Credit/ Retail Loans	14.50%	13.50% ~ 15.50%
12) Finance to NBFI's	14.00%	13.00% ~ 15.00%
13) Women Entrepreneur	14.00%	13.00% ~ 15.00%
14) Meghna Staff OD	1 Year Cost of Deposit +1.00%	
15) Credit Card	20.00% p.a.	20.00% p.a.

Note: Interest Rate on SOD will be 2.00% to 4.00% higher than the Interest Rate of FDR/Other Deposits/Financial Obligations.


Md. Sadiqur Rahman
DMD & Head of Treasury


Kazi Ansan Khalil
Managing Director and CEO