

MEGHNA BANK Treasury Division
Head Office

Treasury Circular No. LR/03/2024

Date: March 31, 2024

To:

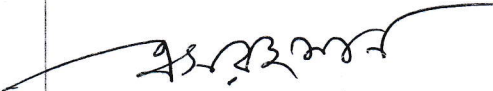
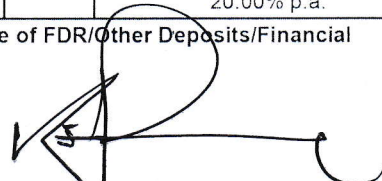
1. The Divisional/Departmental Heads, MGBL, Head Office
2. All Branch Heads, MGBL

Subject: Lending Rates of the Bank

Approval Ref : As per BRPD Circular Letter No.- 16 dated March 31, 2024 and other related circulars and letters.

Products	SMART (March- 24)	Margin	Interest Rate with effect from April 01, 2024
1) Agriculture	10.55%	2.00%	12.55%
2) Large and medium scale industries (Term)	10.55%	3.00%	13.55%
3) Small Industries (Term Loan)	10.55%	3.00%	13.55%
4) Working Capital			
a) Large Scale Industries	10.55%	3.00%	13.55%
b) Medium Scale Industries	10.55%	3.00%	13.55%
c) Small Industries	10.55%	3.00%	13.55%
5) Export Finance (Post)	10.55%	3.00%	13.55%
6) Pre Shipment Export Credit	10.55%	2.00%	12.55%
7) Commodity Import	10.55%	3.00%	13.55%
8) Trade Financing (LTR, PAD etc.)	10.55%	3.00%	13.55%
9) Commercial lending Others (Work Order, OD, CC etc.)	10.55%	3.00%	13.55%
10) Housing Loans (Commercial)	10.55%	3.00%	13.55%
11) Home Loan (Retail)	10.55%	3.00%	13.55%
12) Consumer Credit/ Retail Loans	10.55%	3.00%	13.55%
13) Finance to NBFIs	10.55%	3.00%	13.55%
14) Women Entrepreneur	10.55%	3.00%	13.55%
15) Travellers' Loan	10.55%	3.00%	13.55%
16) Credit Card			20.00% p.a.

Note 1: 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
Kimiwa Saddat
Managing Director and CEO (CC)