MEGHNA BANK

Treasury Division
Head Office

Treasury Circular No. LR/01/2026

Date: June 30, 2026

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

Subject: Lending Rates of the Bank

Approval Ref: 157th ALCO meeting dated June 29, 2026

Products	Interest Rate (Mid Rate) with effect from July 01, 2026	
	Mid Rate	Range
1) Agriculture	12.50%	11.50% ~ 13.50%
2) Large and medium scale industries (Term)	12.75%	11.75% ~ 13.75%
3) Small Industries (Term Loan)	14.50%	13.50% ~ 15.50%
4) Working Capital		
a) Large Scale Industries	12.75%	11.75% ~ 13.75%
b) Medium Scale Industries	13.75%	12.75% ~ 14.75%
c) Small Industries	14.50%	13.50% ~ 15.50%
5) Export Finance (Post)	13.00%	12.00% ~ 14.00%
6) Pre Shipment Export Credit	11.25%	10.25% ~ 12.25%
7) Trade Financing (LTR, PAD etc.)	13.75%	12.75% ~ 14.75%
8) Commercial lending Others (Work Order, OD, CC etc.)	15.00%	14.00% ~ 16.00%
9) Housing Loans (Commercial)	13.00%	12.00% ~ 14.00%
10) Home Loan (Retail)	13.50%	12.50% ~ 14.50%
11) Consumer Credit/ Retail Loans	14.00%	13.00% ~ 15.00%
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	25.00% p.a.	25.00% 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. Tawhid Hasan Juberi
SVP & Head of Treasury

Syed Mizanur Rahman
Managing Director