

Treasury Circular No.DR/03/25

To:

1. The Divisional/Departmental Heads, Meghna Bank PLC., Head Office
2. All Branch Heads, Meghna Bank PLC.

Date: July 31, 2025

Interest Rate on Deposit w.e.f. August 01, 2025
Approval Ref: 146th ALCO meeting dated July 31, 2025

| Products | Interest Rate | | | | | |
|--|---------------|--------------|------------|---------------|-----------|-------------|
| Savings Deposit : | | | | | | |
| Below 50,000 | 3.00% | | | | | |
| 50,000 to Below 50,00,000 | 3.00% | | | | | |
| 50,00,000 and above | 3.00% | | | | | |
| Platinum Saver(Savings Product) : | | | | | | |
| Below 50,000 | No Interest | | | | | |
| 50,000 to Below 1,00,000 | 3.00% | | | | | |
| 1,00,000 to Below 10,00,000 | 4.00% | | | | | |
| 10,00,000 to Below 25,00,000 | 4.50% | | | | | |
| 25,00,000 to Below 50,00,000 | 6.00% | | | | | |
| 50,00,000 and above | 7.00% | | | | | |
| SND (Special Notice Deposit) : | | | | | | |
| Below 5,00,000 | No Interest | | | | | |
| 5,00,000 to 1,00,00,000 | 4.00% | | | | | |
| 1,00,00,001 to 25,00,00,000 | 6.00% | | | | | |
| 25,00,00,001 to 50,00,00,000 | 7.00% | | | | | |
| 50,00,00,001 to 100,00,00,000 | 7.50% | | | | | |
| Above 100,00,00,000 | 8.00% | | | | | |
| Government/Semi Government Institutions | 3.00% | | | | | |
| Youngster Savings Account : | | | | | | |
| Below 50,000 | 7.00% | | | | | |
| 50,000 to Below 10,00,000 | 7.00% | | | | | |
| 10,00,000 to Below 25,00,000 | 7.00% | | | | | |
| 25,00,000 to Below 50,00,000 | 7.00% | | | | | |
| 50,00,000 and above | 7.00% | | | | | |
| Youngster Plus Savings Account : | | | | | | |
| Below 50,000 | 7.00% | | | | | |
| 50,000 to Below 10,00,000 | 7.00% | | | | | |
| 10,00,000 to Below 25,00,000 | 7.00% | | | | | |
| 25,00,000 to Below 50,00,000 | 7.00% | | | | | |
| 50,00,000 and above | 7.00% | | | | | |
| Shreyoshi Savings Account : | | | | | | |
| Below 50,000 | No Interest | | | | | |
| 50,000 to Below 10,00,000 | 5.50% | | | | | |
| 10,00,000 to Below 25,00,000 | 5.75% | | | | | |
| 25,00,000 to Below 50,00,000 | 6.00% | | | | | |
| 50,00,000 and above | 6.50% | | | | | |
| Fifty Plus Savings Account : | | | | | | |
| Below 50,000 | 4.00% | | | | | |
| 50,000 to Below 10,00,000 | 5.50% | | | | | |
| 10,00,000 to Below 25,00,000 | 5.75% | | | | | |
| 25,00,000 to Below 50,00,000 | 6.00% | | | | | |
| 50,00,000 and above | 6.50% | | | | | |
| Meghna Supreme (Interest Bearing High Value Checking Account, Corporate) : | | | | | | |
| Below 5 crore | 6.00% | | | | | |
| 5 crore to below 30 crore | 7.50% | | | | | |
| 30 crore to below 50 crore | 8.00% | | | | | |
| 50 crore to below 100 crore | 8.50% | | | | | |
| 100 crore and above | 8.50% | | | | | |
| Government/Semi Government Institutions | 3.00% | | | | | |
| Fixed Deposits Rate for Retail Customers, Provident Fund, Gratuity, Endowment, Welfare & Trust (Time Deposits) : | | | | | | |
| Amount | One Month | Three Months | Six Months | Twelve Months | Two Years | Three Years |
| Below 50 Lac | 6.00% | 11.00% | 11.25% | 11.00% | 10.50% | 10.50% |
| 50 Lac to below 1 crore | 6.50% | 11.50% | 11.25% | 11.50% | 10.50% | 10.50% |
| 1 crore to below 5 crore | 7.00% | 11.50% | 11.50% | 11.50% | 10.50% | 10.50% |
| 5 crore to below 10 crore | 7.50% | 11.75% | 12.00% | 11.75% | 10.50% | 10.50% |
| 10 crore to below 25 crore | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |
| 25 crore to below 50 crore | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |
| 50 crore to below 75 crore | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |
| 75 crore and above | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |

Fixed Deposits Rate for Retail Customers, Provident Fund, Gratuity, Endowment, Welfare & Trust (Time Deposits) :

| Amount | 91 Days | 181 Days | 365 Days |
|----------------------------|---------|----------|----------|
| Below 50 Lac | 10.00% | 10.00% | 10.25% |
| 50 Lac to below 1.00 crore | 10.00% | 10.00% | 10.25% |
| 1 crore to below 5 crore | 10.50% | 10.50% | 10.75% |
| 5 crore to below 10 crore | 10.50% | 10.50% | 10.75% |
| 10 crore to below 25 crore | 10.75% | 10.75% | 11.00% |
| 25 crore to below 50 crore | 11.50% | 11.50% | 11.50% |
| 50 crore to below 75 crore | 11.50% | 11.50% | 11.50% |
| 75 crore and above | 11.50% | 11.50% | 11.50% |

XFD- Special Fixed Deposits Rate for Retail Customers, Provident Fund, Gratuity, Endowment, Welfare & Trust (Time Deposits) :

| Amount | XFD- Three Months | XFD- Six Months | XFD- Twelve Months |
|----------------------------|-------------------|-----------------|--------------------|
| Below 50 Lac | 10.00% | 10.00% | 10.25% |
| 50 Lac to below 1 crore | 10.00% | 10.00% | 10.25% |
| 1 crore to below 5 crore | 10.50% | 10.50% | 10.75% |
| 5 crore to below 10 crore | 10.50% | 10.50% | 10.75% |
| 10 crore to below 25 crore | 10.75% | 10.75% | 11.00% |
| 25 crore to below 50 crore | 11.50% | 11.50% | 11.50% |
| 50 crore to below 75 crore | 11.50% | 11.50% | 11.50% |
| 75 crore and above | 11.50% | 11.50% | 11.50% |

Nirapod Fixed Deposit for Retail Customers (Time Deposits) :

| Amount | Three Months | Six Months | Twelve Months |
|----------------------------|--------------|------------|---------------|
| Below 50 Lac | 9.75% | 9.75% | 10.00% |
| 50 Lac to below 1 crore | 9.75% | 9.75% | 10.00% |
| 1 crore to below 5 crore | 10.25% | 10.25% | 10.50% |
| 5 crore to below 10 crore | 10.25% | 10.25% | 10.50% |
| 10 crore to below 25 crore | 10.50% | 10.50% | 10.75% |
| 25 crore to below 50 crore | 11.25% | 11.25% | 11.25% |
| 50 crore to below 75 crore | 11.25% | 11.25% | 11.25% |
| 75 crore and above | 11.25% | 11.25% | 11.25% |

Fixed Deposit Rate for Corporate Customers (Time Deposits) :

| Amount | One Month | Three Months | Six Months | Twelve Months | Two Years | Three Years |
|----------------------------|-----------|--------------|------------|---------------|-----------|-------------|
| Below 50 Lac | 6.00% | 11.00% | 11.25% | 11.00% | 10.50% | 10.50% |
| 50 Lac to below 1 crore | 6.50% | 11.50% | 11.25% | 11.50% | 10.50% | 10.50% |
| 1 crore to below 5 crore | 7.00% | 11.50% | 11.50% | 11.50% | 10.50% | 10.50% |
| 5 crore to below 10 crore | 7.50% | 11.75% | 12.00% | 11.75% | 10.50% | 10.50% |
| 10 crore to below 25 crore | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |
| 25 crore to below 50 crore | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |
| 50 crore to below 75 crore | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |
| 75 crore and above | 8.00% | 11.75% | 12.00% | 11.75% | 11.50% | 11.50% |

Fixed Deposits Rate for Corporate Customers (Time Deposits) :

| Amount | 91 Days | 181 Days | 365 Days |
|----------------------------|---------|----------|----------|
| Below 50 Lac | 10.00% | 10.00% | 10.25% |
| 50 Lac to below 1.00 crore | 10.00% | 10.00% | 10.25% |
| 1 crore to below 5 crore | 10.50% | 10.50% | 10.75% |
| 5 crore to below 10 crore | 10.50% | 10.50% | 10.75% |
| 10 crore to below 25 crore | 10.75% | 10.75% | 11.00% |
| 25 crore to below 50 crore | 11.50% | 11.50% | 11.50% |
| 50 crore to below 75 crore | 11.50% | 11.50% | 11.50% |
| 75 crore and above | 11.50% | 11.50% | 11.50% |

XFD - Special Fixed Deposit Rate for Corporate Customers (Time Deposits) :

| Amount | XFD- Three Months | XFD- Six Months | XFD- Twelve Months |
|----------------------------|-------------------|-----------------|--------------------|
| Below 50 Lac | 10.00% | 10.00% | 10.25% |
| 50 Lac to below 1 crore | 10.00% | 10.00% | 10.25% |
| 1 crore to below 5 crore | 10.50% | 10.50% | 10.75% |
| 5 crore to below 10 crore | 10.50% | 10.50% | 10.75% |
| 10 crore to below 25 crore | 10.75% | 10.75% | 11.00% |
| 25 crore to below 50 crore | 11.50% | 11.50% | 11.50% |
| 50 crore to below 75 crore | 11.50% | 11.50% | 11.50% |
| 75 crore and above | 11.50% | 11.50% | 11.50% |

General DPS and Child EduPlan :

Installment

BDT 500 & Multiples of 500

| Years | Maturity Value |
|-------|----------------|
| 2 | 13,487 |
| 3 | 21,538 |
| 4 | 30,611 |
| 5 | 40,835 |
| 6 | 52,355 |
| 7 | 65,336 |
| 8 | 79,964 |
| 9 | 96,446 |
| 10 | 115,019 |

Interest Rate

12% p.a.
(Yearly compounding)

Business DPS (Non Individual DPS) :

| Months | Rate |
|-----------|-------|
| 12 Months | 8.00% |
| 24 Months | 8.00% |
| 36 Months | 8.00% |
| 48 Months | 8.00% |
| 60 Months | 8.00% |

Business Plus Account :

| Amount | Rate |
|-----------------------|-------|
| Below BDT 50,000 | 0.00% |
| BDT 50,000.00 & above | 4.00% |

Meghna Millionaire (Monthly Installment Only) :

| Years | Installment Per Month | Interest Rate (Quarterly Compounding) |
|-------|-----------------------|---------------------------------------|
| 3 | 25,216 | 6.75% |
| 5 | 14,044 | 7.00% |
| 8 | 7,871 | 7.00% |
| 10 | 5,772 | 7.25% |

Meghna Millionaire (Initial Balance with Monthly Installment) :

| Years | Initial Deposit 1 Lac | Initial Deposit 2 Lac | Interest Rate (Quarterly Compounding) |
|-------|-----------------------|-----------------------|---------------------------------------|
| 3 | 22,149 | 19,082 | 6.75% |
| 5 | 12,074 | 10,103 | 7.00% |
| 8 | 6,518 | 5,165 | 7.00% |
| 10 | 4,610 | 3,448 | 7.25% |

Meghna Kotipoti (Monthly Installment Only) :

| Years | Installment Per Month | Interest Rate (Quarterly Compounding) |
|-------|-----------------------|---------------------------------------|
| 5 | 1,41,334 | 6.75% |
| 8 | 79,545 | 6.75% |
| 10 | 58,441 | 7.00% |
| 12 | 45,135 | 7.00% |
| 15 | 31,498 | 7.25% |
| 18 | 23,170 | 7.25% |

Meghna Kotipoti (Initial Balance with Monthly Installment) :

| Years | Initial Deposit 2 Lac | Initial Deposit 5 Lac | Initial Deposit 7 Lac | Interest Rate (Quarterly Compounding) |
|-------|-----------------------|-----------------------|-----------------------|---------------------------------------|
| 5 | 1,37,417 | 1,31,540 | 1,27,623 | 6.75% |
| 8 | 76,864 | 72,841 | 70,160 | 6.75% |
| 10 | 56,141 | 52,690 | 50,389 | 7.00% |
| 12 | 43,100 | 40,048 | 38,014 | 7.00% |
| 15 | 29,699 | 26,999 | 25,199 | 7.25% |
| 18 | 21,537 | 19,087 | 17,454 | 7.25% |

Note 01: Double Benefit Schemes' (DBS) maturity will be **6 years**.

Note 02: Monthly Income Scheme (MIS) Rate / Non Individual MIS will be **BDT 1,000.00** (Before Tax & Excise Duty) per **BDT 1,00,000 @12.00% p.a.**

Note 03: Customers will get slab rate based on their total FDR amount. The rate will continue till the maturity of the instrument. The slab rate will apply for both new and renewal of existing FDR. The FDRs must be of the same tenor and must fall in Tk. 1.00 crore and above bucket.

Note 04: No Branch and Business people except Treasury Division can do marketing for Banks' and NBFIs' Deposits.

Note 05: All other terms and conditions of respective PPG shall be applicable for eligibility of Interest received.

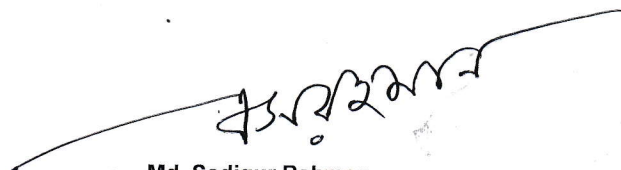
Note 06: As per Ministry of Finance Letter No. 53.00.0000.331.22.001.20-18 dated January 19, 2020 and subsequent Bangladesh Bank BRPD Circular Letter No. 03 dated February 06, 2020, Interest Rate for Term Deposits of any tenor(3M, 6M and 12M) of **Government Institutional Deposits** except **Gratuity, Pension and Endowment Fund** will be **@6.00% p.a.** Interest Rate for Term Deposits of any tenor(3M, 6M and 12M) of **Semi-Government and Autonomous Institutional Deposits** will also be **@6.00% p.a.**

Note 07: All deposits products are subject to Tax and Excise duty.

Note 08: As per current market scenario, Interest rate of NBFIs SND A/C would be maximum **@11.50%** until further notice.



Md. Tawhid Hasan Juberi
Senior Vice President, Treasury Division



Md. Sadiqur Rahman
Managing Director & CEO (CC)