

Treasury Division Head Office

Treasury Circular No.DR/05/24

Date: December 30, 2024

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

Interest Rate on Deposit w.e.f. Janury 01, 2025 Approval Ref: 139th ALCO meeting dated December 30, 2024

	Approvai Rei.	39th ALCO mee	ting dated De	cember 30, 2024					
Products				Interest Rate					
Savings Deposit				4.50%					
Platinum Saver(Savings Product)				1.00/0					
				Na latarat					
Below 50,000			2	No Interest					
50,000 to Below 10,00,000				6.00%					
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%					
SND (Special Notice Deposit)									
Below 50,000				No Interest					
50,000 to 1,00,00,000		, P		5.00%					
The state of the s									
,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%					
Sovernment/Semi Government				2.000/					
nstitutions				3.00%					
oungster Savings Account									
Below 50,000				7.00%					
0,000 to Below 10,00,000					~				
				7.00%					
0,00,000 to Below 25,00,000				7.00%					
25,00,000 to Below 50,00,000				7.00%					
50,00,000 and above				7.00%					
oungster Plus Savings Account									
Below 50.000				7.00%					
0,000 to Below 10,00,000									
and the same of th		1		7.00%					
0,00,000 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									
25,00,000 to Below 50,00,000		5.75%							
		6.00%							
50,00,000 and above				6.50%					
**	* /::			4		and the second s			
Fifty Plus Savings Account	*								
Below 50,000		4.00%							
0,000 to Below 10,00,000		5.50%							
0,00,000 to Below 25,00,000		5.75%							
25,00,000 to Below 50,00,000		6.00%							
	-,								
0,00,000 and above				6.50%					
		THE STREET COMMENTS OF THE STREET, STR	3	5					
Meghna Supreme (Interest Bearing Hig	h Value Checking A	count, Corpora	ate)						
Below 5 crore				6.00%					
crore to below 30 crore				7.50%		777.6 2444			
0 crore to below 50 crore		8.00%							
0 crore to below 100 crore		8.50%							
00 crore and above				8.50%					
		Three Months	Six Months	Twelve Months	Two Years	Three Years			
mount	One Month	Tillee Molitins			10.50%	10.50%			
mount		11.00%	11.50%	11.50%					
mount selow 50 Lac	One Month 6.00%	11.00%				The second secon			
Amount Below 50 Lac 0 Lac to below 1 crore	One Month 6.00% 6.50%	11.00% 11.50%	11.50%	11.50%	10.50%	10.50%			
Amount Below 50 Lac IO Lac to below 1 crore crore to below 5 crore	One Month 6.00% 6.50% 7.00%	11.00% 11.50% 11.75%	11.50% 11.75%	11.50% 11.75%	10.50% 10.50%	10.50% 10.50%			
Amount Below 50 Lac IO Lac to below 1 crore crore to below 5 crore crore to below 10 crore	One Month 6.00% 6.50% 7.00% 7.50%	11.00% 11.50% 11.75% 11.75%	11.50% 11.75% 12.25%	11.50% 11.75% 12.25%	10.50% 10.50% 10.50%	10.50% 10.50% 10.50%			
Amount Below 50 Lac 60 Lac to below 1 crore crore to below 5 crore 6 crore to below 10 crore 0 crore to below 25 crore	One Month 6.00% 6.50% 7.00% 7.50% 8.00%	11.00% 11.50% 11.75% 11.75% 11.75%	11.50% 11.75% 12.25% 12.50%	11.50% 11.75% 12.25% 12.50%	10.50% 10.50% 10.50% 11.50%	10.50% 10.50% 10.50% 11.50%			
Amount Selow 50 Lac 60 Lac to below 1 crore crore to below 5 crore 6 crore to below 10 crore 0 crore to below 25 crore 25 crore to below 50 crore	One Month 6.00% 6.50% 7.00% 7.50% 8.00% 8.00%	11.00% 11.50% 11.75% 11.75% 11.75% 12.00%	11.50% 11.75% 12.25% 12.50% 12.50%	11.50% 11.75% 12.25% 12.50% 12.50%	10.50% 10.50% 10.50% 11.50% 11.50%	10.50% 10.50% 10.50% 11.50% 11.50%			
ixed Deposits Rate for Retail Custome Amount Below 50 Lac 10 Lac to below 1 crore crore to below 5 crore is crore to below 40 crore 0 crore to below 25 crore 55 crore to below 50 crore 10 crore to below 75 crore	One Month 6.00% 6.50% 7.00% 7.50% 8.00%	11.00% 11.50% 11.75% 11.75% 11.75%	11.50% 11.75% 12.25% 12.50% 12.50%	11.50% 11.75% 12.25% 12.50%	10.50% 10.50% 10.50% 11.50%	10.50% 10.50% 10.50% 11.50%			

Fixed Deposits Rate for Retail Customers,	Provident Fund		wment, Welf	are & Trust (Time D	eposits)		
Amount	91 Days		181 Days		365 Days 10.25%		
Below 50 Lac		10.00%			10.00%		
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 Reta	il Customers. P	rovident Fund. G	ratuity. End	owment Welfare &	Trust (Time Denc	osifs)	
Amount	XFD- Three Months			XFD- Si	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.	11.50%		
75 crore and above		11.50%		11.	.50%	11.50%	
Nirapod Fixed Deposit for Retail Custome	rs (Time Deposi	ts)					
Amount		Three Months		Six N	/lonths	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%			.25%	10.50%	
5 crore to below 10 crore		10.25%			.25%	10.50%	
10 crore to below 25 crore		10.50%			.50%	10.75%	
25 crore to below 50 crore		11.25%			.25%	11.25%	
50 crore to below 75 crore		11.25%			.25%	11.25%	
75 crore and above		11.25%			.25%	11.25%	
Fixed Deposit Rate for Corporate Custome	ers (Time Denos	eite)					
Amount	One Month	Three Months	Siv Months	Twelve Months	Two Years	Three Years	
Below 50 Lac	6.00%			11.50%	10.50%	10.50%	
50 Lac to below 1 crore	6.50%			11.50%	10.50%	10.50%	
crore to below 5 crore	7.00%		THE RESERVE OF THE PERSON NAMED IN COLUMN TWO	11.75%	10.50%	10.50%	
5 crore to below 10 crore	7.50%			12.25%	10.50%	10.50%	
10 crore to below 25 crore	8.00%	The second secon			11.50%	11.50%	
25 crore to below 50 crore	8.00%			12.50%			
50 crore to below 35 crore	8.00%			12.50%	11.50%	11.50%	
75 crore and above	8.00%	The second secon		12.50% 12.50%	11.50% 11.50%	11.50% 11.50%	
First Day 16 Day 1 Day 1							
Fixed Deposits Rate for Corporate Custon Amount	iers (Time Depo	91 Days		191	Days	365 Days	
Below 50 Lac	10.00%				10.00% ·		
50 Lac to below 1.00 crore	10.00%			10.00%		10.25% 10.25%	
1 crore to below 5 crore	10.50%			10.50%		10.75%	
5 crore to below 10 crore	10.50%				.50%	10.75%	
10 crore to below 25 crore	. 10.75%				.75%	11.00%	
25 crore to below 50 crore	11.50%				.50%	11.50%	
50 crore to below 35 crore	11.50%				.50%		
75 crore and above	11.50%			11.	11.50% 11.50%		
7 - 2	1			1	/0	11,50/6	
XFD - Special Fixed Deposit Rate for Corp				VED O	w Manth-	XFD- Twelve Month	
Amount	XI	D- Three Months			XFD- Six Months 10.00%		
Below 50 Lac 50 Lac to below 1 crore	,	10.00%				10.25%	
		10.00%		10.00%		10.25%	
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% 11.50%		11.00%		
25 crore to below 50 crore		11.50%				11.50%	
50 crore to below 75 crore		11.50%			.50%	11.50% 11.50%	
75 crore and above	11.50%			11.	11.50%		
General DPS and Child EduPlan :							
nstallment /ears	Maturi	ity Value	BDT	500 & Multiples of			
rears 2	Maturity Value 13,487			Interest Rate			
3		,538					
4							
5		30,611 40,835 12% p.a.					
		,355		12% p.a. (Yearly compounding)			
6 7		,336					
•	6.5						
8	79	,964					
	79 96						

Business DPS (Non Indiviudal DP	Months					
The state of the s				Rate		
	12 Months 24 Months			8.00%		
	36 Months		8.00%			
	48 Months			8.00% 8.00%		
	60 Months		8.00%			
Business Plus Account :						
	Amount					
Below BDT 50,000			Rate			
BDT 50,000.00 & above			0.00% 4.00%			
Meghna Millionaire (Monthly Insta	allment Only):					
Years	- Inji	Installment Pe	Month Interest Rate (Quarterly Comp			
3		25,216	6.75%			
5		14,044	7.00%			
8		7,871	7.00%			
10		5,772	7.00%			
			1.2370			
Meghna Millionaire (Initial Balanc						
Years	Initial De	posit 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		518	5,165	7.00%		
10		610	3,448	7.25%		
3			5,110	1.2376		
Meghna Kotipoti (Monthly Installn	nent Only):					
Years		Installment Pe	Interest Rate (Quarterly Compounding)			
5		1,41,33	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 w	with Manthly Install					
Years	Initial Deposit	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			
15	29,699	26,999	25,199	7.00%		
18	21,537	19,087		7.25%		
	21,007	13,007	17,454	7.25%		

Note 01: Double Benefit Scheme (DBS) maturity 5 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 elgibility 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

Md. Sadiqur Rahman

Md. Sadiqur Rahman
DMD & Head of Treasury

Kazi Ahsan Khalil Managing Director and CEO