

Treasury Division Head Office

Treasury Circular No.DR/02/23

Date: August 29, 2023

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

Interest Rate on Deposit w.e.f. September 01 , 2023

| Day day 4- | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | f: 123th ALCO me | botting dated i | <u> </u> | | ***** | | |
|--|---|------------------|-----------------------|------------------------|-----------|-------------|--|--|
| Products Savings Deposit | | ** | | Interest Rate 4.50% | | | | |
| Platinum Saver(Savings Product) | 4 | | | 4.50% | | | | |
| Below 50,000 | | | - | 3.50% | | • | | |
| 0,000 to Below 10,00,000 | | | | | | | | |
| 0,00,000 to Below 15,00,000 | | 5.50% 5.75% | | | | | | |
| 25,00,000 to Below 50,00,000 | | | | 6.00% | , | | | |
| 50,00,000 to Below 50,00,000 | | | | | | | | |
| 50,00,000 and above | | | | 6.50% | | | | |
| SND (Special Notice Deposit) | | | | | | | | |
| Upto 1,00,00,000 | | | | 4.00% | | 100 | | |
| 1,00,00,001 to 25,00,00,000 | | 6.00% | | | | | | |
| 25,00,00,001 to 50,00,00,000 | | 6.00% | | | | | | |
| 50,00,00,001 to 100,00,00,000 | | | | 6.50% | | | | |
| Above 100,00,00,000 | | | | 6.75% | | | | |
| Government/Semi Government Institutions | | 3.00% | | | | | | |
| Youngster Savings Account | | | | | , No. | | | |
| Below 50,000 | | | | 6.50% | | | | |
| 50,000 to Below 10,00,000 | , | | | 6.50% | | | | |
| 10,00,000 to Below 25,00,000 | | | | 6.50% | variable | | | |
| 25,00,000 to Below 50,00,000 | | | | 6.50% | | | | |
| 50,00,000 and above | | | | 6.50% | | | | |
| | | 5 | | | | | | |
| Youngster Plus Savings Account Below 50,000 | | | | C E00/ | | | | |
| | | 6.50% | | | | | | |
| 50,000 to Below 10,00,000 | | 6.50% | | | | | | |
| 10,00,000 to Below 25,00,000 | | 6.50% | | | | | | |
| 25,00,000 to Below 50,00,000 | | 6.50% | | | | | | |
| 50,00,000 and above | | | | 6.50% | | | | |
| Shreyoshi Savings Account | | | | | | | | |
| Below 50,000 | | | | 3.50% | | | | |
| 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% | 1 | | | |
| 50,00,000 and above | | 6.50% | | | | | | |
| F:#- Bl 0 - ' 4 | | | | - | | | | |
| Fifty Plus Savings Account | | | | 4.0007 | | | | |
| 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% | | | | | | |
| | | | | 6 | | | | |
| Meghna Supreme (Interest Bearing Hig | h Value Checking A | Account, Corpora | ate) | F 000' | | 3 | | |
| Below 5 crore | | | | 5.00% | | * | | |
| crore to below 30 crore. | | 6.00% | | | | | | |
| 30 crore to below 50 crore | | 6.75% | | | | | | |
| 50 crore to below 100 crore | | 7.00% | | | | | | |
| 100 crore and above | | | | 7.50% | | | | |
| ixed Deposits Rate for Retail Custome | | | | | | | | |
| Amount | One Month | Three Months | | Twelve Months | Two Years | Three Years | | |
| Below 50 Lac | 5.25% | 6.75% | | 8.00% | 7.25% | 7.25% | | |
| 0 Lac to below 1 crore | 5.50% | 7.00% | | 8.00% | 7.25% | 7.25% | | |
| crore to below 5 crore | 6.25% | 7.25% | | 8.00% | 7.25% | 7.25% | | |
| crore to below 10 crore | 6.25% | 7.25% | | 8.00% | 7.50% | 7.50% | | |
| 0 crore to below 25 crore | 6.25% | 7.25% | | 8.00% | 7.50% | 7.50% | | |
| 25 crore to below 50 crore | 6.25% | 7.50% | | 8.00% | 7.50% | 7.50% | | |
| 50 crore to below 75 crore | 6.50% | 7.50% | | 8.00% | 7.50% | 7.50% | | |
| 75 crore and above | 7.00% | | ge 1 o 7 3.75% | 8.00% | 7.50% | 7.50% | | |





| Fixed Deposits Rate for Retail Cus | tomers, Provident Fund, Gr | atuity, Endow | ment, Welfa | re & Trust (Time | Deposits) | | |
|---|--|----------------------------|----------------|---------------------------------|--|--|--|
| Amount Bolow 50 Lea | | 1 Days | | | 1 Days | 365 Days | |
| Below 50 Lac | | 7.25% | | | 7.50% | 8.00% | |
| 50 Lac to below 1.00 crore | | 7.50% | | 7.75% | | 8.00% | |
| 1 crore to below 5 crore | | 7.75% | | 8.00% | | 8.25% | |
| 5 crore to below 10 crore | | 7.75% | | 8.00% | | 8.25% | |
| 10 crore to below 25 crore | 7.75% | | | 8.00% | | 8.25% | |
| 25 crore to below 50 crore | 8.00% | | | 8.25% | | 8.25% | |
| 50 crore to below 75 crore | 8.00% | | | 8.25% | | 8.25% | |
| 75 crore and above | re and above 8.00% | | | | 8.25% | | |
| YED- Special Fixed Denosite Bate 6 | or Potail Customers Duni | d4 F 1 O- | | | | | |
| XFD- Special Fixed Deposits Rate f Amount | YED. T | hree Months | atuity, Endo | | | | |
| Below 50 Lac | | 6.50% | | XFD- Six Months | | XFD- Twelve Months | |
| 50 Lac to below 1 crore | | | | 6.75% | | 6.75% | |
| 1 crore to below 5 crore | | 6.75% | | 7.00% | | 7.00% 7.50% | |
| 5 crore to below 10 crore | | 7.50% | | | 7.50% | | |
| 10 crore to below 25 crore | | 7.50% | | | 7.50% | | |
| 25 crore to below 50 crore | | 7.50% | | | 7.50% | | |
| 50 crore to below 75 crore | | 7.50% | | | 7.50% | 7.50% | |
| 75 crore and above | | 7.50% 7.50% | | | 7.50% | 7.50% | |
| 73 Crore and above | | 7.50% | | 7.50% | | 7.50% | |
| Nirapod Fixed Deposit for Retail Cเ | stomers (Time Deposits) | | | | - Annual Control of the Control of t | | |
| Amount | | ee Months | | Siv | Months | Twelve Months | |
| Below 50 Lac | The state of the s | 6.50% | | 6.75% | | 7.75% | |
| 50 Lac to below 1 crore | | 6.75% | | 7.00% | | 7.75% | |
| 1 crore to below 5 crore | | 7.00% | | 7.00% | | 7.75% | |
| 5 crore to below 10 crore | | 7.00% | | | .25% | | |
| 10 crore to below 25 crore | | 7.00% | | | .25% | 7.75% | |
| 25 crore to below 50 crore | | 7.25% | | | .25% 7.50% | 7.75% | |
| 50 crore to below 75 crore | | 7.25% | | | | 7.75% | |
| 75 crore and above | | 7.25% | | 7.50% | | 7.75% | |
| 70 Cloic and above | 7.25% | | | 7.50% | | 7.75% | |
| Fixed Deposit Rate for Corporate C | ustomers (Time Deposits) | | | | | - | |
| Amount | | ree Months | Six Months | Twelve Months | Two Years | Three Years | |
| Below 50 Lac | 5.25% | 6.75% | 7.00% | 8.00% | 7.25% | 7.25% | |
| 50 Lac to below 1 crore | 5.50% | 7.00% | 7.25% | 8.00% | 7.25% | 7.25% | |
| 1 crore to below 5 crore | 6.25% | 7.25% | 7.50% | 8.00% | 7.25% | 7.25% | |
| 5 crore to below 10 crore | 6.25% | 7.25% | 7.50% | 8.00% | 7.50% | | |
| 10 crore to below 25 crore | 6.25% | 7.25% | 7.50% | | | 7.50% | |
| 25 crore to below 50 crore | 6.25% | 7.50% | | 8.00% | 7.50% | 7.50% | |
| 50 crore to below 75 crore | 6.50% | 7.50% | 7.75% 7.75% | 8.00% | 7.50% | 7.50% | |
| 75 crore and above | 7.00% | 7.50% | 7.75% | 8.00% 8.00% | 7.50% 7.50% | 7.50% 7.50% | |
| | | 1.00,0 | 711.070 | 0.0070 | 7.0070 | 7.0070 | |
| Fixed Deposits Rate for Corporate (| Customers (Time Deposits) | | | | · · · · · · · · · · · · · · · · · · · | 8 | |
| Amount | | 91 Days | | 181 Days | | 365 Days | |
| Below 50 Lac | | 7.25% | | 7.50% | | 8.00% | |
| 50 Lac to below 1.00 crore | | 7.50% | | 7.75% | | 8.00% | |
| 1 crore to below 5 crore | | 7.75% | | 8.00% | | 8.25% | |
| 5 crore to below 10 crore | | 7.75% | | 8.00% | | 8.25% | |
| 10 crore to below 25 crore | | 7.75% | | 8.00% | | 8.25% | |
| 25 crore to below 50 crore | 1 | 8.00% | | 8.25% | | 8.25% | |
| 50 crore to below 75 crore | | 8.00% | | 8.25% | | 8.25% | |
| 75 crore and above | | 8.00% | | 8.25% | | 8.25% | |
| | | | | | | 0.2070 | |
| XFD - Special Fixed Deposit Rate fo | | | | t | | | |
| Amount | | nree Months | | | ix Months | XFD- Twelve Months | |
| Below 50 Lac | | 6.50% | | 6.75% | | 6.75% | |
| 50 Lac to below 1 crore | | 6.75% | | 7.00% | | 7.00% | |
| 1 crore to below 5 crore | | 7.50% | | 7.50% | | 7.50% | |
| 5 crore to below 10 crore | | 7.50% | | 7.50% | | 7.50% | |
| 10 crore to below 25 crore | 7 | 7.50% | | 7.50% | | 7.50% | |
| 25 crore to below 50 crore | | 7.50% | | 7.50% | | 7.50% | |
| 50 crore to below 75 crore | | 7.50% | | | .50% | 7.50% | |
| 75 crore and above | | 7.50% | 7.50% | | | 7.50% | |
| Camanal DDC - 101111 - 1 - 1 | : | | | | • | | |
| General DPS and Child EduPlan : nstallment | | | DOT F | 00 8 MiLi * | 500 | F | |
| Years | Maturity Va | luo | BD1 5 | 00 & Multiples of | | | |
| 3 | 20,313 | iue | | | Interest Rate | - All Annual | |
| 4 | | | | | | | |
| 5 | | 28,194 36,707 45,000 | | | | | |
| | | | | 8% p.a. (Yearly compounding) | | | |
| 6 | | 45,900 | | | | | |
| 7 | | 55,829 | | | | | |
| 8 | 66,553 | | | | | | |
| A | 70 404 | - | | | | | |
| 9 | 78,134 90,641 | | | | | | |





| Business DPS (Non Indiviudal DP | 961 • | | * | | | | |
|---|--------------------------|---|--|--|--|--|--|
| | Months | | | | | | |
| | | | | Rate | | | |
| 12 Months 24 Months | | | | 6.00% | | | |
| 36 Months | | | | 6.00% | | | |
| 48 Months | | | | 6.00% | | | |
| 60 Months | | | 6.00% | | | | |
| | | | | 310078 | | | |
| Business Plus Account : | | | | | | | |
| Amount | | | Rate | | | | |
| Below BDT 50,000 BDT 50,000.00 & above | | | 0.00% | | | | |
| | | | 4.00% | | | | |
| Meghna Millionaire (Monthly Insta | allment Only): | | THE STATE OF THE S | | | | |
| Years | annent Only). | Installment P | Per Month | Month Interest Bate (Quarter) Q | | | |
| 3 | | 25,21 | Interest Rate (Quarterly Compounding | | | | |
| 5 | | 14,04 | 6.75% | | | | |
| 8 | | | 7.00% | | | | |
| 10 | | 7,871 | | 7.00% | | | |
| 10 | | 5,772 | 7.25% | | | | |
| Meghna Millionaire (Initial Balanc | a with Manthly Installme | nt \ | | | | | |
| Years | Initial Do | Initial Deposit 1 Lac Initial Deposit 2 Lac | | Interest Pete (Questante Accessed in a | | | |
| 3 | | ,149 | 19,082 | Interest Rate (Quarterly Compounding | | | |
| 5 | | .074 | | 6.75% | | | |
| 8 | | | 10,103 | 7.00% | | | |
| 10 | | 518 | 5,165 3,448 | 7.00% | | | |
| 10 | 4, | 4,610 | | 7.25% | | | |
| Meghna Kotipoti (Monthly Installn | nent Only): | | | The state of the s | | | |
| Years | mont Omy). | Installment P | or Month | Interest Date (Overtally Over 1) | | | |
| 5 | | 1,41,3 | Interest Rate (Quarterly Compounding) | | | | |
| 8 | | 79,54 | 6.75% | | | | |
| 10 | | | 6.75% | | | | |
| 12 | | 58,44 | | 7.00% | | | |
| | | 45,13 | 7.00% | | | | |
| 15 | | 31,49 | 7.25% | | | | |
| 18 | | 23,17 | 7.25% | | | | |
| Meghna Kotipoti (Initial Balance w | with Monthly Installment | ١. | | 1 | | | |
| Years | Initial Day ' | | | | | | |
| rears | 2 Lac | 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 | | | | |
| 12 | 43,100 | 40,048 | | 7.00% | | | |
| 15 | 29,699 | | 38,014 | 7.00% | | | |
| 18 | | 26,999 | 25,199 | 7.25% | | | |
| 10 | 21,537 | 19,087 | 17,454 | 7.25% | | | |

Note 01: Double Benefit (DDS) maturity 09 years 08 months effective rate 7.50% p.a.

Note 02: Monthly Income Scheme (MIS) Rate / Non Individual MIS will be **BDT 666.67** (Before Tax & Excise Duty) per **BDT 1,00,000 @8.00%** 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: 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.**

Md. Sadiqur Rahman DMD & Head of Treasury

Sohail R. K. Hussain Managing Director and CEO