

MEGHNA BANKTreasury Division
Head Office

Treasury Circular No. LR/05/24

Date: May 31, 2024

To:

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

Subject: Lending Rates of the Bank

Approval Ref : 132th ALCO Meeting held on 30st May, 2024

Products	Interest Rate (Mid Rate) with effect from May 31, 2024	
	Mid Rate	Range
1) Agriculture	12.00%	11.00% ~ 13.00%
2) Large and medium scale industries (Term)	13.00%	12.00% ~ 14.00%
3) Small Industries (Term Loan)	13.00%	12.00% ~ 14.00%
4) Working Capital		
a) Large scale industries	13.00%	12.00% ~ 14.00%
b) Medium scale industries	13.00%	12.00% ~ 14.00%
c) Small Industries	13.00%	12.00% ~ 14.00%
5) Export Finance (Post)	13.00%	12.00% ~ 14.00%
6) Pre Shipment Export Credit	11.00%	10.00% ~ 12.00%
7) Trade Financing (LTR, PAD etc.)	13.00%	12.00% ~ 14.00%
8) Commercial lending Others (Work Order, OD, CC etc.)	13.00%	12.00% ~ 14.00%
9) Housing Loans (Commercial)	13.00%	12.00% ~ 14.00%
10) Home Loan (Retail)	13.00%	12.00% ~ 14.00%
11) Consumer Credit/ Retail Loans	13.00%	12.00% ~ 14.00%
12) Finance to NBFIs	13.00%	12.00% ~ 14.00%
13) Women Entrepreneur	13.00%	12.00% ~ 14.00%
14) Meghna Staff OD	1 Year Cost of Deposit +1.00%	
15) Credit Card	20.00% p.a.	20.00% p.a.

Note: 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

Kazi Ansan Khalil
Managing Director and CEO