MEGHNA BANK
Treasury Division
Head Office

Treasury Circular No.DR/06/26

Date: July 30, 2026

To:

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

Interest Rate on Deposit w.e.f. August 01, 2026

Approval Ref: 158th ALCO meeting dated July 29, 2026

Products	Interest Rate
Savings Deposit:	2.50%
Platinum Saver(Savings Product) :	
Below 50,000	No Interest
50,000 to Below 1,00,000	2.75%
1,00,000 to Below 25,00,000	3.00%
25,00,000 and Above	4.00%
SND (Special Notice Deposit) :	
Below 5,00,000	No Interest
5,00,000 to 1,00,00,000	3.00%
1,00,00,001 to 25,00,00,000	3.50%
25,00,00,001 to 50,00,00,000	4.00%
50,00,00,001 to 100,00,00,000	4.50%
Above 100,00,00,000	6.00%
Government/Semi Government Institutions	3.00%
Youngster Savings Account :	3.00%
Youngster Plus Savings Account :	3.00%
Shreyoshi Savings Account :	
Below 20,000	No Interest
20,000 and Above	5.00%
Fifty Plus Savings Account :	
Below 50,000	3.00%
50,000 to Below 25,00,000	3.25%
25,00,000 and Above	4.25%
Meghna Supreme (Interest Bearing High Value Checking Account, Corporate) :	
Below 5 crore	3.50%
5 crore to below 50 crore	4.50%
50 crore to below 100 crore	6.00%
100 crore and Above	7.50%
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%	10.00%	10.00%	10.25%	10.25%	9.75%
50 Lac and Above	7.00%	10.20%	10.20%	10.40%	10.25%	9.75%

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 and Above	10.25%	10.25%	10.50%

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%	10.00%	10.00%	10.25%	10.25%	9.75%
50 Lac and Above	7.00%	10.20%	10.20%	10.40%	10.25%	9.75%

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 and Above	10.25%	10.25%	10.50%

General DPS and Child EduPlan :

Installment	BDT 500 & Multiples of 500
Years	Interest Rate
1 - 10	11.00% (Yearly Compounding)
11 - 20	10.50% (Yearly Compounding)

Business DPS (Non Indiviudal 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	3.00%

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 6.50 years and amount will be any amount above BDT 50,000.00

Note 02: Monthly Income Scheme (MIS) Rate / Non Individual MIS will be BDT 479.17 (Before Tax & Excise Duty) per BDT 50,000.00 @11.50% 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. 50.00 lac and above bucket.

Note 04: No Branch and Business people except Treasury Division can do marketing for Banks' and NBFIs' Deposits. Treasury will determine the Interbank Deposits Rate based on prevailing market conditions.

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

Note 06: All deposits products are subject to Tax and Excise duty.

Note 07: As per current market scenario, Interest rate of NBFIs SND A/C would be maximum @10.50% until further notice.

Note 08: For Government/Semi Government FDRs, an additional 75 basis points will be applied over the regular Corporate FDR (not applicable for days product) card rate subject to appoval from Deputy Managing Director.

Md. Tawhid Hasan Juberi
SVP & Head of Treasury

Syed Mizanur Rahman
Managing Director