

Treasury Circular No.DR/02/25

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

Interest Rate on Deposit w.e.f. April 01, 2025
Approval Ref: 142th ALCO meeting dated March 27, 2025

Date: March 27, 2025

2 1 1	Approval Ref:	142th ALCO meeting a	ated March 27, 2025	j				
Products Savings Deposits			Interest Rate	е				
Savings Deposit : Below 50,000								
			3.00%					
50,000 to Below 50,00,000			3.50%					
50,00,000 and above			4.00%					
Platinum Saver(Savings Product) :								
Below 50.000			No leterant					
50,000 to Below 10,00,000			No Interest					
10,00,000 to Below 25,00,000			4.00%					
25,00,000 to Below 50,00,000			5.00%					
50,00,000 and above			6.00% 7.00%					
			7.0076					
SND (Special Notice Deposit) :								
Below 50,000			No Interest					
50,000 to 1,00,00,000			5.00%					
,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								
nstitutions			3.00%					
oungster Savings Account :								
3elow 50,000			7.00%					
0,000 to Below 10,00,000			7.00%					
0,00,000 to Below 25,00,000			7.00%					
5,00,000 to Below 50,00,000			7.00%					
0,00,000 and above			7.00%	V				
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oungster Plus Savings Account : Below 50,000								
0,000 to Below 10,00,000			7.00%					
	7.00%							
0,00,000 to Below 25,00,000	7.00%							
5,00,000 to Below 50,00,000 60,00,000 and above	7.00%							
o,oo,ooo and above			7.00%					
Shreyoshi Savings Account :					*			
Below 50,000			Les viscos de					
0,000 to Below 10,00,000		No Interest						
0,00,000 to Below 25,00,000		5.50%						
5,00,000 to Below 50,00,000	3.73%							
0,00,000 and above			6.00%					
o,oo,ooo and above			6.50%					
ifty Plus Savings Account :								
elow 50,000			4.000/					
0,000 to Below 10,00,000	4.00%							
0,00,000 to Below 25,00,000	5.50%							
5,00,000 to Below 50,00,000	5.75%							
0,00,000 and above	6.00%							
			6.50%					
leghna Supreme (Interest Bearing Hig	h Value Checking Acc	ount, Corporate)			*****			
elow 5 crore		2 F 2. mo/ .	6.00%					
crore to below 30 crore	7.50%							
0 crore to below 50 crore	8.00% ·							
crore to below 100 crore	8.50%							
00 crore and above	8.50%							
overnment/Semi Government								
stitutions			3.00%	×				
xed Deposits Rate for Retail Custome	ers, Provident Fund, Gr	ratuity, Endowment, V	Velfare & Trust (Tim	ne Deposits) :	1			
mount	One Month Th	ree Months Six Mo	nths Twelve Months	s Two Years	Three Years			
elow 50 Lac	6.00%	11.00% 11.50		10.50%	10.50%			
		11.50% 11.50		10.50%	10.50%			
	6.50%			10.50%	10.50%			
crore to below 5 crore	7.00%	11.75% 11.75	11.75%	10.0070	10.50 /6			
crore to below 5 crore crore to below 10 crore		11.75% 11.75 11.75% 12.25		10.50%				
crore to below 5 crore crore to below 10 crore 5 crore to below 25 crore	7.00% 7.50% 8.00%		12.25%		10.50%			
crore to below 5 crore crore to below 10 crore 0 crore to below 25 crore 5 crore to below 50 ĉrore	7.00% 7.50% 8.00% 8.00%	11.75% 12.25	12.25% 12.50%	10.50%	10.50% 11.50%			
0 Lac to below 1 crore crore to below 5 crore crore to below 10 crore 0 crore to below 25 crore 5 crore to below 50 crore 0 crore to below 75 crore 5 crore and above	7.00% 7.50% 8.00%	11.75% 12.25 11.75% 12.50	12.25% 12.50% 12.50%	10.50% 11.50%	10.50%			

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Salow So Lac	Fixed Deposits Rate for Retail Customers,	Provident Fund		ment, Welf			200	
19. a.c. to below 1,00 crore	Amount	91 Days			181 Days			
Ecror to below 5 crore 10.50% 10.50% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.								
0 crore to below \$6 crore 10.75% 11.07% 11.07% 11.00%							AND DESCRIPTION OF THE PARTY OF	
15 crore to below 80 crore 11.50%	crore to below 10 crore				10.50%		100000000000000000000000000000000000000	
11.50% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.50% 1	10 crore to below 25 crore		10.75%		10.75%		11.00%	
	25 crore to below 50 crore		11.50%		11.50%		11.50%	
April	50 crore to below 75 crore		11.50%				11.50%	
Amount XFD_Three Months XFD_St Months XFD_Three Months 10 Lact below 1 crore 10 Lock	75 crore and above					11.50%		
Amount XFD_Three Months XFD_St Months XFD_Three Months 10 Lact below 1 crore 10 Lock								
Salow Sol Lac 10.00% 10.00% 10.00% 10.25%				ratuity, End				
10 Lac to below 1 crore 10.00% 10.25% 10.50% 10.50% 10.50% 10.50% 10.75% 10.50% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50%		XF						
Formet to below 8 crore	Below 50 Lac							
10 core to below 10 core 11 core	50 Lac to below 1 crore							
Corner to below 25 crore 10.75% 10.75% 11.50% 10.00% 10.25% 10.00% 10.25% 10.00% 10.25% 10.00% 10.25% 10.50% 1	crore to below 5 crore							
25 crore to below \$0 crore	5 crore to below 10 crore		10.50%		10.50%			
11.50% 10.50% 1	0 crore to below 25 crore		10.75%		10	.75%	11.00%	
11.50% 1	25 crore to below 50 crore		11.50%		11.50%		11.50%	
Name Six Months Twelve Months Six Months Twelve Months Six Months Twelve Months Six Months	50 crore to below 75 crore		11.50%		11	.50%	11.50%	
Samount Six Months Twelve Months Six Months Six Months 10 10 10 10 10 10 10 1	75 crore and above				11			
Samount Three Months Six Months Twelve Months 10 act to below 1 crore 9.75% 9.75% 9.75% 10.00%	Nirapod Fixed Deposit for Retail Custome	rs (Time Deposi	ts):					
Selow St Lac 9,75% 9,75% 10,00% St Lac to below 1 crore 9,75% 9,75% 10,00% L crore to below 5 crore 10,25% 10,25% 10,50% L crore to below 5 crore 10,25% 10,25% 10,50% L crore to below 25 crore 10,50% 10,50% 10,50% 10,50% L crore to below 25 crore 10,50% 10,50% 10,50% 10,75% St crore to below 56 crore 11,25% 10,25% 10		- (Doposi			Six	Months	Twelve Months	
10 Late Delow 1 crore 9.75% 9.75% 10.00%					9	.75%	10.00%	
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10 crore to below 25 crore								
11.25% 1								
11.25% 1	And the second s							
11.25% 1								
Fixed Deposit Rate for Corporate Customers (Time Deposits): Amount								
Amount One Month Three Months Six Months Twelve Months Twee Years	75 crore and above	11.25% 11.25%				.25%	11.25%	
Bolow 50 Lac to below 1 crore 6.50% 11.00% 11.50% 11.50% 10.50% 10.50% 10.50% 10.50% 11.50% 11.50% 11.50% 11.50% 10.50% 11.50% 10.50% 10.50% 10.50% 10.50% 10.55% 10.50% 10.50% 10.50% 10.50% 10.55% 10.50% 10.50% 10.55% 10.50% 11.50% 1	Fixed Deposit Rate for Corporate Custome	ers (Time Depos	its):					
11.50% 11.50% 10.50% 11.50% 1	Amount	One Month	Three Months	Six Months	Twelve Months	Two Years	Three Years	
Corner to below 5 crore	Below 50 Lac	6.00%	11.00%	11.50%	11.50%	10.50%	10.50%	
crore to below 5 crore	50 Lac to below 1 crore					10.50%	10.50%	
Scrore to below 10 crore					4	10.50%	10.50%	
10 crore to below 25 crore								
25 crore to below 50 crore 8.00% 12.00% 12.50% 12.50% 11.50% 10.00% 10.25% 10.00% 10.00% 10.25% 10.00% 10.25% 10.00% 10.00% 10.25% 10.00% 10.50% 10.75% 10.00% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 10.75% 10.50% 11.50%					4			
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10.00% 10.00% 10.00% 10.25%								
1 crore to below 5 crore 10.50% 10.50% 10.55% 10.75% 5 crore to below 10 crore 10.50% 10.50% 10.55% 11.00% 10.75% 11.00% 25 crore to below 50 crore 11.50% 10.00% 10.25% 10.00% 10.00% 10.25% 10.00% 10.55% 10.50% 10.50% 10.50% 10.75% 10.50% 10.50% 10.75% 10.50% 10.50% 10.75% 11.50% 1	Designation of the Control of the Co	CONTROPORTED AND ADDRESS OF THE PROPERTY OF TH						
10.50% 10.50% 10.50% 10.50% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 11.50% 10.00% 10.00% 10.25% 10.00% 10.50% 11.50% 1	50 Lac to below 1.00 crore	10.00%						
10 crore to below 25 crore 10.75% 10.75% 11.00% 25 crore to below 50 crore 11.50% 10.00% 10.00% 10.00% 10.25% 10.00% 10.00% 10.00% 10.25% 10.50% 10.50% 10.50% 10.55% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 11.50% 11.5	1 crore to below 5 crore							
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11.50% 11.50% 11.50% 11.50% 11.50% 11.50%	25 crore to below 50 crore			11				
XFD - Special Fixed Deposit Rate for Corporate Customers (Time Deposits) : Amount XFD - Three Months XFD - Six Months XFD - Six Months XFD - Twelve Month Below 50 Lac 10.00% 10.00% 10.00% 10.00% 10.25% 10.50% 10.50% 10.50% 10.50% 10.50% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 10.75% 11.50%	50 crore to below 75 crore	11.50%			11	1.50%	11.50%	
Amount XFD- Three Months	75 crore and above				11	1.50%	11.50%	
Amount XFD- Three Months	VED. Special First Depart Date for C	ovata Ct	o (Time Decesion)					
Below 50 Lac 10.00% 10.00% 10.25% 50 Lac to below 1 crore 10.00% 10.25% 10.00% 10.25% 10.00% 10.25% 10.50% 10.50% 10.50% 10.55% 10.55% 10.50% 10.55% 10.55% 10.55% 10.55% 10.55% 10.55% 10.55% 10.75% 50 crore to below 25 crore 10.50% 10.75% 11.00% 25 crore to below 25 crore 11.50% 11.50% 11.50% 11.50% 11.50% 50 crore to below 75 crore 11.50% 11.					XFD- 9	ix Months	XFD- Twelve Month	
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50 crore to below 75 crore 11.50% 11.								
75 crore and above 11.50% 11.50% 11.50% 11.50% General DPS and Child EduPlan : Installment BDT 500 & Multiples of 500 Years Maturity Value Interest Rate 2 13,487 3 21,538 4 30,611 5 40,835 12% p.a. 6 52,355 (Yearly compounding) 7 65,336 8 79,964 9 96,446								
General DPS and Child EduPlan : Installment Years Maturity Value 13,487 3 21,538 4 30,611 5 40,835 6 52,355 6 55,336 8 79,964 9 96,446 BDT 500 & Multiples of 500 Interest Rate 12% p.a. (Yearly compounding)								
Second Stallment	75 crore and above	11.50%		11.50%		11.50%		
Second Stallment	General DPS and Child EduPlan							
Years Maturity Value Interest Rate 2 13,487 3 21,538 4 30,611 5 40,835 6 52,355 7 65,336 8 79,964 9 96,446				BDT	500 & Multiples of	F 500		
2 13,487 3 21,538 4 30,611 5 40,835 12% p.a. 6 52,355 (Yearly compounding) 7 65,336 8 79,964 9 96,446	Years	Matur	ity Value			A STATE OF THE PARTY OF THE PAR		
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5 40,835 12% p.a. 6 52,355 (Yearly compounding) 7 65,336 8 79,964 9 96,446				39				
6 52,355 (Yearly compounding) 7 65,336 8 79,964 9 96,446								
7 65,336 8 79,964 9 96,446			·					
8 79,964 9 96,446					(really compounding)			
9, 96,446								
	Q	MP	.446					





Business DPS (Non Individual DF						
	Months			Rate		
	12 Months			8.00%		
	24 Months 36 Months	8.00%				
	48 Months		8.00%			
	60 Months		8.00% 8.00%			
				0.00%		
Business Plus Account :						
	Amount	Rate				
Below BDT 50,000			0.00%			
BD15	0,000.00 & above			4.00%		
Meghna Millionaire (Monthly Insta	allment Only) :					
Years		Installment Po	er 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%		
		5,112				
Meghna Millionaire (Initial Balanc	e with Monthly Installme	ent) :				
Years	Initial De	posit 1 Lac	Initial Deposit 2 Lac	Interest Rate (Quarterly Compounding)		
3		149	19,082	6.75%		
5		,074	10,103	7.00%		
8		518	5,165	7.00%		
10		610	3,448	7.25%		
		-	0,440	1.2370		
Meghna Kotipoti (Monthly Installr	nent Only) :					
Years		Installment Per Month Interest Rate (Quarterly Compound				
5		1,41,33	6.75%			
8		79,545	6.75%			
10		58,441	7.00%			
12		45,135	7.00%			
15		31,498				
18	9	23,170	7.25%			
10		23,170		7.25%		
Meghna Kotipoti (Initial Balance v	with Monthly Installment):				
Years		Initial Deposit 5	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	7.00%		
18	21,537	19,087				
10	21,037	13,007	17,454	7.25%		

Note 01: Double Benefit Schemes' (DBS) maturity will be 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 DMD & Head of Treasury

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Director and CEO