

MEGHNA BANK

Treasury Division
Head Office

Treasury Circular No. LR/12/24

Date: December 30, 2024

To:

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

Subject: Lending Rates of the Bank

Approval Ref : 139th ALCO Meeting held on 30th December, 2024

Products	Interest Rate (Mid Rate) with effect from January 1, 2025	
	Mid Rate	Range
1) Agriculture	13.75%	12.75% ~ 14.75%
2) Large and medium scale industries (Term)	14.75%	13.75% ~ 15.75%
3) Small Industries (Term Loan)	15.25%	14.25% ~ 16.00%
4) Working Capital		
a) Large scale industries	14.75%	13.75% ~ 15.75%
b) Medium scale industries	15.25%	14.25% ~ 16.00%
c) Small Industries	15.25%	14.25% ~ 16.00%
5) Export Finance (Post)	14.75%	13.75% ~ 15.50%
6) Pre Shipment Export Credit	11.25%	10.00% ~ 12.00%
7) Trade Financing (LTR, PAD etc.)	14.75%	13.75% ~ 15.75%
8) Commercial lending Others (Work Order, OD, CC etc.)	15.00%	13.75% ~ 15.75%
9) Housing Loans (Commercial)	14.75%	13.75% ~ 15.75%
10) Home Loan (Retail)	14.75%	13.75% ~ 15.75%
11) Consumer Credit/ Retail Loans	15.25%	14.25% ~ 16.00%
12) Finance to NBFIs	14.75%	13.75% ~ 15.75%
13) Women Entrepreneur	14.75%	13.75% ~ 15.75%
14) Meghna Staff OD	1 Year Cost of Deposit +1.00%	
15) Credit Card	25.00% p.a.	25.00% 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.

For



Md. Sadiqur Rahman
DMD & Head of Treasury



Kazi Ahsan Khalil
Managing Director and CEO