



Treasury Division
Head Office

Treasury Circular No.DR/ 03/21

Date: March 31, 2021

To:

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

Interest Rate on Deposit w.e.f. April 01, 2021

Approval Ref: 94th ALCO meeting dated March 31, 2021

Products	Interest Rate					
Savings Deposit	3.50%					
Platinum Saver(Savings Product)						
Below 50,000	Nil					
50,000 to Below 10,00,000	3.00%					
10,00,000 to Below 25,00,000	3.50%					
25,00,000 to Below 50,00,000	3.75%					
50,00,000 to Below 1,00,00,000	4.00%					
1,00,00,000 and Above	4.25%					
SND (Special Notice Deposit)						
Upto 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	4.00%					
Above 100,00,00,000	4.00%					
Government/Semi Government Institutions	4.00%					
Meghna Supreme (Interest Bearing High Value Checking Account)						
Below 5 crore	3.50%					
5 crore to below 30 crore	4.75%					
30 crore to below 50 crore	5.00%					
50 crore to below 100 crore	5.00%					
100 crore and above	5.00%					
Fixed Deposit (Time Deposits)						
Amount	One Month	Three Months	Six Months	Twelve Months	Two Years	Three Years
Below 50 Lac	3.00%	5.50%	5.50%	5.50%	6.00%	6.25%
50 Lac to below 1 crore	3.00%	5.50%	5.50%	5.50%	6.00%	6.25%
1 crore to below 5 crore	3.50%	5.50%	5.50%	5.75%	6.25%	6.50%
5 crore to below 10 crore	4.00%	6.00%	6.00%	6.00%	6.25%	6.50%
10 crore to below 25 crore	4.25%	6.00%	6.00%	6.00%	6.25%	6.50%
25 crore to below 50 crore	4.25%	6.00%	6.00%	6.00%	6.25%	6.50%
50 crore to below 75 crore	4.25%	6.00%	6.25%	6.25%	6.50%	6.50%
75 crore and above	4.25%	6.00%	6.25%	6.25%	6.50%	6.50%
Fixed Deposit (Time Deposits)						
Amount	91 Days		181 Days		365 Days	
Below 50 Lac	5.75%		5.75%		5.75%	
50 Lac to below 1.00 crore	5.75%		5.75%		5.75%	
1 crore to below 5 crore	5.75%		5.75%		6.00%	
5 crore to below 10 crore	6.25%		6.25%		6.25%	
10 crore to below 25 crore	6.25%		6.25%		6.25%	
25 crore to below 50 crore	6.25%		6.25%		6.25%	
50 crore to below 75 crore	6.25%		6.50%		6.50%	
75 crore and above	6.25%		6.50%		6.50%	
Nirapod Fixed Deposit	Three Months		Six Months		Twelve Months	
Below 50 Lac	5.50%		5.50%		5.50%	
50 Lac to below 1 crore	5.50%		5.50%		5.50%	
1 crore to below 5 crore	5.50%		5.50%		5.75%	
5 crore to below 10 crore	6.00%		6.00%		6.00%	
10 crore to below 25 crore	6.00%		6.00%		6.00%	
25 crore to below 50 crore	6.00%		6.00%		6.00%	
50 crore to below 75 crore	6.00%		6.25%		6.25%	
75 crore and above	6.00%		6.25%		6.25%	

Meghna DPS & Meghna Child Eduplan Schemes

Interest Rate : i) For 3 & 4 Years: 7.00% p.a., ii) For 5,6 & 7 Years: 7.25% p.a., iii) For 8,9 & 10 Years: 7.50% p.a.

Monthly Deposit Amount	Tenor (Year) wise maturity value before Tax & Excise-Duty							
	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs
Amount (in BDT)								
500	20,013	27,639	36,024	44,869	54,355	65,196	76,327	88,293
1000	40,026	55,279	72,048	89,738	108,710	130,393	152,654	176,586
1500	60,040	82,918	108,073	134,607	163,066	195,589	228,982	264,878
2000	80,053	110,557	144,097	179,476	217,421	260,786	305,309	353,171
2500	100,066	138,197	180,121	224,345	271,776	325,982	381,636	441,464
3000	120,079	165,836	216,145	269,214	326,131	391,178	457,963	529,757
4000	160,106	221,114	288,194	358,953	434,841	521,571	610,617	706,342
5000	200,132	276,393	360,242	448,691	543,552	651,964	763,272	882,928
8000	320,212	442,229	576,387	717,905	869,683	1,043,142	1,221,235	1,412,684
10000	400,265	552,786	720,484	897,381	1,087,104	1,303,928	1,526,544	1,765,856
15000	600,397	829,179	1,080,726	1,346,072	1,630,655	1,955,892	2,289,816	2,648,783
20000	800,529	1,105,572	1,440,968	1,794,763	2,174,207	2,607,856	3,053,087	3,531,711
25000	1,000,662	1,381,965	1,801,210	2,243,453	2,717,759	3,259,820	3,816,359	4,414,639
50000	2,001,323	2,763,930	3,602,421	4,486,907	5,435,518	6,519,640	7,632,718	8,829,278
100000	4,002,646	5,527,861	7,204,841	8,973,813	10,871,036	13,039,279	15,265,437	17,658,556

Note 01: Double Benefit (DDS) maturity 9 years effective rate 8.00% p.a.

Note 02: Monthly Income Scheme (MIS) Rate will be BDT 541 (Before Tax & Excise Duty) per BDT 1,00,000 @6.50% 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. 5.00 crore and above bucket**.

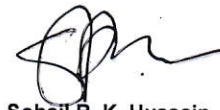
Note 04: Special Tenor Deposit (91, 181 & 365 days) booking is subject to prior approval/ clearance from MD & CEO.

Note 05: No Branch and Business people except Treasury Division can do marketing for Banks' and NBFIs' Deposits.

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 maximum **@6.00% p.a.**



Md. Sadiqur Rahman
EVP & Head of Treasury



Sohail R. K. Hussain
Managing Director and CEO