



Financial Control Group
MCB 15-Main, Lahore

CIRCULAR NO. PO/FC/GEN/ 100

July 15, 2009

**ALL GROUP HEADS/
GENERAL MANAGERS/
REGIONAL MANAGERS/
BRANCHES/OFFICES**

**PROVISIONAL RATES OF PROFIT ON PLS DEPOSITS
FOR THE PERIOD JULY TO DECEMBER 2009**

Management has decided following provisional rates of profit on PLS Deposits for the period July 01, 2009 to December 31, 2009.

Special Rupee Term Deposits (STDRs) [for accounts Jul-Dec 2008 & Onwards]	Rs.0.5M & Less than 1M	Rs.1M & Less than 2.5M	Rs. 2.5 M & Above
1 Month	5.50%	6.00%	RATES TO BE DETERMINED BY TREASURY ON CASE TO CASE BASIS
3 Months	6.00%	6.50%	
6 Months	6.50%	7.00%	
1 Year	7.00%	7.50%	

• M stands for Million

S.#	CATEGORIES OF DEPOSIT	PROVISIONAL RATES
1	PLS Savings Account	5.00%
2	Khushali Bachat Account	5.00%
3	PLS Savings - 365	5.00%
4	Savings 365 Gold:	
	Less than 10M *	5.00%
	Rs.10M to less than 25M	6.00%
	Rs.25M to less than 50M	6.50%
	Rs.50M to less than 100M	7.00%
	Rs.100M to less than 250M	7.50%
	Rs.250M to less than Rs.500M	8.00%
	Rs.500M and above	8.25%

• M stands for Million

• Special Rates can be provided to customers after necessary approvals from Treasury & President.

CATEGORIES OF DEPOSIT		PROVISIONAL RATES
5	PLS Savings XTRA:	
	Below 5M	5.00%
	Rs 5M to less than 10M	6.50%
	Rs 10M to less than 15M	7.00%
	Rs 15M to less than 20M	7.50%
	Rs 20M to less than 25M	7.75%
	Rs 25M & Above	8.50%

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• Special Rates can be provided to customers after necessary approvals from Treasury & President.

MCB Smart Savings Account

(This product is available only at ONLINE BRANCHES)

CATEGORIES OF DEPOSIT	PROVISIONAL RATES
If min balance <200,000	5.00%
If min balance ≥ Rs.200,000/- ≤ 300,000	7.00%
For Balance ≥ Rs.300,000	5.00%

MCB Enhanced Savings Account

(Irrespective of number of withdrawal transactions)

PROVISIONAL RATES	5.00%
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Short Notice Term Deposits (SNTDs):

S.#	CATEGORIES OF DEPOSIT	PROVISIONAL RATES
1	PLS Short Notice Term Deposit (SNTDs)	
	07 Days	5.00%
	30 Days	5.00%

PKR Term Deposits:

S#	Special Rupee Term Deposits (STDRs) (OLD SCHEME)	Rs.1M & Less than 10M *	Rs.10M & Less than 25M	Rs.25M & above
2		PROVISIONAL RATES		
	3 Months	6.00%	7.00%	8.00%
	6 Months	6.25%	7.25%	8.25%
	1 Year	6.50%	7.50%	9.00%
	3 Years	7.00%	8.00%	9.00%
	5 Years	7.50%	8.50%	9.50%

• M stands for Million

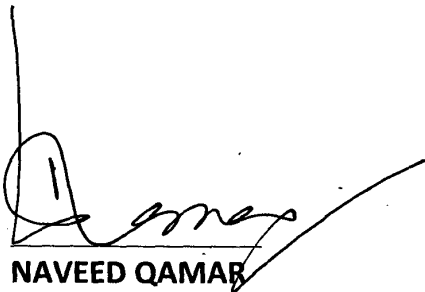
Frozen Schemes:

S#.	CATEGORIES OF DEPOSIT	PROVISIONAL RATES
1	Maal-a-Maal Deposit Certificates:	
	2 months	0.10%
	4 months	0.10%
	8 months	0.10%
	12 months	0.10%
2	Rupee Maximizer Account:	5.00%
3	Capital Growth Certificates	1.50%

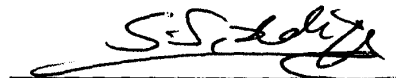
Please bring the contents of this circular into the knowledge of all concerned for meticulous compliance.

Note: Please note that profit on PLS Term Deposit and Special Term deposit will be paid at the rates at which the deposits have been booked.

Rates for PLS Terms Deposits prior to June 2008, will be treated as per earlier declaration.



NAVEED QAMAR
HEAD TAXATION & BR. SUPPORT



SALMAN ZAFAR SIDDIQI
CHIEF FINANCIAL OFFICER