



MCB Bank Limited

Financial Control Group  
6<sup>th</sup> Floor, MCB House  
15 Main Gulberg, Jail Road  
Lahore, Pakistan

CIRCULAR NO: FCG-BS-2025-19

Date: May 27, 2025

**REVISION IN PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS**  
**FROM JUNE 01, 2025 TO JUNE 30, 2025**

In light of the revision in the Policy Rate by the State Bank of Pakistan on May 05, 2025, the management has approved the provisional profit rates on Profit bearing Savings and Term Deposits for the period from June 01, 2025 to June 30, 2025.

**The profit rate for deposits held by financial institutions, public sector enterprises, and public limited companies is specified on Page 1, Serial # 23 of the attached table.**

The table, containing provisional profit rates for LCY/FCY and Term Deposits along with effective dates, is attached herewith for information and record for all concerned.

All incumbents are also advised to inform their clients about the procedure for seeking special rates on Term Deposits, 365 Gold Deposits and FCY Deposits.

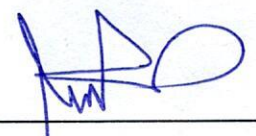
Further, the attached Annexure must be displayed on the notice board for information of general public/customers.

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

  
Naveed Qamar

Department Head

Taxation, Recon & Br. Support

  
Anjum Javed

Divisional Head



MCB BANK LTD				
LOCAL CURRENCY ACCOUNTS				
PROVISIONAL PROFIT RATES JANUARY - JUNE 2025				
Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025	Provisional Rates Effective From February 01, 2025 to May 31, 2025	Provisional Rates Effective From June 01, 2025 to June 30, 2025
S.#	Products	Rate (per annum)	Rate (per annum)	Rate (per annum)
1	PLS Savings Account	11.50%	10.50%	9.50%
2	Khushali Bachat Account	11.50%	10.50%	9.50%
3	PLS Savings – 365	11.50%	10.50%	9.50%
4	Savings 365 Gold*:			
	Less than 50M	11.50%	10.50%	9.50%
	Rs.50M to less than 100M	11.50%	10.50%	9.50%
	Rs.100M to less than 250M	11.50%	10.50%	9.50%
	Rs.250M to less than 500M	11.50%	10.50%	9.50%
	Rs.500M and above	11.50%	10.50%	9.50%
5	PLS Savings XTRA:			
	Less than Rs. 5M	11.50%	10.50%	9.50%
	Rs. 5M to less than Rs. 25M	11.50%	10.50%	9.50%
	Rs. 25M & Above	11.50%	10.50%	9.50%
6	MCB Smart Savings Account			
	Less than Rs. 200,000	11.50%	10.50%	9.50%
	Rs.200,000 to Less than Rs. 300,000	11.50%	10.50%	9.50%
	Rs.300,000 and Above	11.50%	10.50%	9.50%
7	MCB Savings Maximizer Account			
	Less than Rs.1,000,000	11.50%	10.50%	9.50%
	Rs.1,000,000 to Less than Rs.3,000,000	11.50%	10.50%	9.50%
	Rs.3,000,000 and Above	11.50%	10.50%	9.50%
8	MCB Salary Gold Account	11.50%	10.50%	9.50%
9	MCB Enhanced Savings Account (Frozen)	11.50%	10.50%	9.50%
10	MCB Fun Saving Club	11.50%	10.50%	9.50%
11	Rupee Maximizer ( Frozen )	11.50%	10.50%	9.50%
12	MCB Pensioner Saving Account	11.50%	10.50%	9.50%
13	MCB Senior Citizen Saving Account	11.50%	10.50%	9.50%
14	MCB Asaan Saving Account	11.50%	10.50%	9.50%
15	Roshan Digital Saving Account	11.50%	10.50%	9.50%
16	MCB Asaan Digital Savings Account	11.50%	10.50%	9.50%
17	MCB Freelancer Digital PKR Savings Account	11.50%	10.50%	9.50%
18	MCB Freelancer Pak Rupee Savings Account - FPS	11.50%	10.50%	9.50%
19	MCB Asaan Digital Remittance Savings Account	11.50%	10.50%	9.50%
20	MCB Young Savings Account	11.50%	10.50%	9.50%
21	MCB Nayab Savings Account	11.50%	10.50%	9.50%
22	PLS Prime Account	11.50%	10.50%	9.50%
23	Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies	10.00%	9.00%	8.00%



MCB BANK LTD							
LOCAL CURRENCY ACCOUNTS							
PROVISIONAL PROFIT RATES JANUARY - JUNE 2025							
Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025		Provisional Rates Effective From February 01, 2025 to May 31, 2025		Provisional Rates Effective From June 01, 2025 to June 30, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)
<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>							
1	1 Month						
	Maturity	7.151%	7.390%	6.982%	7.210%	6.229%	6.410%
2	2 Months						
	Maturity	6.899%	7.100%	6.899%	7.100%	6.293%	6.460%
3	3 Months						
	Maturity	6.804%	6.980%	6.738%	6.910%	6.357%	6.510%
4	6 Months						
	Maturity	7.017%	7.140%	6.698%	6.810%	6.340%	6.440%
5	9 Months						
	Maturity	7.314%	7.380%	6.763%	6.820%	6.508%	6.560%
6	12 Months						
	Semi Annual	7.297%	7.430%	6.524%	6.630%	6.417%	6.520%
	Maturity	7.430%	7.430%	6.630%	6.630%	6.520%	6.520%
7	24 Months						
	Semi Annual	7.519%	7.660%	6.775%	6.890%	6.698%	6.810%
	Yearly	7.660%	7.660%	6.890%	6.890%	6.810%	6.810%
	Maturity	7.953%	7.660%	7.127%	6.890%	7.042%	6.810%
8	36 Months						
	Semi Annual	7.557%	7.700%	6.717%	6.830%	6.659%	6.770%
	Yearly	7.700%	7.700%	6.830%	6.830%	6.770%	6.770%
	Maturity	8.308%	7.700%	7.307%	6.830%	7.239%	6.770%
9	60 Months						
	Semi Annual	7.480%	7.620%	7.268%	7.400%	7.085%	7.210%
	Yearly	7.620%	7.620%	7.400%	7.400%	7.210%	7.210%
	Maturity	8.873%	7.620%	8.579%	7.400%	8.327%	7.210%
<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>							
1	1 Month						
	Maturity	7.198%	7.440%	7.029%	7.260%	6.276%	6.460%
2	2 Months						
	Monthly	6.926%	7.150%	6.926%	7.150%	6.323%	6.510%
	Maturity	6.946%	7.150%	6.946%	7.150%	6.340%	6.510%
3	3 Months						
	Monthly	6.813%	7.030%	6.747%	6.960%	6.371%	6.560%
	Maturity	6.852%	7.030%	6.785%	6.960%	6.405%	6.560%



MCB BANK LTD							
LOCAL CURRENCY ACCOUNTS							
PROVISIONAL PROFIT RATES JANUARY - JUNE 2025							
Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025		Provisional Rates Effective From February 01, 2025 to May 31, 2025		Provisional Rates Effective From June 01, 2025 to June 30, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)
<b>4</b>	<b>6 Months</b>						
	Monthly	6.963%	7.190%	6.653%	6.860%	6.305%	6.490%
	Quarterly	7.004%	7.190%	6.690%	6.860%	6.338%	6.490%
	Maturity	7.065%	7.190%	6.746%	6.860%	6.388%	6.490%
<b>5</b>	<b>9 Months</b>						
	Monthly	7.188%	7.430%	6.663%	6.870%	6.418%	6.610%
	Quarterly	7.232%	7.430%	6.700%	6.870%	6.452%	6.610%
	Maturity	7.363%	7.430%	6.813%	6.870%	6.557%	6.610%
<b>6</b>	<b>12 Months</b>						
	Monthly	7.235%	7.480%	6.484%	6.680%	6.380%	6.570%
	Quarterly	7.279%	7.480%	6.519%	6.680%	6.414%	6.570%
	Semi Annual	7.345%	7.480%	6.572%	6.680%	6.465%	6.570%
	Maturity	7.480%	7.480%	6.680%	6.680%	6.570%	6.570%
<b>7</b>	<b>24 Months</b>						
	Monthly	7.450%	7.710%	6.729%	6.940%	6.653%	6.860%
	Quarterly	7.497%	7.710%	6.766%	6.940%	6.690%	6.860%
	Semi Annual	7.567%	7.710%	6.824%	6.940%	6.746%	6.860%
	Yearly	7.710%	7.710%	6.940%	6.940%	6.860%	6.860%
	Maturity	8.007%	7.710%	7.181%	6.940%	7.095%	6.860%
<b>8</b>	<b>36 Months</b>						
	Monthly	7.488%	7.750%	6.672%	6.880%	6.616%	6.820%
	Quarterly	7.534%	7.750%	6.709%	6.880%	6.652%	6.820%
	Semi Annual	7.605%	7.750%	6.766%	6.880%	6.708%	6.820%
	Yearly	7.750%	7.750%	6.880%	6.880%	6.820%	6.820%
	Maturity	8.366%	7.750%	7.364%	6.880%	7.296%	6.820%
<b>9</b>	<b>60 Months</b>						
	Monthly	7.413%	7.670%	7.207%	7.450%	7.029%	7.260%
	Quarterly	7.459%	7.670%	7.250%	7.450%	7.070%	7.260%
	Semi Annual	7.528%	7.670%	7.316%	7.450%	7.133%	7.260%
	Yearly	7.670%	7.670%	7.450%	7.450%	7.260%	7.260%
	Maturity	8.940%	7.670%	8.646%	7.450%	8.394%	7.260%
<b>MCB Higher Mahana Profit Account</b>							
	3 Year	7.488%	7.750%	6.672%	6.880%	6.616%	6.820%
<b>Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</b>							



# MCB BANK LTD

## FOREIGN CURRENCY ACCOUNTS

### PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025	Provisional Rates Effective From February 01, 2025 to May 31, 2025	Provisional Rates Effective From June 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)	Rates (per annum)
1	Products (Smart Saving Deposits) US Dollar only			
	Upto USD 99,999.99	0.01%	0.01%	0.01%
	USD 100,000 to USD 249,999.99	0.01%	0.01%	0.01%
	USD 250000 and above	0.01%	0.01%	0.01%
<i>Note: Customers with Balance USD 100,000 and above can seek special rates and these special rates will be approved by RBG Heads and GH T&amp;FX falling under their respective approval authority.</i>				
2	Products (Saving Deposits New FCY Accounts FE-25 & RDA Accounts)			
	Upto 99,999.99			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
	Japanese Yen	0.01%	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%	0.01%
	UAE Dirham	0.01%	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%	0.01%
	Swiss Franc	0.01%	0.01%	0.01%
	100,000 to 249,999.99			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
	Japanese Yen	0.01%	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%	0.01%
	UAE Dirham	0.01%	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%	0.01%
	Swiss Franc	0.01%	0.01%	0.01%
	250,000 and Above			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
	Japanese Yen	0.01%	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%	0.01%
	UAE Dirham	0.01%	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%	0.01%
	Swiss Franc	0.01%	0.01%	0.01%



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## FOREIGN CURRENCY ACCOUNTS

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Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025	Provisional Rates Effective From February 01, 2025 to May 31, 2025	Provisional Rates Effective From June 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)	Rates (per annum)
3	Products (Smart Term Deposit)			
	USD 1,000 to USD 24,999.99			
	1 Month	1.00%	1.00%	1.00%
	3 Months	2.00%	2.00%	2.00%
	6 Months	2.00%	2.00%	2.00%
	01 Year	2.00%	2.00%	2.00%
	USD 25,000 to USD 99,999.99			
	1 Month	1.00%	1.00%	1.00%
	3 Months	3.00%	3.00%	3.00%
	6 Months	3.00%	3.00%	3.00%
	01 Year	3.00%	3.00%	3.00%
	USD 100,000 to USD 499,999.99			
	1 Month	1.00%	1.00%	1.00%
	3 Months	3.00%	3.00%	3.00%
	6 Months	3.00%	3.00%	3.00%
	01 Year	3.00%	3.00%	3.00%
	USD 500,000 and Above			
	1 Month	1.00%	1.00%	1.00%
	3 Months	3.00%	3.00%	3.00%
	6 Months	3.00%	3.00%	3.00%
	01 Year	3.00%	3.00%	3.00%
	GBP 1,000 to GBP 24,999.99			
	1 Month	1.00%	1.00%	1.00%
	3 Months	2.00%	2.00%	2.00%
	6 Months	2.00%	2.00%	2.00%
	01 Year	2.00%	2.00%	2.00%
	GBP 25,000 to GBP 99,999.99			
	1 Month	1.00%	1.00%	1.00%
	3 Months	3.00%	3.00%	3.00%
	6 Months	3.00%	3.00%	3.00%
	01 Year	3.00%	3.00%	3.00%
	GBP 100,000 to GBP 499,999.99			
	1 Month	1.00%	1.00%	1.00%
	3 Months	3.00%	3.00%	3.00%
	6 Months	3.00%	3.00%	3.00%
	01 Year	3.00%	3.00%	3.00%



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## FOREIGN CURRENCY ACCOUNTS

### PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025	Provisional Rates Effective From February 01, 2025 to May 31, 2025	Provisional Rates Effective From June 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)	Rates (per annum)
	<b>GBP 500,000 and Above</b>			
	1 Month	1.00%	1.00%	1.00%
	3 Months	3.00%	3.00%	3.00%
	6 Months	3.00%	3.00%	3.00%
	01 Year	3.00%	3.00%	3.00%
	<b>EUR 1,000 to EUR 24,999.99</b>			
	1 Month	1.00%	1.00%	1.00%
	3 Months	1.00%	1.00%	1.00%
	6 Months	1.00%	1.00%	1.00%
	01 Year	1.00%	1.00%	1.00%
	<b>EUR 25,000 to EUR 99,999.99</b>			
	1 Month	1.00%	1.00%	1.00%
	3 Months	1.00%	1.00%	1.00%
	6 Months	1.00%	1.00%	1.00%
	01 Year	1.00%	1.00%	1.00%
	<b>EUR 100,000 to EUR 499,999.99</b>			
	1 Month	1.00%	1.00%	1.00%
	3 Months	1.00%	1.00%	1.00%
	6 Months	1.00%	1.00%	1.00%
	01 Year	1.00%	1.00%	1.00%
	<b>EUR 500,000 and Above</b>			
	1 Month	1.00%	1.00%	1.00%
	3 Months	1.00%	1.00%	1.00%
	6 Months	1.00%	1.00%	1.00%
	01 Year	1.00%	1.00%	1.00%

*Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.*

<b>4</b>	<b>Frozen and Incremental Deposits</b>			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
<b>5</b>	<b>MCB Freelancer Digital FCY Savings Account</b>			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%

*For tax deduction, Please refer latest withholding tax chart issued by this office.*