



CIRCULAR NO: FCG-BS-2025-24

Date: June 26, 2025

DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS
FOR THE PERIOD JANUARY 01, 2025 TO JUNE 30, 2025

This is with reference to our earlier circulars issued, wherein provisional profit rates relating to the period January-June 2025 were communicated.

Please be informed that the management has declared profit rates on Profit bearing LCY/FCY and Term Deposits for the period January 01, 2025 to June 30, 2025. A comprehensive chart/table of the declared rates is attached as Annexure, for information, reference and necessary action, of all concerned.

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.

Special Rates for Deposit under the products FDA, MPA and 365 Gold obtained with the approval of the President/Treasury/Group/Business Head also stand declared as per terms and conditions approved.

The attached Annexure is to be placed on the Notice Board for information of general public/customers.

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

Naveed Qamar

Department Head Taxation,
Reconciliation & Branch Support

Anjum Javed

Division Head

MCB BANK LTD				
LOCAL CURRENCY ACCOUNTS				
DECLARED PROFIT RATES JANUARY - JUNE 2025				
Deposit Accounts M stands for Million		Declared Rates Effective From January 01, 2025 to January 31, 2025	Declared Rates Effective From February 01, 2025 to May 31, 2025	Declared 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							
DECLARED PROFIT RATES JANUARY - JUNE 2025							
Deposit Accounts M stands for Million		Declared Rates Effective From January 01, 2025 to January 31, 2025		Declared Rates Effective From February 01, 2025 to May 31, 2025		Declared 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)
Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999							
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%
Products (PKR Term Deposits) Range Rs.500,000 and Above							
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							
DECLARED PROFIT RATES JANUARY - JUNE 2025							
Deposit Accounts M stands for Million		Declared Rates Effective From January 01, 2025 to January 31, 2025		Declared Rates Effective From February 01, 2025 to May 31, 2025		Declared 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)
4	6 Months						
	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%
5	9 Months						
	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%
6	12 Months						
	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%
7	24 Months						
	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%
8	36 Months						
	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%
9	60 Months						
	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%
MCB Higher Mahana Profit Account							
	3 Year	7.488%	7.750%	6.672%	6.880%	6.616%	6.820%

MCB BANK LTD

FOREIGN CURRENCY ACCOUNTS

DECLARED PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Declared Rates Effective From January 01, 2025 to January 31, 2025	Declared Rates Effective From February 01, 2025 to May 31, 2025	Declared 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%
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%

MCB BANK LTD

FOREIGN CURRENCY ACCOUNTS

DECLARED PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Declared Rates Effective From January 01, 2025 to January 31, 2025	Declared Rates Effective From February 01, 2025 to May 31, 2025	Declared 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%

MCB BANK LTD

FOREIGN CURRENCY ACCOUNTS

DECLARED PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Declared Rates Effective From January 01, 2025 to January 31, 2025	Declared Rates Effective From February 01, 2025 to May 31, 2025	Declared Rates Effective From June 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)	Rates (per annum)
	GBP 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%
	EUR 1,000 to EUR 24,999.99			
	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%
	EUR 25,000 to EUR 99,999.99			
	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%
	EUR 100,000 to EUR 499,999.99			
	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%
	EUR 500,000 and Above			
	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%
4	Frozen and Incremental Deposits			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
5	MCB Freelancer Digital FCY Savings Account			
	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.