



CIRCULAR NO: FCG-BS-2022-69

Date: December 28, 2022

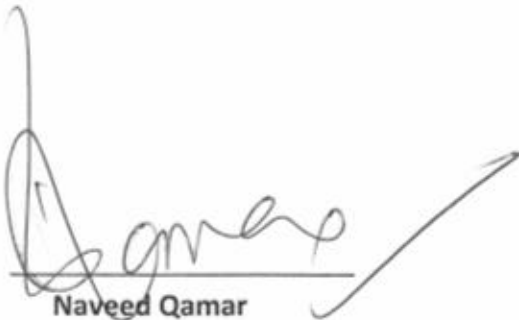
DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS
FOR THE PERIOD JULY-DECEMBER 2022

This has reference to our earlier circulars issued, wherein provisional profit rates relating to the period July-December 2022 were communicated.

Please be informed that the management has declared profit rates on Profit bearing LCY/FCY and Term Deposits for the period July 01, 2022 to December 31, 2022. A comprehensive chart/table of the declared rates is attached as Annex A, for information, reference and necessary action, of all concerned.

- 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 conditions approved.
- Annexure A, to the Circular is to be placed on Branch Notice Board, for information of all clients.

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
Divisional Head

MCB BANK LTD

Local Currency Accounts

DECLARED PROFIT RATES JULY - DECEMBER 2022

Deposit Accounts M stands for million		Declared Rates Effective From Jul 01, 2022 to Jul 31, 2022	Declared Rates Effective From Aug 01, 2022 to Nov 30, 2022	Declared Rates Effective From Dec 01, 2022 to Dec 31, 2022
S.#	Products	Rate	Rate	Rate
1	PLS Savings Account	12.250%	13.500%	14.500%
2	Khushali Bachat Account	12.250%	13.500%	14.500%
3	PLS Savings – 365	12.250%	13.500%	14.500%
4	Savings 365 Gold*:			
	Less than 50M	12.250%	13.500%	14.500%
	Rs.50M to less than 100M	12.250%	13.500%	14.500%
	Rs.100M to less than 250M	12.250%	13.500%	14.500%
	Rs.250M to less than 500M	12.250%	13.500%	14.500%
	Rs.500M and above	12.300%	13.550%	14.500%
5	PLS Savings XTRA:			
	Less than Rs. 5M	12.250%	13.500%	14.500%
	Rs. 5M to less than Rs. 25M	12.250%	13.500%	14.500%
	Rs. 25M & Above	12.250%	13.500%	14.500%
6	MCB Smart Savings Account			
	Less than Rs. 200,000	12.250%	13.500%	14.500%
	Rs.200,000 to Less than Rs. 300,000	12.250%	13.500%	14.500%
	Rs.300,000 and Above	12.250%	13.500%	14.500%
7	MCB Savings Maximizer Account			
	Less than Rs.1,000,000	12.250%	13.500%	14.500%
	Rs.1,000,000 to Less than Rs.3,000,000	12.250%	13.500%	14.500%
	Rs.3,000,000 and Above	12.250%	13.500%	14.500%
8	MCB Salary Gold Account	12.250%	13.500%	14.500%
9	MCB Enhanced Savings Account (Frozen)	12.250%	13.500%	14.500%
10	MCB Fun Saving Club	12.250%	13.500%	14.500%
11	Rupee Maximizer (Frozen)	12.250%	13.500%	14.500%
12	MCB Pensioner Saving Account	12.250%	13.500%	14.500%
13	MCB Senior Citizen Saving Account	12.250%	13.500%	14.500%
14	MCB Asaan Saving Account	12.250%	13.500%	14.500%
15	ROSHAN Digital Saving Account	12.250%	13.500%	14.500%
16	MCB Asaan Digital Savings Account	12.250%	13.500%	14.500%
17	MCB Freelancer Digital PKR Savings Account	12.250%	13.500%	14.500%
18	MCB Asaan Digital Remittance Savings Account	12.250%	13.500%	14.500%
19	MCB Young Savings Account		13.500%	14.500%

T. U. Day
14/12

DECLARED PROFIT RATES JULY - DECEMBER 2022

Deposit Accounts <small>M stands for million</small>		Declared Rates Effective From Jul 01, 2022 to Jul 31, 2022		Declared Rates Effective From Aug 01, 2022 to Nov 30, 2022		Declared Rates Effective From Dec 01, 2022 to Dec 31, 2022	
		Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
S.#	Products						
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999						
1	1 Month						
	Maturity	9.569%	10.000%	9.706%	10.150%	10.618%	11.150%
2	2 Months						
	Maturity	9.653%	10.050%	9.792%	10.200%	10.710%	11.200%
3	3 Months						
	Maturity	9.739%	10.100%	9.878%	10.250%	10.804%	11.250%
4	6 Months						
	Maturity	9.952%	10.200%	10.095%	10.350%	10.855%	11.150%
5	9 Months						
	Maturity	10.222%	10.350%	10.368%	10.500%	10.855%	11.000%
6	12 Months						
	Semi Annual	10.095%	10.350%	10.238%	10.500%	10.618%	10.900%
	Maturity	10.350%	10.350%	10.500%	10.500%	10.900%	10.900%
7	24 Months						
	Semi Annual	8.586%	8.770%	8.634%	8.820%	8.921%	9.120%
	Yearly	8.770%	8.770%	8.820%	8.820%	9.120%	9.120%
	Maturity	9.155%	8.770%	9.209%	8.820%	9.536%	9.120%
8	36 Months						
	Semi Annual	8.662%	8.850%	8.710%	8.900%	8.950%	9.150%
	Yearly	8.850%	8.850%	8.900%	8.900%	9.150%	9.150%
	Maturity	9.656%	8.850%	9.716%	8.900%	10.013%	9.150%
9	60 Months						
	Semi Annual	8.739%	8.930%	8.787%	8.980%	9.026%	9.230%
	Yearly	8.930%	8.930%	8.980%	8.980%	9.230%	9.230%
	Maturity	10.674%	8.930%	10.744%	8.980%	11.099%	9.230%
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above						
1	1 Month						
	Maturity	9.587%	10.020%	9.725%	10.170%	10.636%	11.170%
2	2 Months						
	Monthly	9.639%	10.076%	9.776%	10.226%	10.687%	11.226%
	Maturity	9.677%	10.076%	9.816%	10.226%	10.734%	11.226%
3	3 Months						
	Monthly	9.690%	10.132%	9.827%	10.282%	10.737%	11.282%
	Maturity	9.768%	10.132%	9.908%	10.282%	10.834%	11.282%
4	6 Months						
	Monthly	9.776%	10.226%	9.913%	10.376%	10.641%	11.176%
	Quarterly	9.856%	10.226%	9.995%	10.376%	10.736%	11.176%
	Maturity	9.977%	10.226%	10.120%	10.376%	10.880%	11.176%

Handwritten signature and date stamp (likely 12/12/22) in the bottom right corner.

DECLARED PROFIT RATES JULY - DECEMBER 2022

Deposit Accounts <small>M stands for million</small>		Declared Rates Effective From Jul 01, 2022 to Jul 31, 2022		Declared Rates Effective From Aug 01, 2022 to Nov 30, 2022		Declared Rates Effective From Dec 01, 2022 to Dec 31, 2022	
		Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
S.#	Products						
5	9 Months						
	Monthly	9.918%	10.382%	10.055%	10.532%	10.511%	11.032%
	Quarterly	10.001%	10.382%	10.140%	10.532%	10.603%	11.032%
	Maturity	10.253%	10.382%	10.399%	10.532%	10.886%	11.032%
6	12 Months						
	Monthly	9.918%	10.382%	10.055%	10.532%	10.420%	10.932%
	Quarterly	10.001%	10.382%	10.140%	10.532%	10.510%	10.932%
	Semi Annual	10.126%	10.382%	10.268%	10.532%	10.649%	10.932%
	Maturity	10.382%	10.382%	10.532%	10.532%	10.932%	10.932%
7	24 Months						
	Monthly	8.466%	8.802%	8.512%	8.852%	8.789%	9.152%
	Quarterly	8.526%	8.802%	8.572%	8.852%	8.854%	9.152%
	Semi Annual	8.616%	8.802%	8.664%	8.852%	8.952%	9.152%
	Yearly	8.802%	8.802%	8.852%	8.852%	9.152%	9.152%
	Maturity	9.189%	8.802%	9.244%	8.852%	9.571%	9.152%
8	36 Months						
	Monthly	8.540%	8.882%	8.586%	8.932%	8.817%	9.182%
	Quarterly	8.601%	8.882%	8.648%	8.932%	8.882%	9.182%
	Semi Annual	8.693%	8.882%	8.741%	8.932%	8.980%	9.182%
	Yearly	8.882%	8.882%	8.932%	8.932%	9.182%	9.182%
	Maturity	9.694%	8.882%	9.754%	8.932%	10.051%	9.182%
9	60 Months						
	Monthly	8.614%	8.962%	8.660%	9.012%	8.891%	9.262%
	Quarterly	8.676%	8.962%	8.723%	9.012%	8.957%	9.262%
	Semi Annual	8.770%	8.962%	8.818%	9.012%	9.057%	9.262%
	Yearly	8.962%	8.962%	9.012%	9.012%	9.262%	9.262%
	Maturity	10.719%	8.962%	10.789%	9.012%	11.144%	9.262%
s.a	MCB Higher Mahana Profit Account						
	3 Year	8.614%	8.962%	8.660%	9.012%	8.817%	9.182%

Foreign Currency Accounts

DECLARED PROFIT RATES JULY - DECEMBER 2022

Deposit Accounts M stands for million		Declared Rates Effective From Jul 01, 2022 to Jul 31, 2022	Declared Rates Effective From Aug 01, 2022 to Nov 30, 2022	Declared Rates Effective From Dec 01, 2022 to Dec 31, 2022
S.#	Products	Rates	Rates	Rates
S.# Products (Smart Saving Deposits) US Dollar only				
1	Upto USD 99,999.99	0.01%	0.01%	0.01%
	USD 100,000 to USD 249,999.99			
	USD 250000 and above			
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply	* Special Rates Apply	* Special Rates Apply
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%

DECLARED PROFIT RATES JULY - DECEMBER 2022

Deposit Accounts M stands for million		Declared Rates Effective From Jul 01, 2022 to Jul 31, 2022	Declared Rates Effective From Aug 01, 2022 to Nov 30, 2022	Declared Rates Effective From Dec 01, 2022 to Dec 31, 2022
S./#	Products	Rates	Rates	Rates
3	Products (Smart Term Deposit)			
	USD 1,000 to USD 24,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	USD 25,000 to USD 99,999.99			
	1 Month	0.02%	0.02%	0.02%
	3 Months	0.02%	0.02%	0.02%
	6 Months	0.02%	0.02%	0.02%
	01 Year	0.02%	0.02%	0.02%
	USD 100,000 to USD 499,999.99			
	1 Month	0.03%	0.03%	0.03%
	3 Months	0.03%	0.03%	0.03%
	6 Months	0.03%	0.03%	0.03%
	01 Year	0.03%	0.03%	0.03%
	USD 500,000 and Above			
	1 Month	0.04%	0.04%	0.04%
	3 Months	0.04%	0.04%	0.04%
	6 Months	0.04%	0.04%	0.04%
	01 Year	0.04%	0.04%	0.04%
	GBP 1,000 to GBP 24,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	GBP 25,000 to GBP 99,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	GBP 100,000 to GBP 499,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	GBP 500,000 and Above			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%

DECLARED PROFIT RATES JULY - DECEMBER 2022

Deposit Accounts M stands for million		Declared Rates Effective From Jul 01, 2022 to Jul 31, 2022	Declared Rates Effective From Aug 01, 2022 to Nov 30, 2022	Declared Rates Effective From Dec 01, 2022 to Dec 31, 2022
S.#	Products	Rates	Rates	Rates
	EUR 1,000 to EUR 24,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	EUR 25,000 to EUR 99,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	EUR 100,000 to EUR 499,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	EUR 500,000 and Above			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
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%