



CIRCULAR NO: FCG-BS-2022-30

Date: June 29, 2022

DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS
FOR THE PERIOD JANUARY-JUNE 2022

This has reference to our earlier circulars issued, wherein provisional profit rates relating to the period January-June 2022 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, 2022 to June 30, 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 JANUARY - JUNE 2022

Deposit Accounts M stands for million		Declared Rates Effective From Jan 01, 2022 to Apr 30, 2022	Declared Rates Effective From May 01, 2022 to May 31, 2022	Declared Rates Effective From Jun 01, 2022 to Jun 30, 2022
S.#	Products	Rate	Rate	Rate
1	PLS Savings Account	8.250%	10.750%	12.250%
2	Khushali Bachat Account	8.250%	10.750%	12.250%
3	PLS Savings – 365	8.250%	10.750%	12.250%
4	Savings 365 Gold*:			
	Less than 50M	8.250%	10.750%	12.250%
	Rs.50M to less than 100M	8.250%	10.750%	12.250%
	Rs.100M to less than 250M	8.250%	10.750%	12.250%
	Rs.250M to less than 500M	8.250%	10.750%	12.250%
	Rs.500M and above	8.300%	10.800%	12.300%
5	PLS Savings XTRA:			
	Less than Rs. 5M	8.250%	10.750%	12.250%
	Rs. 5M to less than Rs. 25M	8.250%	10.750%	12.250%
	Rs. 25M & Above	8.250%	10.750%	12.250%
6	MCB Smart Savings Account			
	Less than Rs. 200,000	8.250%	10.750%	12.250%
	Rs.200,000 to Less than Rs. 300,000	8.250%	10.750%	12.250%
	Rs.300,000 and Above	8.250%	10.750%	12.250%
7	MCB Savings Maximizer Account			
	Less than Rs.1,000,000	8.250%	10.750%	12.250%
	Rs.1,000,000 to Less than Rs.3,000,000	8.250%	10.750%	12.250%
	Rs.3,000,000 and Above	8.250%	10.750%	12.250%
8	MCB Salary Gold Account	8.250%	10.750%	12.250%
9	MCB Enhanced Savings Account (Frozen)	8.250%	10.750%	12.250%
10	MCB Fun Saving Club	8.250%	10.750%	12.250%
11	Rupee Maximizer (Frozen)	8.250%	10.750%	12.250%
12	MCB Pensioner Saving Account	8.250%	10.750%	12.250%
13	MCB Senior Citizen Saving Account	8.250%	10.750%	12.250%
14	MCB Asaan Saving Account	8.250%	10.750%	12.250%
15	ROSHAN Digital Saving Account	8.250%	10.750%	12.250%
16	MCB Asaan Digital Savings Account	8.250%	10.750%	12.250%
17	MCB Freelancer Digital PKR Savings Account	8.250%	10.750%	12.250%
18	MCB Asaan Digital Remittance Savings Account	8.250%	10.750%	12.250%

DECLARED PROFIT RATES JANUARY - JUNE 2022

Deposit Accounts <small>M stands for million</small>		Declared Rates Effective From Jan 01, 2022 to Apr 30, 2022		Declared Rates Effective From May 01, 2022 to May 31, 2022		Declared Rates Effective From Jun 01, 2022 to Jun 30, 2022	
S.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999						
1	1 Month						
	Maturity	6.973%	7.200%	8.603%	8.950%	9.569%	10.000%
2	2 Months						
	Maturity	7.040%	7.250%	8.680%	9.000%	9.653%	10.050%
3	3 Months						
	Maturity	7.108%	7.300%	8.758%	9.050%	9.739%	10.100%
4	6 Months						
	Maturity	7.268%	7.400%	8.950%	9.150%	9.952%	10.200%
5	9 Months						
	Maturity	7.481%	7.550%	9.196%	9.300%	10.222%	10.350%
6	12 Months						
	Semi Annual	7.413%	7.550%	9.093%	9.300%	10.095%	10.350%
	Maturity	7.550%	7.550%	9.300%	9.300%	10.350%	10.350%
7	24 Months						
	Semi Annual	7.509%	7.650%	8.183%	8.350%	8.586%	8.770%
	Yearly	7.650%	7.650%	8.350%	8.350%	8.770%	8.770%
	Maturity	7.943%	7.650%	8.699%	8.350%	9.155%	8.770%
8	36 Months						
	Semi Annual	7.509%	7.650%	8.231%	8.400%	8.662%	8.850%
	Yearly	7.650%	7.650%	8.400%	8.400%	8.850%	8.850%
	Maturity	8.250%	7.650%	9.125%	8.400%	9.656%	8.850%
9	60 Months						
	Semi Annual	7.509%	7.650%	8.279%	8.450%	8.739%	8.930%
	Yearly	7.650%	7.650%	8.450%	8.450%	8.930%	8.930%
	Maturity	8.913%	7.650%	10.004%	8.450%	10.674%	8.930%
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above						
1	1 Month						
	Maturity	6.992%	7.220%	8.621%	8.970%	9.587%	10.020%
2	2 Months						
	Monthly	7.029%	7.260%	8.667%	9.020%	9.639%	10.076%
	Maturity	7.050%	7.260%	8.699%	9.020%	9.677%	10.076%
3	3 Months						
	Monthly	7.067%	7.300%	8.713%	9.070%	9.690%	10.132%
	Maturity	7.108%	7.300%	8.777%	9.070%	9.768%	10.132%
4	6 Months						
	Monthly	7.170%	7.410%	8.806%	9.170%	9.776%	10.226%
	Quarterly	7.213%	7.410%	8.871%	9.170%	9.856%	10.226%
	Maturity	7.278%	7.410%	8.969%	9.170%	9.977%	10.226%

DECLARED PROFIT RATES JANUARY - JUNE 2022

Deposit Accounts <small>M stands for million</small>		Declared Rates Effective From Jan 01, 2022 to Apr 30, 2022		Declared Rates Effective From May 01, 2022 to May 31, 2022		Declared Rates Effective From Jun 01, 2022 to Jun 30, 2022	
S.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
5	9 Months						
	Monthly	7.301%	7.550%	8.944%	9.320%	9.918%	10.382%
	Quarterly	7.345%	7.550%	9.011%	9.320%	10.001%	10.382%
	Maturity	7.481%	7.550%	9.215%	9.320%	10.253%	10.382%
6	12 Months						
	Monthly	7.301%	7.5500%	8.944%	9.320%	9.918%	10.382%
	Quarterly	7.345%	7.550%	9.011%	9.320%	10.001%	10.382%
	Semi Annual	7.413%	7.550%	9.112%	9.320%	10.126%	10.382%
	Maturity	7.550%	7.550%	9.320%	9.320%	10.382%	10.382%
7	24 Months						
	Monthly	7.394%	7.650%	8.065%	8.370%	8.466%	8.802%
	Quarterly	7.440%	7.650%	8.119%	8.370%	8.526%	8.802%
	Semi Annual	7.509%	7.650%	8.202%	8.370%	8.616%	8.802%
	Yearly	7.650%	7.650%	8.370%	8.370%	8.802%	8.802%
	Maturity	7.943%	7.650%	8.720%	8.370%	9.189%	8.802%
8	36 Months						
	Monthly	7.394%	7.650%	8.112%	8.420%	8.540%	8.882%
	Quarterly	7.440%	7.650%	8.166%	8.420%	8.601%	8.882%
	Semi Annual	7.509%	7.650%	8.250%	8.420%	8.693%	8.882%
	Yearly	7.650%	7.650%	8.420%	8.420%	8.882%	8.882%
	Maturity	8.250%	7.650%	9.149%	8.420%	9.694%	8.882%
9	60 Months						
	Monthly	8.343%	7.650%	8.158%	8.470%	8.614%	8.962%
	Quarterly	8.430%	7.650%	8.214%	8.470%	8.676%	8.962%
	Semi Annual	8.538%	7.650%	8.298%	8.470%	8.770%	8.962%
	Yearly	8.750%	7.650%	8.470%	8.470%	8.962%	8.962%
	Maturity	10.491%	7.650%	10.032%	8.470%	10.719%	8.962%
S.#	MCB Higher Mahana Profit Account						
	3 Year	7.394%	7.650%	8.158%	8.470%	8.614%	8.962%

Foreign Currency Accounts
DECLARED PROFIT RATES JANUARY - JUNE 2022

Deposit Accounts M stands for million		Declared Rates Effective From Jan 01, 2022 to Apr 30, 2022	Declared Rates Effective From May 01, 2022 to May 31, 2022	Declared Rates Effective From Jun 01, 2022 to Jun 30, 2022
S.#	Products	Rates	Rates	Rates
1 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%

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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 JANUARY - JUNE 2022

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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%

Handwritten signature and date: 24/06/22