



CIRCULAR NO: FCG-BS-2021-32

Date: June 24, 2021

DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS
FOR THE PERIOD JANUARY-JUNE 2021

This has reference to our earlier circular issued, wherein provisional profit rates relating to the period January-June 2021 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, 2021 to June 30, 2021. 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.

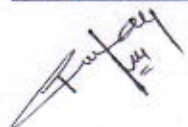
Naveed Qamar
Department Head Taxation,
Reconciliation & Branch Support

Anjum Javed
Divisional Head

Local Currency Accounts

DECLARED PROFIT RATES JANUARY - JUNE 2021

Deposit Accounts M stands for million		Declared Rates Effective From January 01, 2021 to June 30, 2021
S.#	Products	Rate
1	PLS Savings Account	5.500%
2	Khushali Bachat Account	5.500%
3	PLS Savings – 365	5.500%
4	Savings 365 Gold*:	
	Less than 50M	5.500%
	Rs.50M to less than 100M	5.500%
	Rs.100M to less than 250M	5.500%
	Rs.250M to less than 500M	5.500%
	Rs.500M and above	5.550%
5	PLS Savings XTRA:	
	Less than Rs. 5M	5.500%
	Rs. 5M to less than Rs. 25M	5.500%
	Rs. 25M & Above	5.500%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	5.500%
	Rs.200,000 to Less than Rs. 300,000	5.500%
	Rs.300,000 and Above	5.500%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	5.500%
	Rs.1,000,000 to Less than Rs.3,000,000	5.500%
	Rs.3,000,000 and Above	5.500%
8	MCB Salary Gold Account	5.500%
9	MCB Enhanced Savings Account (Frozen)	5.500%
10	MCB Fun Saving Club	5.500%
11	Rupee Maximizer (Frozen)	5.500%
12	MCB Pensioner Saving Account	5.500%
13	MCB Senior Citizen Saving Account	5.500%
14	MCB Asaan Saving Account	5.500%



DECLARED PROFIT RATES JANUARY - JUNE 2021

Deposit Accounts M stands for million		Declared Rates Effective From January 01, 2021 to June 30, 2021	
S.#	Products	Simple Rate	Effective rate
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999		
1	1 Month		
	Maturity	5.056%	5.175%
2	2 Months		
	Maturity	5.067%	5.175%
3	3 Months		
	Maturity	4.573%	4.653%
4	6 Months		
	Maturity	4.692%	4.748%
5	9 Months		
	Maturity	4.109%	4.130%
6	12 Months		
	Semi Annual	4.304%	4.350%
	Maturity	4.350%	4.350%
7	24 Months		
	Semi Annual	4.597%	4.650%
	Yearly	4.650%	4.650%
	Maturity	4.758%	4.650%
8	36 Months		
	Semi Annual	4.646%	4.700%
	Yearly	4.700%	4.700%
	Maturity	4.924%	4.700%
9	60 Months		
	Semi Annual	5.085%	5.150%
	Yearly	5.150%	5.150%
	Maturity	5.708%	5.150%
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above		
1	1 Month		
	Maturity	5.104%	5.225%
2	2 Months		
	Monthly	5.104%	5.225%
	Maturity	5.115%	5.225%
3	3 Months		
	Monthly	4.604%	4.703%
	Maturity	4.622%	4.703%
4	6 Months		
	Monthly	4.695%	4.798%
	Quarterly	4.714%	4.798%
	Maturity	4.741%	4.798%

DECLARED PROFIT RATES JANUARY - JUNE 2021


Deposit Accounts

M stands for million

Declared Rates Effective
From January 01, 2021
to June 30, 2021

S.#	Products	Simple Rate	Effective rate
5	9 Months		
	Monthly	4.102%	4.180%
	Quarterly	4.116%	4.180%
	Maturity	4.159%	4.180%
6	12 Months		
	Monthly	4.314%	4.400%
	Quarterly	4.329%	4.400%
	Semi Annual	4.353%	4.400%
	Maturity	4.400%	4.400%
7	24 Months		
	Monthly	4.602%	4.700%
	Quarterly	4.619%	4.700%
	Semi Annual	4.646%	4.700%
	Yearly	4.700%	4.700%
	Maturity	4.810%	4.700%
8	36 Months		
	Monthly	4.650%	4.750%
	Quarterly	4.668%	4.750%
	Semi Annual	4.695%	4.750%
	Yearly	4.750%	4.750%
	Maturity	4.979%	4.750%
9	60 Months		
	Monthly	5.080%	5.200%
	Quarterly	5.102%	5.200%
	Semi Annual	5.134%	5.200%
	Yearly	5.200%	5.200%
	Maturity	5.770%	5.200%
S.#	MCB Higher Mahana Profit Account		
	3 Year	4.650%	4.750%

Foreign Currency Accounts		
DECLARED PROFIT RATES JANUARY - JUNE 2021		
Deposit Accounts M stands for million		Declared Rates Effective From January 01, 2021 to June 30, 2021
S.#	Products	Rates
S.#	Products (Smart Saving Deposits) US Dollar only	
1	Upto USD 99,999.99	0.01%
	USD 100,000 to USD 249,999.99	x
	USD 250000 and above	x
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply
2	Products (Saving Deposits New FCY Accounts FE-25)	
	Upto 99,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	100,000 to 249,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	250,000 and Above	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%



DECLARED PROFIT RATES JANUARY - JUNE 2021

Deposit Accounts M stands for million		Declared Rates Effective From January 01, 2021 to June 30, 2021
S.#	Products	Rates
3	Products (Smart Term Deposit)	
	USD 1,000 to USD 24,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	USD 25,000 to USD 99,999.99	
	1 Month	0.02%
	3 Months	0.02%
	6 Months	0.02%
	01 Year	0.02%
	USD 100,000 to USD 499,999.99	
	1 Month	0.03%
	3 Months	0.03%
	6 Months	0.03%
	01 Year	0.03%
	USD 500,000 and Above	
	1 Month	0.04%
	3 Months	0.04%
	6 Months	0.04%
	01 Year	0.04%
	GBP 1,000 to GBP 24,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	GBP 25,000 to GBP 99,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	GBP 100,000 to GBP 499,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	GBP 500,000 and Above	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%

Signature
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DECLARED PROFIT RATES JANUARY - JUNE 2021

Deposit Accounts M stands for million		Declared Rates Effective From January 01, 2021 to June 30, 2021
S.#	Products	Rates
	EUR 1,000 to EUR 24,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	EUR 25,000 to EUR 99,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	EUR 100,000 to EUR 499,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	EUR 500,000 and Above	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
4	Frozen and Incremental Deposits	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%