



MCB  
BANK  
LTD

Financial Control Group  
Taxation & Branch Support Unit

Circular No. FCG - BS/2018-06

January 31, 2018

To: ALL BRANCHES

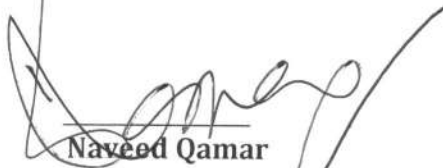
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BUSINESS HEADS  
RBG /CFIBG/AREA OPERATION HEADS  
GENERAL MANAGERS/ REGIONAL HEADS/OPERATIONS MANAGERS**

**REVISION IN PROFIT RATES (LCY)**  
**EFFECTIVE FROM FEBRUARY 01, 2018 TO JUNE 30, 2018**

This has reference to our earlier circular no FCG-BS-2018-01 dated January 02, 2018.

All concerned are informed that in light of the revision in monetary policy rate in January, 2018, the management has revised profit rates on all local currency saving and term deposits. These instructions are applicable on all existing and new saving deposits including term deposits and will be effective from **February 01, 2018**.

The revised sheet of all provisional profit rates is attached for your convenience and reference. Please bring the contents of this circular to the knowledge of all concerned.

  
**Naveed Qamar**  
Department Head Taxation,  
Reconciliation & Branch Support

  
**Hammad Khalid**  
Divisional Head  
Financial Control Group

## FINANCIAL CONTROL GROUP

## PROVISIONAL PROFIT RATES JANUARY - JUNE 2018

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2018 to January 31, 2018	Provisional Rates Effective From February 01, 2018 to June 30, 2018
S.#	Products	Rates	Rates
1	PLS Savings Account	3.750%	4.000%
2	Khushali Bachat Account	3.750%	4.000%
3	PLS Savings – 365	3.750%	4.000%
4	<b>Savings 365 Gold*:</b>		
	Less than 50M	3.750%	4.000%
	Rs.50M to less than 100M	3.800%	4.050%
	Rs.100M to less than 250M	3.850%	4.100%
	Rs.250M to less than 500M	3.900%	4.150%
	Rs.500M and above	4.000%	4.250%
5	<b>PLS Savings XTRA:</b>		
	Less than Rs. 5M	3.750%	4.000%
	Rs. 5M to less than Rs. 25M	3.800%	4.050%
	Rs. 25M & Above	3.850%	4.100%
6	<b>MCB Smart Savings Account</b>		
	Less than Rs. 200,000	3.750%	4.000%
	Rs.200,000 to Less than Rs. 300,000	3.850%	4.100%
	Rs.300,000 and Above	3.750%	4.000%
7	<b>MCB Savings Maximizer Account</b>		
	Less than Rs.1,000,000	3.750%	4.000%
	Rs.1,000,000 to Less than Rs.3,000,000	3.900%	4.150%
	Rs.3,000,000 and Above	3.750%	4.000%
8	<b>MCB Salary Gold Account</b>	3.750%	4.000%
9	<b>MCB Enhanced Savings Account (Frozen)</b>	3.750%	4.000%
10	<b>MCB Kidz Club</b>	3.750%	4.000%
11	<b>Rupee Maximizer ( Frozen )</b>	3.750%	4.000%
12	<b>MCB Pensioner Saving Account</b>	3.750%	4.000%
13	<b>MCB Senior Citizen Saving Account</b>	3.750%	4.000%
14	<b>Asaan Saving Account</b>	3.750%	4.000%

\* Note: Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager.

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2018**

<b>Deposit Accounts</b> <small>M stands for million</small>		<b>Provisional Rates Effective From January 01, 2018 to January 31, 2018</b>	<b>Provisional Rates Effective From February 01, 2018 to June 30, 2018</b>
<b>S.#</b>	<b>Products</b>	<b>Rates</b>	<b>Rates</b>
<b>S.#</b>	<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>		
<b>1</b>	<b>1 Month</b>		
	Maturity	3.750%	4.000%
<b>2</b>	<b>2 Months</b>		
	Maturity	3.775%	4.025%
<b>3</b>	<b>3 Months</b>		
	Maturity	3.800%	4.050%
<b>4</b>	<b>6 Months</b>		
	Maturity	3.855%	4.105%
<b>5</b>	<b>9 Months</b>		
	Maturity	3.920%	4.170%
<b>6</b>	<b>12 Months</b>		
	Semi Annual	3.951%	4.196%
	Maturity	3.990%	4.240%
<b>7</b>	<b>24 Months</b>		
	Semi Annual	4.102%	4.337%
	Yearly	4.144%	4.384%
	Maturity	4.230%	4.480%
<b>8</b>	<b>36 Months</b>		
	Semi Annual	4.248%	4.472%
	Yearly	4.293%	4.522%
	Maturity	4.480%	4.730%
<b>9</b>	<b>60 Months</b>		
	Semi Annual	4.513%	4.717%
	Yearly	4.564%	4.772%
	Maturity	5.000%	5.250%

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2018**

<b>Deposit Accounts</b> <small>M stands for million</small>		<b>Provisional Rates Effective From January 01, 2018 to January 31, 2018</b>	<b>Provisional Rates Effective From February 01, 2018 to June 30, 2018</b>
<b>S.#</b>	<b>Products</b>	<b>Rates</b>	<b>Rates</b>
<b>S.#</b>	<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>		
<b>1</b>	<b>1 Month</b>		
	Maturity	3.850%	4.100%
<b>2</b>	<b>2 Months</b>		
	Monthly	3.869%	4.118%
	Maturity	3.875%	4.125%
<b>3</b>	<b>3 Months</b>		
	Monthly	3.887%	4.136%
	Maturity	3.900%	4.150%
<b>4</b>	<b>6 Months</b>		
	Monthly	3.923%	4.169%
	Quarterly	3.936%	4.183%
	Maturity	3.955%	4.205%
<b>5</b>	<b>9 Months</b>		
	Monthly	3.967%	4.210%
	Quarterly	3.980%	4.225%
	Maturity	4.020%	4.270%
<b>6</b>	<b>12 Months</b>		
	Monthly	4.015%	4.256%
	Quarterly	4.029%	4.271%
	Semi Annual	4.049%	4.294%
	Maturity	4.090%	4.340%
<b>7</b>	<b>24 Months</b>		
	Monthly	4.160%	4.390%
	Quarterly	4.174%	4.406%
	Semi Annual	4.196%	4.431%
	Yearly	4.240%	4.480%
	Maturity	4.330%	4.580%
<b>8</b>	<b>36 Months</b>		
	Monthly	4.299%	4.519%
	Quarterly	4.315%	4.536%
	Semi Annual	4.338%	4.562%
	Yearly	4.385%	4.614%
	Maturity	4.580%	4.830%
<b>9</b>	<b>60 Months</b>		
	Monthly	4.551%	4.750%
	Quarterly	4.569%	4.769%
	Semi Annual	4.595%	4.798%
	Yearly	4.647%	4.855%
	Maturity	5.100%	5.350%
<b>S.#</b>	<b>MCB Higher Mahana Profit Account</b>		
	3 Year	5.850%	6.100%
<b>Note:</b> Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.			

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2018**

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From January 01, 2018 to January 31, 2018	Provisional Rates Effective From February 01, 2018 to June 30, 2018
S.#	Products	Rates	Rates
<b>Foreign Currency Accounts</b>			
S.#	Products (Smart Saving Deposits) US Dollar only		
1	USD 10,000 to USD 99,999.99	0.100%	0.100%
	USD 100,000 to USD 249,999.99	x	x
	USD 250000 and above	x	x
	Effective March 01, 2015 onwards: USD 100,000 and above	<b>* Special Rates Apply</b>	<b>* Special Rates Apply</b>
<b>* Note: Special rates will be approved by RBG Heads and GH T&amp;FX falling under their respective approval authority</b>			
2	Products (Saving Deposits New FCY Accounts FE-25)		
	10,000 to 99,999.99		
	USD	0.100%	0.100%
	GBP	0.100%	0.100%
	EUR	0.000%	0.000%
	100,000 to 249,999.99		
	USD	0.150%	0.150%
	GBP	0.200%	0.200%
	EUR	0.000%	0.000%
	250,000 and Above		
	USD	0.200%	0.200%
	GBP	0.300%	0.300%
	EUR	0.000%	0.000%
3	Products (Smart Term Deposit)		
	USD 25,000 to USD 99,999.99		
	3 Months	0.150%	0.150%
	6 Months	0.250%	0.250%
	01 Year	0.300%	0.300%
	USD 100,000 to USD 499,999.99		
	3 Months	0.200%	0.200%
	6 Months	0.300%	0.300%
	01 Year	0.400%	0.400%
	USD 500,000 and Above		
	3 Months	0.250%	0.250%
	6 Months	0.350%	0.350%
	01 Year	0.500%	0.500%
	GBP 25,000 to GBP 99,999.99		
	3 Months	0.150%	0.150%
	6 Months	0.250%	0.250%
	01 Year	0.300%	0.300%
	GBP 100,000 to GBP 499,999.99		
	3 Months	0.200%	0.200%
	6 Months	0.300%	0.300%
	01 Year	0.400%	0.400%

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2018**

<b>Deposit Accounts</b> <small>M stands for million</small>		<b>Provisional Rates Effective From January 01, 2018 to January 31, 2018</b>	<b>Provisional Rates Effective From February 01, 2018 to June 30, 2018</b>
S.#	Products	Rates	Rates
	<b>GBP 500,000 and Above</b>		
	3 Months	0.250%	0.250%
	6 Months	0.350%	0.350%
	01 Year	0.500%	0.500%
	<b>EUR 25,000 to EUR 99,999.99</b>		
	3 Months	0.010%	0.010%
	6 Months	0.010%	0.010%
	01 Year	0.020%	0.020%
	<b>EUR 100,000 to EUR 499,999.99</b>		
	3 Months	0.010%	0.010%
	6 Months	0.010%	0.010%
	01 Year	0.020%	0.020%
	<b>EUR 500,000 and Above</b>		
	3 Months	0.010%	0.010%
	6 Months	0.010%	0.010%
	01 Year	0.020%	0.020%
<p><b>Note:</b> Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</p>			
<b>4</b>	<b>Frozen and Incremental Deposits</b>		
	USD	0.050%	0.050%
	GBP	0.050%	0.050%
	EUR	0.000%	0.000%
<p>For tax deduction, Please refer to circular # FCG-TAX/2017-26 dated 29.06.2017</p>			