

To: ALL BRANCHES

Cc: GROUP HEADS  
BUSINESS HEADS  
CBBG OPERATION HEADS  
WB OPERATION HEADS  
AREA OPERATION HEADS  
GENERAL MANAGERS  
REGIONAL HEADS  
REGIONAL OPERATIONS MANAGERS

**PROVISIONAL RATES OF PROFIT / INTEREST ON LCY & FCY DEPOSITS**  
**FOR THE PERIOD Jul – Dec 2013**

Management has decided provisional rates of profit / interest on LCY and FCY Deposits for the period July 01, 2013 to Dec 31, 2013.

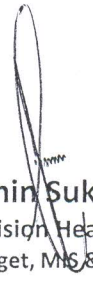
A comprehensive table of provisional rates for the period from July 2013 to December 2013 is **attached as Annex A**, for information, reference and necessary action, for all concerned.

All incumbents are also advised to inform their clients about the procedure for seeking special rates on Term Deposits, 365 Gold Deposits and FCY Deposits. Further, the attached annexure must be displayed on the notice board for information of general public / customers.

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



**Hammad Khalid**  
Departmental Head  
Financial Reporting & Taxation



**Amin Sukhiani**  
Division Head  
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## PROVISIONAL PROFIT RATES FOR JULY ONWARDS

Deposit Accounts M stands for million		Provisional Profit Rates 1st July onwards
S.#	Products	Rates
1	PLS Savings Account	6.00%
2	Khushali Bachat Account	6.00%
3	PLS Savings – 365 *	6.00%
4	Savings 365 Gold:	
	Less than 10M	6.00%
	Rs.10M to less than 50M	6.15%
	Rs.50M to less than 100M	6.30%
	Rs.100M to less than 250M	6.50%
	Rs.250M to less than 500M	6.65%
	Rs.500M and above	6.75%
5	PLS Savings XTRA:	
	Below 5M	6.00%
	Rs 5M to less than 25M	6.15%
	Rs 25M & Above	6.25%
6	MCB Smart Savings Account	
	If min balance <200,000	6.00%
	If min balance ≥ Rs.200,000 < 300,000	6.25%
	If Balance ≥ Rs.300,000	6.00%
7	MCB Savings Maximizer Account	
	If min balance <1,000,000	6.00%
	If min balance ≥ Rs.1,000,000 ≤ 3,000,000	6.25%
	If Balance > Rs.3000,000	6.00%
8	MCB Salary Gold Account	6.00%
9	MCB Enhanced Savings Account (Frozen)	6.00%
10	Rupee Maximizer ( Frozen )	6.00%
S #	Products (PKR Term Deposits) Range Rs.100,000 to Rs.500,000	
1	1 Month	
	Maturity	6.000%
2	2 Months	
	Maturity	6.005%
3	3 Months	
	Maturity	6.010%
4	6 Months	
	Maturity	6.015%

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

## PROVISIONAL PROFIT RATES FOR JULY ONWARDS

Deposit Accounts M stands for million		Provisional Profit Rates 1st July onwards
S.#	Products	Rates
5	9 Months	
	Maturity	6.030%
6	12 Months	
	Semi Annual	6.020%
	Yearly	6.110%
	Maturity	6.110%
7	24 Months	
	Semi Annual	6.020%
	Yearly	6.110%
	Maturity	6.300%
8	36 Months	
	Semi Annual	6.030%
	Yearly	6.120%
	Maturity	6.500%
9	60 Months	
	Semi Annual	6.090%
	Yearly	6.186%
	Maturity	7.000%
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above	
1	1 Month	
	Maturity	6.100%
2	2 Months	
	Monthly	6.134%
	Maturity	6.150%
3	3 Months	
	Monthly	6.168%
	Maturity	6.200%
4	6 Months	
	Monthly	6.170%
	Quarterly	6.202%
	Maturity	6.250%
5	9 Months	
	Monthly	6.172%
	Quarterly	6.203%
	Maturity	6.300%

## PROVISIONAL PROFIT RATES FOR JULY ONWARDS

Deposit Accounts M stands for million		Provisional Profit Rates 1st July onwards
S.#	Products	Rates
6	12 Months	
	Monthly	6.314%
	Quarterly	6.347%
	Semi Annual	6.398%
	Yearly	6.500%
	Maturity	6.500%
7	24 Months	
	Monthly	6.348%
	Quarterly	6.382%
	Semi Annual	6.433%
	Yearly	6.536%
	Maturity	6.750%
8	36 Months	
	Monthly	6.371%
	Quarterly	6.405%
	Semi Annual	6.456%
	Yearly	6.560%
	Maturity	7.000%
9	60 Months	
	Monthly	6.386%
	Quarterly	6.420%
	Semi Annual	6.472%
	Yearly	6.576%
	Maturity	7.500%

Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.

## PROVISIONAL PROFIT RATES FOR JULY ONWARDS

Deposit Accounts M stands for million		Provisional Profit Rates 1st July onwards
S.#	Products	Rates
<b>Foreign Currency Accounts</b>		
S.#	Products (Smart Saving Deposits)US Dollar only	
1	USD 10,000 to USD 99,999.99	0.10%
	USD 100,000 to USD 249,999.99	0.15%
	USD 250,000 and above	0.20%
2	Products (Saving Deposits New FCY Accounts FE-25)	
	10,000 to 99,999.99	
	USD	0.10%
	GBP	0.10%
	EUR	0.05%
	100,000 to 249,999.99	
	USD	0.15%
	GBP	0.20%
	EUR	0.10%
	250,000 and Above	
	USD	0.20%
	GBP	0.30%
	EUR	0.15%
3	Products (Smart Term Deposit)	
	USD 25,000 to USD 99,999.99	
	3 Months	0.15%
	6 Months	0.25%
	01 Year	0.30%
	USD 100,000 to USD 499,999.99	
	3 Months	0.20%
	6 Months	0.30%
	01 Year	0.40%
	USD 500,000 and Above	
	3 Months	0.25%
	6 Months	0.35%
	01 Year	0.50%
	GBP 25,000 to GBP 99,999.99	
	3 Months	0.15%
	6 Months	0.25%
	01 Year	0.30%

## PROVISIONAL PROFIT RATES FOR JULY ONWARDS

Deposit Accounts M stands for million		Provisional Profit Rates 1st July onwards
S.#	Products	Rates
	<b>GBP 100,000 to GBP 499,999.99</b>	
	3 Months	0.20%
	6 Months	0.30%
	01 Year	0.40%
	<b>GBP 500,000 and Above</b>	
	3 Months	0.25%
	6 Months	0.35%
	01 Year	0.50%
	<b>EUR 25,000 to EUR 99,999.99</b>	
	3 Months	0.10%
	6 Months	0.15%
	01 Year	0.20%
	<b>EUR 100,000 to EUR 499,999.99</b>	
	3 Months	0.15%
	6 Months	0.20%
	01 Year	0.25%
	<b>EUR 500,000 and Above</b>	
	3 Months	0.20%
	6 Months	0.25%
	01 Year	0.30%
<p>Note: 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	0.05%
	GBP	0.05%
	EUR	0.05%