



CIRCULAR NO: FCG-BS-2026-24

Date: June 29, 2026

**PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS**  
**FROM JULY 01, 2026 TO DECEMBER 31, 2026**

The management has approved the provisional profit rates on Profit bearing Savings and Term Deposits for the period from July 01, 2026 to December 31, 2026.

**The profit rate for deposits held by financial institutions, public sector enterprises, and public limited companies is specified on Page 1, Serial # 24 of the attached table.**

The table, containing provisional profit rates for LCY/FCY and Term Deposits along with effective dates, is attached herewith for information and record 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 the knowledge of all concerned for meticulous compliance.

**Qasim Mansoor**  
Unit Head Taxation

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

## LOCAL CURRENCY ACCOUNTS

## PROVISIONAL PROFIT RATES JULY - DECEMBER 2026

Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	Products	Rate (per annum)
1	PLS Savings Account	10.00%
2	Khushali Bachat Account	10.00%
3	PLS Savings – 365	10.00%
4	Savings 365 Gold:	
	Less than 50M	10.00%
	Rs.50M to less than 100M	10.00%
	Rs.100M to less than 250M	10.00%
	Rs.250M to less than 500M	10.00%
	Rs.500M and above	10.00%
5	PLS Savings XTRA:	
	Less than Rs. 5M	10.00%
	Rs. 5M to less than Rs. 25M	10.00%
	Rs. 25M & Above	10.00%
6	MCB Smart Savings Account:	
	Less than Rs. 200,000	10.00%
	Rs.200,000 to Less than Rs. 300,000	10.00%
	Rs.300,000 and Above	10.00%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	10.00%
	Rs.1,000,000 to Less than Rs.3,000,000	10.00%
	Rs.3,000,000 and Above	10.00%
8	MCB Salary Gold Account	10.00%
9	MCB Enhanced Savings Account (Frozen)	10.00%
10	MCB Fun Saving Club	10.00%
11	Rupee Maximizer ( Frozen )	10.00%
12	MCB Pensioner Saving Account	10.00%
13	MCB Senior Citizen Saving Account	10.00%
14	MCB Asaan Saving Account	10.00%
15	Roshan Digital Saving Account	10.00%
16	Roshan Digital Non-Resident Business Value Savings Account	10.00%
17	MCB Asaan Digital Savings Account	10.00%
18	MCB Freelancer Digital PKR Savings Account	10.00%
19	MCB Freelancer Pak Rupee Savings Account - FPS	10.00%
20	MCB Asaan Digital Remittance Savings Account	10.00%
21	MCB Young Savings Account	10.00%
22	MCB Nayab Savings Account	10.00%
23	PLS Prime Account	10.00%
24	Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies	8.50%

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LOCAL CURRENCY ACCOUNTS				
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026				
Deposit Accounts M stands for Million			Provisional Rates Effective From July 01, 2026 to December 31, 2026	
S.#	Products		Simple Rate (per annum)	Effective Rate (per annum)
<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>				
1	<b>1 Month</b>			
	Maturity		6.634%	6.840%
2	<b>2 Months</b>			
	Maturity		6.691%	6.880%
3	<b>3 Months</b>			
	Maturity		6.747%	6.920%
4	<b>6 Months</b>			
	Maturity		6.901%	7.020%
5	<b>9 Months</b>			
	Maturity		6.990%	7.050%
6	<b>12 Months</b>			
	Semi Annual		6.949%	7.070%
	Maturity		7.070%	7.070%
7	<b>24 Months</b>			
	Semi Annual		6.920%	7.040%
	Yearly		7.040%	7.040%
	Maturity		7.288%	7.040%
8	<b>36 Months</b>			
	Semi Annual		6.862%	6.980%
	Yearly		6.980%	6.980%
	Maturity		7.479%	6.980%
9	<b>60 Months</b>			
	Semi Annual		7.017%	7.140%
	Yearly		7.140%	7.140%
	Maturity		8.235%	7.140%
<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>				
1	<b>1 Month</b>			
	Maturity		6.682%	6.890%
2	<b>2 Months</b>			
	Monthly		6.719%	6.930%
	Maturity		6.738%	6.930%
3	<b>3 Months</b>			
	Monthly		6.757%	6.970%
	Maturity		6.795%	6.970%

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**LOCAL CURRENCY ACCOUNTS**

**PROVISIONAL PROFIT RATES JULY - DECEMBER 2026**

Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026	
		Simple Rate (per annum)	Effective Rate (per annum)
S.#	Products		
<b>4</b>	<b>6 Months</b>		
	Monthly	6.851%	7.070%
	Quarterly	6.890%	7.070%
	Maturity	6.949%	7.070%
<b>5</b>	<b>9 Months</b>		
	Monthly	6.879%	7.100%
	Quarterly	6.918%	7.100%
	Maturity	7.039%	7.100%
<b>6</b>	<b>12 Months</b>		
	Monthly	6.898%	7.120%
	Quarterly	6.937%	7.120%
	Semi Annual	6.998%	7.120%
	Maturity	7.120%	7.120%
<b>7</b>	<b>24 Months</b>		
	Monthly	6.870%	7.090%
	Quarterly	6.909%	7.090%
	Semi Annual	6.969%	7.090%
	Yearly	7.090%	7.090%
	Maturity	7.341%	7.090%
<b>8</b>	<b>36 Months</b>		
	Monthly	6.813%	7.030%
	Quarterly	6.852%	7.030%
	Semi Annual	6.911%	7.030%
	Yearly	7.030%	7.030%
	Maturity	7.536%	7.030%
<b>9</b>	<b>60 Months</b>		
	Monthly	6.963%	7.190%
	Quarterly	7.004%	7.190%
	Semi Annual	7.065%	7.190%
	Yearly	7.190%	7.190%
	Maturity	8.301%	7.190%
<b>MCB Higher Mahana Profit Account</b>			
	3 Year	6.813%	7.030%

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

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**FOREIGN CURRENCY ACCOUNTS**

**PROVISIONAL PROFIT RATES JULY - DECEMBER 2026**

Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	Products	Rates (per annum)
1	<b>Products (Smart Saving Deposits) US Dollar only</b>	
	Upto USD 99,999.99	0.01%
	USD 100,000 to USD 249,999.99	0.01%
	USD 250000 and above	0.01%
<i>Note: Customers with Balance USD 100,000 and above can seek special rates and these special rates will be approved by RBG Heads and GH T&amp;FX falling under their respective approval authority.</i>		
2	<b>Products (Saving Deposits New FCY Accounts FE-25 &amp; RDA Accounts)</b>	
	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%

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**FOREIGN CURRENCY ACCOUNTS**

**PROVISIONAL PROFIT RATES JULY - DECEMBER 2026**

Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026	
S.#	Products	Rates (per annum)	
3	<b>Products (Smart Term Deposit)</b>		
	<b>USD 1,000 to USD 24,999.99</b>		
	1 Month	1.00%	
	3 Months	2.00%	
	6 Months	2.00%	
	01 Year	2.00%	
	<b>USD 25,000 to USD 99,999.99</b>		
	1 Month	1.00%	
	3 Months	3.00%	
	6 Months	3.00%	
	01 Year	3.00%	
	<b>USD 100,000 to USD 499,999.99</b>		
	1 Month	1.00%	
	3 Months	3.00%	
	6 Months	3.00%	
	01 Year	3.00%	
	<b>USD 500,000 and Above</b>		
	1 Month	1.00%	
	3 Months	3.00%	
	6 Months	3.00%	
	01 Year	3.00%	
	G B P	<b>GBP 1,000 to GBP 24,999.99</b>	
		1 Month	1.00%
		3 Months	2.00%
		6 Months	2.00%
		01 Year	2.00%
		<b>GBP 25,000 to GBP 99,999.99</b>	
		1 Month	1.00%
3 Months		3.00%	
6 Months		3.00%	
01 Year		3.00%	
<b>GBP 100,000 to GBP 499,999.99</b>			
1 Month		1.00%	
3 Months		3.00%	
6 Months		3.00%	
01 Year		3.00%	

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FOREIGN CURRENCY ACCOUNTS		
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026		
Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	Products	Rates (per annum)
G B P	GBP 500,000 and Above	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
E U R O	EUR 1,000 to EUR 24,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 25,000 to EUR 99,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 100,000 to EUR 499,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 500,000 and Above	
1 Month	1.00%	
3 Months	1.00%	
6 Months	1.00%	
01 Year	1.00%	
4	Frozen and Incremental Deposits	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
5	MCB Freelancer Digital FCY Savings Account	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
6	Roshan Digital Foreign Currency Business Value Saving Account	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
<i>Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</i>		
<i>For tax deduction, Please refer latest withholding tax chart issued by this office.</i>		