



CIRCULAR NO: FCG-BS-2024-23

Date: June 28, 2024

**PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS**  
**FROM JULY 01, 2024 TO DECEMBER 31, 2024**

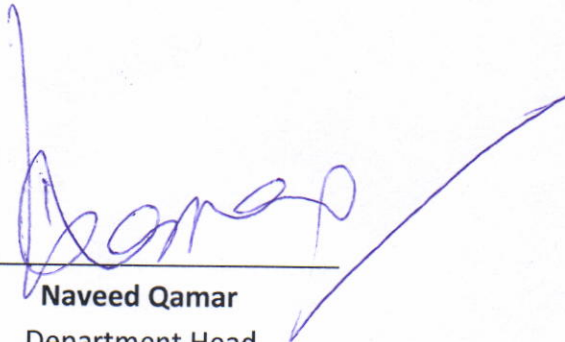
With reference to revision in Policy Rate by the State Bank of Pakistan on June 10, 2024, the management has approved the provisional profit rates on Profit bearing Savings and Term Deposits for the period July 01, 2024 to December 31, 2024.

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.



Naveed Qamar  
Department Head

Taxation, Recon & Br. Support



Anjum Javed  
Divisional Head

PROVISIONAL PROFIT RATES JULY - DECEMBER 2024

Deposit Accounts M stands for million		Provisional Rates Effective From July 01, 2024 to December 31, 2024
S.#	Products	Rate (Per annum)
1	PLS Savings Account	19.000%
2	Khushali Bachat Account	19.000%
3	PLS Savings – 365	19.000%
4	Savings 365 Gold*:	
	Less than 50M	19.000%
	Rs.50M to less than 100M	19.000%
	Rs.100M to less than 250M	19.000%
	Rs.250M to less than 500M	19.000%
	Rs.500M and above	19.000%
5	PLS Savings XTRA:	
	Less than Rs. 5M	19.000%
	Rs. 5M to less than Rs. 25M	19.000%
	Rs. 25M & Above	19.000%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	19.000%
	Rs.200,000 to Less than Rs. 300,000	19.000%
	Rs.300,000 and Above	19.000%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	19.000%
	Rs.1,000,000 to Less than Rs.3,000,000	19.000%
	Rs.3,000,000 and Above	19.000%
8	MCB Salary Gold Account	19.000%
9	MCB Enhanced Savings Account (Frozen)	19.000%
10	MCB Fun Saving Club	19.000%
11	Rupee Maximizer ( Frozen )	19.000%
12	MCB Pensioner Saving Account	19.000%
13	MCB Senior Citizen Saving Account	19.000%
14	MCB Asaan Saving Account	19.000%
15	ROSHAN Digital Saving Account	19.000%
16	MCB Asaan Digital Savings Account	19.000%
17	MCB Freelancer Digital PKR Savings Account	19.000%
18	MCB Asaan Digital Remittance Savings Account	19.000%
19	MCB Young Savings Account	19.000%
20	MCB Nayab Savings Account	19.000%

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