



MCB Bank Limited

Financial Control Group  
6<sup>th</sup> Floor, MCB House  
15 Main Gulberg, Jail Road  
Lahore, Pakistan

CIRCULAR NO: FCG-BS-2021-66

Date: December 23, 2021

**PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS**  
**FROM JANUARY 01, 2022 TO JUNE 30, 2022**

Management has approved the provisional profit rates on Profit bearing LCY/FCY and Term Deposits for the period January 01, 2022 to June 30, 2022.

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.


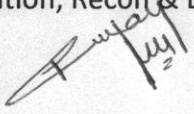
Please bring contents of this circular into knowledge of all concerned for meticulous compliance.



Naveed Qamar

Department Head

Taxation, Recon & Br. Support



Anjum Javed

Divisional Head

## Local Currency Accounts

## PROVISIONAL PROFIT RATES JANUARY - JUNE 2022


Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2022 to June 30, 2022
S.#	Products	Rate
1	PLS Savings Account	8.250%
2	Khushali Bachat Account	8.250%
3	PLS Savings – 365	8.250%
4	Savings 365 Gold*:	
	Less than 50M	8.250%
	Rs.50M to less than 100M	8.250%
	Rs.100M to less than 250M	8.250%
	Rs.250M to less than 500M	8.250%
	Rs.500M and above	8.300%
5	PLS Savings XTRA:	
	Less than Rs. 5M	8.250%
	Rs. 5M to less than Rs. 25M	8.250%
	Rs. 25M & Above	8.250%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	8.250%
	Rs.200,000 to Less than Rs. 300,000	8.250%
	Rs.300,000 and Above	8.250%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	8.250%
	Rs.1,000,000 to Less than Rs.3,000,000	8.250%
	Rs.3,000,000 and Above	8.250%
8	MCB Salary Gold Account	8.250%
9	MCB Enhanced Savings Account (Frozen)	8.250%
10	MCB Fun Saving Club	8.250%
11	Rupee Maximizer ( Frozen )	8.250%
12	MCB Pensioner Saving Account	8.250%
13	MCB Senior Citizen Saving Account	8.250%
14	MCB Asaan Saving Account	8.250%
15	ROSHAN Digital Saving Account	8.250%

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



## PROVISIONAL PROFIT RATES JANUARY - JUNE 2022

<b>Deposit Accounts</b> M stands for million		<b>Provisional Rates Effective</b> <b>From January 01, 2022</b> <b>to June 30, 2022</b>	
S.#	Products	Simple Rate	Effective
S.#	<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>		
1	<b>1 Month</b>		
	Maturity	6.973%	7.200%
2	<b>2 Months</b>		
	Maturity	7.040%	7.250%
3	<b>3 Months</b>		
	Maturity	7.108%	7.300%
4	<b>6 Months</b>		
	Maturity	7.268%	7.400%
5	<b>9 Months</b>		
	Maturity	7.481%	7.550%
6	<b>12 Months</b>		
	Semi Annual	7.413%	7.550%
	Maturity	7.550%	7.550%
7	<b>24 Months</b>		
	Semi Annual	7.509%	7.650%
	Yearly	7.650%	7.650%
	Maturity	7.943%	7.650%
8	<b>36 Months</b>		
	Semi Annual	7.509%	7.650%
	Yearly	7.650%	7.650%
	Maturity	8.250%	7.650%
9	<b>60 Months</b>		
	Semi Annual	7.509%	7.650%
	Yearly	7.650%	7.650%
	Maturity	8.913%	7.650%
S.#	<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>		
1	<b>1 Month</b>		
	Maturity	6.992%	7.220%
2	<b>2 Months</b>		
	Monthly	7.029%	7.260%
	Maturity	7.050%	7.260%
3	<b>3 Months</b>		
	Monthly	7.067%	7.300%
	Maturity	7.108%	7.300%
4	<b>6 Months</b>		
	Monthly	7.170%	7.410%
	Quarterly	7.213%	7.410%
	Maturity	7.278%	7.410%



# PROVISIONAL PROFIT RATES JANUARY - JUNE 2022

## Deposit Accounts

M stands for million

Provisional Rates Effective  
From January 01, 2022  
to June 30, 2022

S.#	Products	Simple Rate	Effective
5	9 Months		
	Monthly	7.301%	7.550%
	Quarterly	7.345%	7.550%
	Maturity	7.481%	7.550%
6	12 Months		
	Monthly	7.301%	7.5500%
	Quarterly	7.345%	7.550%
	Semi Annual	7.413%	7.550%
	Maturity	7.550%	7.550%
7	24 Months		
	Monthly	7.394%	7.650%
	Quarterly	7.440%	7.650%
	Semi Annual	7.509%	7.650%
	Yearly	7.650%	7.650%
	Maturity	7.943%	7.650%
8	36 Months		
	Monthly	7.394%	7.650%
	Quarterly	7.440%	7.650%
	Semi Annual	7.509%	7.650%
	Yearly	7.650%	7.650%
	Maturity	8.250%	7.650%
9	60 Months		
	Monthly	8.343%	7.650%
	Quarterly	8.430%	7.650%
	Semi Annual	8.538%	7.650%
	Yearly	8.750%	7.650%
	Maturity	10.491%	7.650%
S.#	MCB Higher Mahana Profit Account		
	3 Year	7.394%	7.650%
<b>Note:</b> Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.			



# Foreign Currency Accounts

## PROVISIONAL PROFIT RATES JANUARY - JUNE 2022

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2022 to June 30, 2022
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
* Note: Special rates will be approved by RBG Heads and GH T&FX falling under their respective approval authority		
2	Products (Saving Deposits New FCY Accounts FE-25 & RDA Accounts)	
	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%

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2022**

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2022 to June 30, 2022
S.#	Products	Rates
3	<b>Products (Smart Term Deposit)</b>	
	<b>USD 1,000 to USD 24,999.99</b>	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	<b>USD 25,000 to USD 99,999.99</b>	
	1 Month	0.02%
	3 Months	0.02%
	6 Months	0.02%
	01 Year	0.02%
	<b>USD 100,000 to USD 499,999.99</b>	
	1 Month	0.03%
	3 Months	0.03%
	6 Months	0.03%
	01 Year	0.03%
	<b>USD 500,000 and Above</b>	
	1 Month	0.04%
	3 Months	0.04%
	6 Months	0.04%
	01 Year	0.04%
	<b>GBP 1,000 to GBP 24,999.99</b>	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	<b>GBP 25,000 to GBP 99,999.99</b>	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	<b>GBP 100,000 to GBP 499,999.99</b>	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	<b>GBP 500,000 and Above</b>	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%



# PROVISIONAL PROFIT RATES JANUARY - JUNE 2022

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2022 to June 30, 2022
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%
Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.		
4	Frozen and Incremental Deposits	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%

For tax deduction, Please refer latest withholding tax chart issued by this office.