



MCB Bank Limited

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

CIRCULAR NO: FCG - BS/2020-14

Date: March 18, 2020

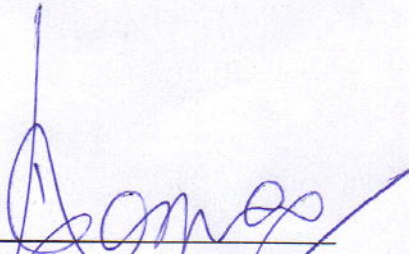
REVISION IN PROVISIONAL PROFIT RATES (LCY) FOR TERM DEPOSITS
EFFECTIVE FROM MARCH 18, 2020 TO JUNE 30, 2020

This has reference to our earlier circular no FCG-BS-2019-70 dated Dec 27, 2019.

Attention of all concerned is invited to the fact that the management has decided to change the provisional profit rates for all term deposits, effective from March 18, 2020.

The revised sheet of provisional profit rates, for the Term Deposits, 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, Recon & Br. Support



Anjum Javed

Divisional Head

PROVISIONAL PROFIT RATES JANUARY - JUNE 2020

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2020 to March 17, 2020		Provisional Rates Effective From March 18, 2020 to June 30, 2020	
S.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate
Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999					
1	1 Month				
	Maturity	10.708%	11.250%	9.935%	10.400%
2	2 Months				
	Maturity	10.775%	11.270%	9.845%	10.258%
3	3 Months				
	Maturity	10.841%	11.290%	9.399%	9.735%
4	6 Months				
	Maturity	11.045%	11.350%	9.418%	9.640%
5	9 Months				
	Maturity	11.216%	11.370%	8.552%	8.643%
6	12 Months				
	Semi Annual	11.083%	11.390%	8.854%	9.050%
	Maturity	11.410%	11.410%	9.050%	9.050%
7	24 Months				
	Semi Annual	10.988%	11.290%	8.183%	8.350%
	Yearly	11.310%	11.310%	8.350%	8.350%
	Maturity	11.972%	11.330%	8.699%	8.350%
8	36 Months				
	Semi Annual	10.950%	11.250%	7.750%	7.900%
	Yearly	11.310%	11.310%	7.900%	7.900%
	Maturity	12.662%	11.330%	8.541%	7.900%
9	60 Months				
	Semi Annual	10.950%	11.250%	7.316%	7.450%
	Yearly	11.310%	11.310%	7.450%	7.450%
	Maturity	14.205%	11.330%	8.646%	7.450%
Products (PKR Term Deposits) Range Rs.500,000 and Above					
1	1 Month				
	Maturity	10.727%	11.270%	9.981%	10.450%
2	2 Months				
	Monthly	10.727%	11.270%	9.850%	10.308%
	Maturity	10.793%	11.290%	9.891%	10.308%
3	3 Months				
	Monthly	10.745%	11.290%	9.372%	9.785%
	Maturity	10.860%	11.310%	9.445%	9.785%
4	6 Months				
	Monthly	10.781%	11.330%	9.285%	9.690%
	Quarterly	10.897%	11.350%	9.357%	9.690%
	Maturity	11.064%	11.370%	9.466%	9.690%
5	9 Months				
	Monthly	10.799%	11.350%	8.364%	8.693%
	Quarterly	10.915%	11.370%	8.423%	8.693%
	Maturity	11.235%	11.390%	8.601%	8.693%
6	12 Months				
	Monthly	10.817%	11.370%	8.741%	9.100%
	Quarterly	10.933%	11.390%	8.805%	9.100%
	Semi Annual	11.102%	11.410%	8.902%	9.100%
	Maturity	11.430%	11.430%	9.100%	9.100%
7	24 Months				
	Monthly	10.727%	11.270%	8.093%	8.400%
	Quarterly	10.841%	11.290%	8.148%	8.400%
	Semi Annual	11.007%	11.310%	8.231%	8.400%
	Yearly	11.330%	11.330%	8.400%	8.400%
	Maturity	11.994%	11.350%	8.753%	8.400%
8	36 Months				
	Monthly	10.727%	11.270%	7.674%	7.950%
	Quarterly	10.841%	11.290%	7.723%	7.950%
	Semi Annual	11.007%	11.310%	7.798%	7.950%
	Yearly	11.330%	11.330%	7.950%	7.950%
	Maturity	12.687%	11.350%	8.599%	7.950%

PROVISIONAL PROFIT RATES JANUARY - JUNE 2020

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2020 to March 17, 2020		Provisional Rates Effective From March 18, 2020 to June 30, 2020	
S.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate
9	60 Months				
	Monthly	10.727%	11.270%	7.254%	7.500%
	Quarterly	10.841%	11.290%	7.298%	7.500%
	Semi Annual	11.007%	11.310%	7.364%	7.500%
	Yearly	11.330%	11.330%	7.500%	7.500%
	Maturity	14.236%	11.350%	8.713%	7.500%
S.#	MCB Higher Mahana Profit Account				
3 Year		10.727%	11.270%	7.674%	7.950%

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

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