



Circular No. FCG-BS/2012- **24**

August 15, 2102

To: ALL BRANCHES

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

**REVISION IN PROVISIONAL PROFIT RATE ON LCY & FCY DEPOSIT**

This has reference to our earlier circular # FCG-BS/2012-18 dated June 26, 2012, wherein provisional profit rates for the period Jul-Dec 2012 were communicated.

It is to inform all concerned that Management has revised the profit rates effective **August 16, 2012** onwards. Term deposits booked prior to the revision date i.e. August 16, 2012, will bear the profit rates existed on the date of booking and whereas new term deposits will be booked at revised rates.

Provisional rates effective **August 16, 2012** are as under:

**Rupee Deposit Accounts**

**PKR Saving Accounts:**

S.#	Products	RATES
1	PLS Savings Account	6.00%
2	Khushali Bachat Account	6.00%
3	PLS Savings – 365	6.00%
4	<b>Savings 365 Gold:</b>	
	Less than 10M	6.00%
	Rs.10M to less than 50M	6.20%
	Rs.50M to less than 100M	6.50%
	Rs.100M to less than 250M	6.75%
	Rs.250M to less than 500M	7.00%
	Rs.500M and above	7.25%
5	<b>PLS Savings XTRA:</b>	
	Below 5M	6.00%
	Rs 5M to less than 25M	6.20%
	Rs 25M & Above	6.35%

**PKR Term Deposits:**

S.#	Products	RATES
6	<b>MCB Smart Savings Account</b>	
	If min balance <200,000	<b>6.00%</b>
	If min balance ≥ Rs.200,000 < 300,000	<b>6.50%</b>
	If Balance ≥ Rs.300,000	<b>6.00%</b>
7	<b>MCB Savings Maximizer Account</b>	
	If min balance <1,000,000	<b>6.00%</b>
	If min balance ≥ Rs.1,000,000 ≤ 3,000,000	<b>6.50%</b>
	If Balance > Rs.3,000,000	<b>6.00%</b>
8	<b>MCB Salary Gold Account</b>	<b>6.00%</b>
9	<b>MCB Enhanced Savings Account (Frozen)</b>	<b>6.00%</b>
10	<b>Rupee Maximizer ( Frozen )</b>	<b>6.00%</b>

**MPA**

**FDA**

**Range: PKR 0.1M to less than 0.5M**

Terms	Monthly	Quarterly	Semi Annual	Yearly	Maturity
1 month	X	x	x	X	<b>6.000%</b>
2 months	X	x	x	X	<b>6.005%</b>
3 months	X	x	x	X	<b>6.010%</b>
6 months	X	x	<b>6.015%</b>	X	<b>6.015%</b>
9 months	X	x	X	X	<b>6.030%</b>
12 months	X	x	<b>6.020%</b>	<b>6.110%</b>	<b>6.110%</b>
24 months	X	x	<b>6.020%</b>	<b>6.110%</b>	<b>6.300%</b>
36 months	X	x	<b>6.030%</b>	<b>6.120%</b>	<b>6.500%</b>
60 months	X	x	<b>6.090%</b>	<b>6.186%</b>	<b>7.000%</b>

**Range: PKR 0.5 M to less than 1 M.**

Terms	Monthly	Quarterly	Semi Annual	Yearly	Maturity
1 month	<b>6.100%</b>	X	x	x	<b>6.100%</b>
2 months	<b>6.134%</b>	X	x	x	<b>6.150%</b>
3 months	<b>6.168%</b>	<b>6.200%</b>	x	X	<b>6.200%</b>
6 months	<b>6.316%</b>	<b>6.350%</b>	x	X	<b>6.400%</b>
9 months	<b>6.363%</b>	<b>6.397%</b>	X	X	<b>6.500%</b>
12 months	<b>6.550%</b>	<b>6.586%</b>	<b>6.640%</b>	<b>6.750%</b>	<b>6.750%</b>
24 months	<b>6.569%</b>	<b>6.605%</b>	<b>6.660%</b>	<b>6.771%</b>	<b>7.000%</b>
36 months	<b>6.578%</b>	<b>6.614%</b>	<b>6.669%</b>	<b>6.780%</b>	<b>7.250%</b>
60 months	<b>6.604%</b>	<b>6.641%</b>	<b>6.696%</b>	<b>6.808%</b>	<b>7.800%</b>

**Range: PKR 1 M & Above**

Terms	Monthly	Quarterly	Semi Annual	Yearly	Maturity
1 month	6.000%	X	x	x	6.200%
2 months	6.234%	X	x	x	6.250%
3 months	6.465%	6.500%	x	x	6.300%
6 months	6.316%	6.350%	x	x	6.400%
9 months	6.363%	6.397%	X	x	6.500%
12 months	6.785%	6.823%	6.882%	7.000%	7.000%
24 months	6.789%	6.828%	6.886%	7.005%	7.250%
36 months	6.825%	6.864%	6.923%	7.042%	7.550%
60 months	6.856%	6.895%	6.954%	7.075%	8.150%

M stands for Million

### Foreign Currency Accounts

**Smart Savings Deposits ( US Dollar only ):**

S.#	Categories of Deposit	RATES
1	<b>Smart Savings Deposit ( US Dollar only )</b>	
	USD 10,000 to USD 99,999.99	<b>0.10%</b>
	USD 100,000 to USD 249,999.99	<b>0.20%</b>
	USD 250,000 and above	<b>0.30%</b>
		<b>OR Special Rates Approved by Treasury</b>

**Savings Deposits New FCY Account FE – 25 :**

Categories of Deposit	USD	GBP	EUR
10,000 to 99,999.99	0.10%	0.10%	0.10%
100,000 to 249,999.99	0.20%	0.30%	0.20%
250,000 and above	0.30%	0.40%	0.30%
	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury

**Smart Term Deposits :**

Categories of Deposit	Rates 03 Months	Rates 06 Months	Rates 01 Year
USD 25,000 to USD 99,999.99	0.20%	0.30%	0.40%
USD 100,000 to USD 499,999.99	0.35%	0.50%	0.80%
USD 500,000 and above	0.50%	0.60%	1.00%
	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury

Categories of Deposit	Rates 03 Months	Rates 06 Months	Rates 01 Year
GBP 25,000 to GBP 99,999.99	0.25%	0.35%	0.65%
GBP 100,000 to GBP 499,999.99	0.50%	0.70%	0.85%
GBP 500,000 and above	0.65%	0.85%	1.00%
	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury

Categories of Deposit	Rates 03 Months	Rates 06 Months	Rates 01 Year
EUR 25,000 to EUR 99,999.99	0.20%	0.30%	0.40%
EUR 100,000 to EUR 499,999.99	0.35%	0.50%	0.80%
EUR 500,000 and above	0.50%	0.60%	1.00%
	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury

**Frozen and Incremental Deposits:**

S.#	Currency	RATES
1	USD	0.05%
2	GBP	0.05%
3	EUR	0.05%

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



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