



MCB  
BANK  
LTD

Financial Control Group  
Taxation, Reconciliation & Branch Support Department

Circular No. FCG - BS/2019-04

February 01, 2019

To: ALL BRANCHES

CC: GROUP HEADS/ HEAD NORTH/ HEAD SOUTH  
BUSINESS HEADS  
RBG /CFIBG/AREA OPERATION HEADS  
GENERAL MANAGERS/ REGIONAL HEADS/OPERATIONS MANAGERS

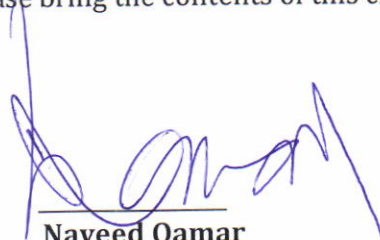
**REVISION IN PROVISIONAL PROFIT RATES (LCY)**  
**EFFECTIVE FROM FEBRUARY 01, 2019 TO JUNE 30, 2019**

This has reference to our earlier circular no FCG-BS-2018-64 dated December 31, 2018.

All concerned are informed that in light of the recent revision in monetary policy rate, the management has revised provisional profit rates on all local currency saving and term deposits effective from **February 01, 2019**.

The revised sheet of all provisional profit rates 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,  
Reconciliation & Branch Support



**Anjum Javed**  
Divisional Head



## PROVISIONAL PROFIT RATES JANUARY - JUNE 2019

## Deposit Accounts

M stands for million

Deposit Accounts		Provisional Rates Effective From January 01, 2019 to January 31, 2019	Provisional Rates Effective From February 01, 2019 to June 30, 2019
S.#	Products	Rates	Rates
1	PLS Savings Account	8.000%	8.250%
2	Khushali Bachat Account	8.000%	8.250%
3	PLS Savings – 365	8.000%	8.250%
4	Savings 365 Gold*:		
	Less than 50M	8.000%	8.250%
	Rs.50M to less than 100M	8.050%	8.300%
	Rs.100M to less than 250M	8.100%	8.350%
	Rs.250M to less than 500M	8.150%	8.400%
	Rs.500M and above	8.250%	8.500%
5	PLS Savings XTRA:		
	Less than Rs. 5M	8.000%	8.250%
	Rs. 5M to less than Rs. 25M	8.050%	8.300%
	Rs. 25M & Above	8.100%	8.350%
6	MCB Smart Savings Account		
	Less than Rs. 200,000	8.000%	8.250%
	Rs.200,000 to Less than Rs. 300,000	8.100%	8.350%
	Rs.300,000 and Above	8.000%	8.250%
7	MCB Savings Maximizer Account		
	Less than Rs.1,000,000	8.000%	8.250%
	Rs.1,000,000 to Less than Rs.3,000,000	8.150%	8.400%
	Rs.3,000,000 and Above	8.000%	8.250%
8	MCB Salary Gold Account	8.000%	8.250%
9	MCB Enhanced Savings Account (Frozen)	8.000%	8.250%
10	MCB Fun Club	8.000%	8.250%
11	Saving Maximizer Account ( Frozen )	8.000%	8.250%
12	MCB Pensioner Saving Account	8.000%	8.250%
13	MCB Senior Citizen Saving Account	8.000%	8.250%
14	MCB Asaan Account	8.000%	8.250%

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



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Provisional Rates  
Effective From  
January 01, 2019 to  
January 31, 2019Provisional Rates  
Effective From  
February 01, 2019 to  
June 30, 2019

S.#	Products	Rates	Rates
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999		
1	1 Month		
	Maturity	8.000%	8.250%
2	2 Months		
	Maturity	8.025%	8.280%
3	3 Months		
	Maturity	8.050%	8.310%
4	6 Months		
	Maturity	8.105%	8.398%
5	9 Months		
	Maturity	8.170%	8.488%
6	12 Months		
	Semi Annual	8.077%	8.402%
	Maturity	8.240%	8.578%
7	24 Months		
	Semi Annual	8.005%	8.402%
	Yearly	8.166%	8.579%
	Maturity	8.499%	8.947%
8	36 Months		
	Semi Annual	8.038%	8.403%
	Yearly	8.199%	8.580%
	Maturity	8.890%	9.337%
9	60 Months		
	Semi Annual	8.042%	8.404%
	Yearly	8.204%	8.581%
	Maturity	9.665%	10.185%



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January 31, 2019Provisional Rates  
Effective From  
February 01, 2019 to  
June 30, 2019

S.#	Products	Rates	Rates
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above		
1	1 Month		
	Maturity	8.100%	8.350%
2	2 Months		
	Monthly	8.098%	8.351%
	Maturity	8.125%	8.380%
3	3 Months		
	Monthly	8.095%	8.352%
	Maturity	8.150%	8.410%
4	6 Months		
	Monthly	8.068%	8.353%
	Quarterly	8.123%	8.412%
	Maturity	8.205%	8.500%
5	9 Months		
	Monthly	8.051%	8.354%
	Quarterly	8.105%	8.412%
	Maturity	8.270%	8.590%
6	12 Months		
	Monthly	8.037%	8.362%
	Quarterly	8.091%	8.420%
	Semi Annual	8.173%	8.509%
	Maturity	8.340%	8.690%
7	24 Months		
	Monthly	8.005%	8.364%
	Quarterly	8.058%	8.422%
	Semi Annual	8.139%	8.511%
	Yearly	8.305%	8.692%
	Maturity	8.650%	9.070%
8	36 Months		
	Monthly	8.073%	8.366%
	Quarterly	8.127%	8.424%
	Semi Annual	8.210%	8.513%
	Yearly	8.378%	8.694%
	Maturity	9.100%	9.472%
9	60 Months		
	Monthly	8.103%	8.370%
	Quarterly	8.158%	8.429%
	Semi Annual	8.241%	8.518%
	Yearly	8.411%	8.699%
	Maturity	9.950%	10.350%

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S.#	Products	Rates	Rates
S.#	MCB Higher Mahana Profit Account		
3 Year		8.830%	9.080%

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

## Foreign Currency Accounts

S.#	Products (Smart Saving Deposits) US Dollar only		
1	USD 10,000 to USD 99,999.99	0.100%	0.100%
	USD 100,000 to USD 249,999.99	x	x
	USD 250,000 and above	x	x
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply	* 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)		
	10,000 to 99,999.99		
	USD	0.100%	0.100%
	GBP	0.100%	0.100%
	EUR	0.000%	0.000%
	100,000 to 249,999.99		
	USD	0.150%	0.150%
	GBP	0.200%	0.200%
	EUR	0.000%	0.000%
	250,000 and Above		
	USD	0.200%	0.200%
	GBP	0.300%	0.300%
	EUR	0.000%	0.000%
3	Products (Smart Term Deposit)		
	USD 25,000 to USD 99,999.99		
	3 Months	0.150%	0.150%
	6 Months	0.250%	0.250%
	01 Year	0.300%	0.300%
	USD 100,000 to USD 499,999.99		
	3 Months	0.200%	0.200%
	6 Months	0.300%	0.300%
	01 Year	0.400%	0.400%
	USD 500,000 and Above		



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S.#	Products	Rates	Rates
	3 Months	0.250%	0.250%
	6 Months	0.350%	0.350%
	01 Year	0.500%	0.500%
	GBP 25,000 to GBP 99,999.99		
	3 Months	0.150%	0.150%
	6 Months	0.250%	0.250%
	01 Year	0.300%	0.300%
	GBP 100,000 to GBP 499,999.99		
	3 Months	0.200%	0.200%
	6 Months	0.300%	0.300%
	01 Year	0.400%	0.400%
	GBP 500,000 and Above		
	3 Months	0.250%	0.250%
	6 Months	0.350%	0.350%
	01 Year	0.500%	0.500%
	EUR 25,000 to EUR 99,999.99		
	3 Months	0.010%	0.010%
	6 Months	0.010%	0.010%
	01 Year	0.020%	0.020%
	EUR 100,000 to EUR 499,999.99		
	3 Months	0.010%	0.010%
	6 Months	0.010%	0.010%
	01 Year	0.020%	0.020%
	EUR 500,000 and Above		
	3 Months	0.010%	0.010%
	6 Months	0.010%	0.010%
	01 Year	0.020%	0.020%
Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.			
4	Frozen and Incremental Deposits		
	USD	0.050%	0.050%
	GBP	0.050%	0.050%
	EUR	0.000%	0.000%
For tax deduction, Please refer to circular # FCG-TAX/2018-24 dated 27.06.2018			

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