

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

CIRCULAR NO: FCG - BS/2019-24

Date: May 31, 2019

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

This has reference to our earlier circular's no FCG-BS-2018-64, FCG-BS-2019-04, FCG-BS-2019-12 and FCG-BS-2019-13 dated December 31, 2018, February 01, 2019, April 01, 2019 and April 05, 2019 respectively.

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 new/rollover term deposits effective from June 01, 2019.

The revised sheet of all provisional profit rates is attached for your convenience and reference.

It is imperative to note that the provisional rates for term deposits are bifurcated in following two categories:

- Simple Rate; and
- Effective Rate

The term deposits will be booked on the Simple Rate. The 'effective rate' is the effective annual rate (adjusted for compounding), the customer will receive during the tenure of the term deposit.

Please bring the contents of this circular to the knowledge of all concerned.

Naveed Oamar

Department Head Taxation,

Reconciliation & Branch Support

Anjum Javed

Divisional Head

## PROVISIONAL PROFIT RATES JANUARY - JUNE 2019 Provisional Rates Provisional Rates Provisional Pates Provisional Rates **Deposit Accounts Effective From Effective From Effective From Effective From** January 01, 2019 to February 01, 2019 to April 01, 2019 to June 01, 2019 to M stands for million January 31, 2019 March 31, 2019 May 31, 2019 June 30, 2019 5.# Products Rates Rates Rates Rates 1 **PLS Savings Account** 8.000% 8 250% 8.750% 10.250% 2 Khushali Bachat Account 8.000% 8 250% 8.750% 10.250% 3 PLS Savings - 365 8.000% 8 250% 8.750% 10.250% Savings 365 Gold\*: Less than 50M 8.000% 8.250% 8.750% 10.250% Rs.50M to less than 100M 8.050% 8.300% 8.800% 10.300% Rs.100M to less than 250M 8.100% 8.350% 8.850% 10.350% Rs.250M to less than 500M 8.150% 8.400% 8.900% 10.400% Rs.500M and above 8.250% 8.500% 9.000% 10.500% PLS Savings XTRA: Less than Rs. 5M 8.000% 8.250% 8.750% 10.250% Rs. 5M to less than Rs. 25M 8.050% 8 300% 8.800% 10.300% Rs. 25M & Above 8.100% 8.350% 8.850% 10.350% MCB Smart Savings Account Less than Rs. 200,000 8.000% 8.250% 8.750% 10.250% Rs.200,000 to Less than Rs. 300,000 8.100% 8.350% 8.850% 10.350% Rs.300.000 and Above 8.000% 8.250% 8.750% 10.250% MCB Savings Maximizer Account Less than Rs.1,000,000 8.000% 8.250% 8.750% 10.250% Rs.1.000.000 to Less than Rs.3.000.000 8.150% 8.400% 8.900% 10.400% Rs.3,000,000 and Above 8.000% 8.250% 8.750% 10.250% MCB Salary Gold Account 8.000% 8.250% 8.750% 10.250% MCB Enhanced Savings Account (Frozen) 8.000% 8.250% 8.750% 10.250% MCB Fun Club 8.000% 8.250% 8.750% 10.250% Rupee Maximizer (Frozen) 11 8.000% 8.250% 8.750% 10.250% 12 MCB Pensioner Saving Account 8.000% 8.250% 8.750% 10.250% MCB Senior Citizen Saving Account 8.000% 8.250% 8.750% 10.250% MCB Asaan Account 14 8.000% 8.250% 8.750% 10.250%

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



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		PROVIS	DIVAL FROFII RATES JAINUARY - JUINE 2019	I NAI ES JAIN	THE TOTAL	Section 201			
	Deposit Accounts M stands for million	Provisional Rate January 01, 201	Provisional Rates Effective From January 01, 2019 to January 31, 2019	Provisional Ratu February 01, 20	Provisional Rates Effective From February 01, 2019 to March 31, 2019	Provisional Rat April 01, 2019	Provisional Rates Effective From April 01, 2019 to May 31, 2019	Provisional R From June 01, 201	Provisional Rates Effective From June 01, 2019 to June 30, 2019
8.#	Products	Simple Rate	Effective Annual Rate	Simple Rate	Effective Annual Rate	Simple Rate	Effective Annual Rate	Simple Rate	Effective Annual Rate
8.#		Produc	ts (PKR Term D	eposits) Range	cts (PKR Term Deposits) Range Rs.100,000 to Rs.499,999	.499,999			
1	1 Month								
	Maturity	8.000%	8.300%	8.250%	8.569%	8.750%	9.110%	10.250%	10.746%
2	2 Months								
	Maturity	8.025%	8.298%	8.280%	8.571%	8.783%	9.111%	10.295%	10.747%
3	3 Months								
	Maturity	8.050%	8.296%	8.310%	8.573%	8.815%	9.111%	10.339%	10.747%
4	6 Months								
	Maturity	8.105%	8.269%	8.398%	8.574%	8.912%	9.111%	10.473%	10.747%
S	9 Months								
	Maturity	8.170%	8.252%	8.488%	8.577%	9.011%	9.111%	10.500%	10.635%
9	12 Months								
	Semi Annual	8.077%	8.240%	8.402%	8.578%	8.912%	9.111%	10.252%	10.515%
	Maturity	8.240%	8.240%	8.578%	8.578%	9.111%	9.111%	10.515%	10.515%
7	24 Months								
	Semi Annual	8.005%	8.165%	8.402%	8.579%	8.913%	9.112%	10.000%	10.250%
	Yearly	8.166%	8.166%	8.579%	8.579%	9.112%	9.112%	10.250%	10.250%
	Maturity	8.499%	8.166%	8.947%	8.579%	9.527%	9.112%	10.775%	10.250%
80	36 Months								
	Semi Annual	8.038%	8.200%	8.403%	8.580%	8.917%	9.116%	10.000%	10.250%
	Yearly	8.199%	8.199%	8.580%	8.580%	9.116%	9.116%	10.250%	10.250%
	Maturity	8.890%	8.199%	9.337%	8.580%	9.972%	9.116%	11.337%	10.250%
6	60 Months								
	Semi Annual	8.042%	8.204%	8.404%	8.581%	8.920%	9.118%	10.000%	10.250%
	Yearly	8.204%	8.204%	8.581%	8.581%	9.118%	9.118%	10.250%	10.250%
	Maturity	9.665%	8.204%	10.185%	8.581%	10.940%	9.118%	12.578%	10.250%

Perposit Accounts   Provident from free free free free free free free fre										
Annual Rate         Friedrich         Effective         Simple Rate         Effective         Simple Rate         Effective         Simple Rate         S		Deposit Accounts M stands for million	Provisional Rat January 01, 20	es Effective From 19 to January 31, 019	Provisional Rat February 01, 2	es Effective From 019 to March 31, 019	Provisional Rat April 01, 2019	es Effective From to May 31, 2019	Provisional R From June 01, 201	ates Effective 19 to June 30, 2019
Monthly   8,098%	8.#	Products	Simple Rate	Effective Annual Rate	Simple Rate	Effective Annual Rate	Simple Rate	Effective Annual Rate	Simple Rate	Effective Annual Rate
Monthly         8 JOSH         8 JOSH         8 JOSH         8 JOSH         10 JOSH         10 JOSH         10 JOSH         10 JOSH         10 JOSH         10 JOSH         Monthly         10 JOSH         10	S.#		Prod	1000-mm	Deposits) Rang	e Rs.500,000 and	Above			
Maturity         8.00%         8.40%         8.35%         8.67%         8.82%         9.218%         10.350%           Mounthy         8.00%         8.40%         8.35%         8.67%         8.82%         9.20%         10.350%           Mounthy         8.00%         8.40%         8.35%         8.67%         8.82%         9.20%         10.350%           Mounthy         8.00%         8.40%         8.35%         8.67%         8.82%         9.20%         10.350%           Mounthy         8.10%         8.40%         8.35%         8.67%         9.82%         9.20%         10.350%           Mounthy         8.20%         8.40%         8.35%         8.65%         9.20%         10.350%           Mounthy         8.20%         8.40%         8.35%         8.65%         9.20%         10.350%           Mounthy         8.20%         8.40%         8.35%         8.65%         9.20%         10.350%           Mounthy         8.20%         8.20%         8.20%         8.20%         9.22%         10.42%           Mounthy         8.20%         8.20%         8.50%         8.50%         9.22%         10.42%           Mounthy         8.20%         8.20%         <	1	1 Month		9 10000000						
Monthly         8.0595%         8.405%         8.555%         8.6739%         8.855%         9.220%         10.351%           Monthly         8.0596%         8.405%         8.355%         8.6739%         8.855%         9.220%         10.351%           Monthly         8.0596%         8.405%         8.355%         8.6739%         8.855%         9.220%         10.351%           Monthly         8.0596%         8.407%         8.407%         8.825%         9.220%         10.351%           Monthly         8.0596         8.407%         8.825%         8.857%         8.825%         9.220%         10.351%           Monthly         8.0596         8.407%         8.825%         8.857%         8.857%         9.106%         9.220%         10.351%           Monthly         8.0506         8.407%         8.855%         8.856%         9.220%         10.452%         10.351%           Monthly         8.2066         8.355%         8.856%         8.256%         8.256%         9.220%         10.452%           Monthly         8.2066         8.356%         8.356%         8.356%         8.556%         8.256%         9.220%         10.452%           Monthly         8.2066         8.356%         8		Maturity	8.100%	8.408%	8.350%	8.677%	8.850%	9.218%	10.350%	10.855%
Monthly         8.125%         8.405%         8.539%         8.675%         8.685%         9.720%         10.396%           Monthly         Monthly         8.105%         8.402%         8.539%         8.679%         8.852%         9.720%         10.31%           Monthly         8.004%         8.402%         8.402%         8.535%         8.527%         9.220%         10.357%           Monthly         8.005%         8.137%         8.355%         8.661%         8.857%         9.229%         10.41%           Monthly         8.005%         8.576%         8.525%         8.661%         8.627%         9.228%         10.41%           Monthly         8.005%         8.651%         8.651%         9.228%         10.558%           Alaminy         8.105%         8.375%         8.500%         8.661%         9.228%         10.578%           Alaminy         8.205%         8.500%         8.661%         8.627%         9.228%         10.578%           Alaminy         8.205%         8.500%         8.661%         8.692%         9.228%         10.558%           Alaminy         8.205%         8.326%         8.500%         8.661%         8.924%         10.528%           Alaminy	T	Monthly	8.098%	8.405%	8.351%	8.678%	8.852%	9 220%	10.351%	10.857%
Monthly         8.00256         8.40276         8.55276         8.67996         8.85276         9.22076         10.55176           Monthly         8.1076         8.40276         8.41076         8.41076         8.41076         8.41076         10.55176         10.55176         10.55176           Monthly         8.1076         8.41076         8.41076         8.41076         8.41076         8.52076         9.22076         10.55176           Marketh         8.1076         8.21276         8.41276         8.66136         8.65376         9.22076         10.55176           Marketh         8.00576         8.21276         8.25076         8.25076         9.2236         10.55786           Marketh         8.00576         8.52076         8.65176         9.2236         10.55786           Marketh         8.00576         8.65076         8.65076         9.2236         10.55786           Marketh         8.00576         8.65076         8.65076         9.2206         9.2206         10.55786           Marketh         8.30576         8.34076         8.56076         8.65076         9.2206         9.2206         10.55786           Marketh         8.30576         8.34076         8.65076         9.22076         9		Maturity	8.125%	8 405%	8 380%	8 678%	8 885%	0 220%	10.305%	10 0570
Monthly         8.0595K         8.402%         8.852%         8.679%         8.827%         9.220%         10.415%           Referency         8.150K         8.402%         8.402%         8.679%         8.917%         9.220%         10.415%           Referency         8.656k         8.233K         8.611%         8.651%         9.223%         10.4578           Monthly         8.205K         8.377%         8.500%         8.651%         9.223%         10.4578           Monthly         8.205K         8.347%         8.500%         8.651%         9.228%         10.578%           Monthly         8.205K         8.340%         8.500%         8.651%         9.228%         10.578%           Abenith         8.205K         8.340%         8.500%         8.651%         9.228%         10.578%           Abenith         8.205K         8.340%         8.500%         8.651%         9.228%         10.578%           Abenith         8.205K         8.340%         8.500%         8.650%         9.228%         10.558%           Abenith         8.205K         8.340%         8.500%         8.650%         9.228%         10.558%           Abenith         8.205K         8.340%         8.560%<		3 Months			8/00C10	0,0,0,0	0,000.0	9.220%	10.390%	10.657%
Monthly         8.150%         8.410%         8.410%         8.679%         8.917%         9.120%         10.441%           Monthly         8.0040%         8.373%         8.681%         8.681%         9.223%         10.42%           Quarterly         8.123%         8.374%         8.611%         8.681%         9.223%         10.42%           Absterrly         8.005%         8.375%         8.375%         8.611%         9.020%         9.223%         10.42%           Monthly         8.005%         8.355%         8.611%         8.621%         9.228%         10.55%           Monthly         8.005%         8.355%         8.611%         8.629%         9.228%         10.55%           Monthly         8.005%         8.340%         8.600%         8.600%         9.228%         10.43%           Monthly         8.005%         8.340%         8.500%         8.600%         9.228%         10.443%           Monthly         8.005%         8.340%         8.500%         8.600%         9.228%         10.443%           Monthly         8.340%         8.340%         8.600%         8.600%         9.228%         10.528%           Sen Jamerly         8.500%         8.500%         8.600% <td></td> <td>Monthly</td> <td>8.095%</td> <td>8.402%</td> <td>8.352%</td> <td>8.679%</td> <td>8.852%</td> <td>9.220%</td> <td>10.351%</td> <td>10.857%</td>		Monthly	8.095%	8.402%	8.352%	8.679%	8.852%	9.220%	10.351%	10.857%
Montries         8.066%         8.373%         8.413%         8.651%         9.223%         9.223%         10.552%           Guarrery         Guarrery         8.123%         8.413%         8.651%         8.652%         9.223%         10.573%         10.573%           Mehatrik         8.005%         8.123%         8.651%         8.651%         9.000%         9.223%         10.573%           Mehatrik         8.005%         8.255%         8.550%         8.651%         9.223%         10.573%           Guarrery         8.005%         8.550%         8.550%         8.550%         9.128%         10.573%           Montrley         8.005%         8.550%         8.651%         9.228%         10.715%           Montrley         8.005%         8.550%         8.651%         9.228%         10.715%           Maharik         8.005%         8.500%         8.651%         9.228%         10.560%           Sentil         8.005%         8.500%         8.651%         9.234%         10.560%           Sentil         8.005%         8.500%         8.651%         9.234%         10.000%           Sentil         8.005%         8.500%         8.650%         9.234%         10.000% <t< td=""><td></td><td>Maturity</td><td>8.150%</td><td>8.402%</td><td>8.410%</td><td>8.679%</td><td>8.917%</td><td>9.220%</td><td>10.441%</td><td>10.857%</td></t<>		Maturity	8.150%	8.402%	8.410%	8.679%	8.917%	9.220%	10.441%	10.857%
Monthly         8.00876         8.37376         8.65576         9.65576         9.23346         10.35576           Monthly         Monthly         8.00576         8.37376         8.55076         8.65176         9.22346         10.57587         10.45787           Monthly         Monthly         8.00576         8.37376         8.35576         8.55076         9.00076         9.22346         10.57587           Quarterly         Monthly         8.00576         8.35576         8.35576         8.65176         9.00076         9.22346         10.57587           Monthly         Monthly         8.10576         8.35576         8.55076         8.65176         9.22346         10.74576         10.74576           Monthly         Monthly         8.00576         8.34076         8.55076         8.65076         9.22076         9.23076         10.74576           Monthly         8.00576         8.34076         8.56076         8.65076         9.23076         9.23076         10.52076           8.00576         8.34076         8.34076         8.65076         8.65076         9.23076         9.23076         10.52076           8.00706         8.34076         8.34076         8.35676         8.65076         9.23076         9.23076 </td <td>Т</td> <td>6 Months</td> <td>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Т	6 Months	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
Unitarity         8.123%         8.123%         8.123%         8.123%         8.123%         10.742%         10.742%           Billowins         Silventist         8.123%         8.123%         8.123%         8.123%         10.712%         10.712%         10.712%           Danish         8.125%         8.325%         8.412%         8.681%         8.685%         9.228%         10.443%           Metrity         8.105%         8.355%         8.412%         8.681%         9.228%         10.443%           Metrity         8.105%         8.356%         8.412%         8.681%         9.228%         10.443%           Metrity         8.105%         8.346%         8.550%         8.660%         8.651%         9.128%         10.443%           Monthly         8.001%         8.340%         8.340%         8.660%         8.650%         9.129%         9.129%         10.580%           Monthly         8.005%         8.340%         8.505%         8.650%         8.650%         9.129%         9.129%         9.129%           Monthly         8.005%         8.340%         8.650%         8.650%         9.124%         9.129%         9.128%           Monthly         8.005%         8.350%         8	-	Monthiny	8.068%	8.373%	8.353%	8.681%	8.855%	9.223%	10.352%	10.858%
Monthly         8.305%         8.355%         8.500%         8.661%         9.020%         9.228%         10.578%           Monthly         8.0051%         8.355%         8.355%         8.355%         8.355%         9.228%         9.128%         10.43%           Quarterly         8.005%         8.355%         8.355%         8.355%         8.355%         9.228%         9.128%         10.758%           Monthly         8.005%         8.356%         8.356%         8.356%         8.500%         9.228%         9.1078%         10.758%           Monthly         8.005%         8.340%         8.340%         8.340%         8.560%         9.228%         9.1078%         10.743%           Monthly         8.105%         8.340%         8.340%         8.560%         9.229%         9.1074%         9.106%         9.129%         10.743%           Monthly         8.105%         8.340%         8.340%         8.400%         8.600%         9.229%         9.104%         9.128%           Monthly         8.105%         8.340%         8.340%         8.526%         8.650%         9.220%         9.129%         10.743%           Monthly         8.105%         8.340%         8.340%         8.360%         8.	T	Quarterly	8.123%	8.374%	8.412%	8.681%	8.921%	9.223%	10.442%	10.858%
Monthly         B. 05156         8. 35556         8. 41276         8. 663196         9. 22896         9. 22896         10. 35396           Allunting         B. 27096         8. 41176         8. 663196         8. 663196         9. 22896         10. 71896           All Monthly         B. 27096         8. 663196         8. 663196         9. 22896         10. 71896           All Monthly         B. 17786         8. 34096         8. 45096         8. 66006         9. 22896         10. 13896           Monthly         B. 17786         8. 34096         8. 42006         8. 66006         9. 23096         10. 13896           Monthly         B. 17786         8. 34096         8. 66006         9. 23096         9. 23096         10. 10. 44396           Monthly         B. 12796         8. 34096         8. 66006         9. 23096         9. 23096         9. 23096           Monthly         B. 12796         8. 30596         8. 41278         8. 66006         9. 23496         9. 57896           Monthly         B. 12796         8. 30596         8. 51276         8. 66276         9. 23496         9. 57896           Monthly         B. 12786         8. 30596         8. 31276         8. 66276         9. 23496         9. 57896 <t< td=""><td>T</td><td>Maturity 9 Months</td><td>8.205%</td><td>8.373%</td><td>8.500%</td><td>8.681%</td><td>9.020%</td><td>9.223%</td><td>10.578%</td><td>10.858%</td></t<>	T	Maturity 9 Months	8.205%	8.373%	8.500%	8.681%	9.020%	9.223%	10.578%	10.858%
Quarterly         B.105%         B.355%         B.412%         B.681%         B.924%         9.228%         10.435%           Maturity         B.370%         B.354%         B.355%         B.412%         B.525%         9.128%         10.718%           Monthly         B.370%         B.340%         B.354%         B.565%         B.600%         B.861%         9.120%         10.718%           Monthly         B.001%         B.340%         B.360%         B.600%         B.861%         9.120%         10.718%           Monthly         B.010         B.340%         B.360%         B.600%         9.120%         9.120%         10.534%           Monthly         B.010         B.340%         B.360%         B.600%         9.120%         9.120%         10.544%           Monthly         B.010         B.300%         B.300%         B.412%         B.600%         9.120%         9.120%         10.560%           Monthly         B.010         B.300%         B.300%         B.512%         B.520%         9.124%         9.124%         9.124%           Monthly         B.010         B.300%         B.300%         B.500%         B.524%         9.124%         9.124%         9.124%           Monthly	Т	Monthly	8.051%	8.355%	8 354%	8 681%	8 859%	9 228%	10.253%	10.950%
Monthly         8.354%         8.550%         8.661%         9.125%         9.228%         10.718%           Monthly         Monthly         8.037%         8.340%         8.550%         8.660%         8.861%         9.228%         10.354%           Monthly         8.041%         8.037%         8.340%         8.560%         8.690%         9.026%         9.230%         10.354%           Maturity         8.041%         8.040%         8.690%         8.690%         9.026%         9.230%         10.354%           Maturity         8.041%         8.509%         8.690%         9.026%         9.230%         9.230%         10.356%           Semi Annual         8.056%         8.305%         8.690%         8.690%         9.230%         9.230%         9.730%           Semi Annual         8.056%         8.305%         8.690%         8.690%         9.230%         9.230%         9.730%           Semi Annual         8.127%         8.305%         8.569%         8.692%         9.230%         9.230%         9.733%           Maturity         8.127%         8.305%         8.569%         8.692%         9.234%         9.234%         9.735%           Monthly         8.127%         8.566%         <		Quarterly	8.105%	8.355%	8.412%	8.681%	8.924%	9.228%	10.443%	10.859%
Authorites         B. 620%         B. 660%         B. 650%		Maturity	8.270%	8.354%	8.590%	8.681%	9.125%	9.228%	10.718%	10.859%
Monthly         8.091%         8.340%         8.569%         8.660%         8.861%         9.230%         10.354%           Semi Annual         8.091%         8.340%         8.369%         8.690%         9.230%         9.230%         10.354%           Semi Annual         8.340%         8.340%         8.360%         8.690%         9.230%         9.230%         10.354%           Ambrity         Monthly         8.005%         8.340%         8.690%         8.690%         9.230%         9.230%         10.354%           Monthly         Monthly         8.005%         8.305%         8.422%         8.692%         9.230%         9.230%         9.736%           Yearly         8.605%         8.305%         8.422%         8.692%         9.230%         9.738%         9.738%           Monthly         8.305%         8.305%         8.692%         8.692%         9.234%         9.738%         9.738%           Monthly         8.005%         8.305%         8.305%         8.692%         9.666%         9.234%         9.738%           Monthly         8.005%         8.305%         8.692%         8.692%         9.234%         9.734%         9.734%           Monthly         8.005%         8.305	T	12 Months								
Waturity         8.001%         8.340%         8.620%         9.220%         9.230%         10.44%           Waturity         Maturity         8.340%         8.340%         8.660%         9.026%         9.230%         10.580%           Amonths         8.340%         8.340%         8.560%         9.026%         9.230%         10.580%           Amonths         8.340%         8.340%         8.560%         9.230%         9.230%         10.580%           Amonthy         8.340%         8.342%         8.650%         9.230%         9.234%         9.736%           Quarterly         8.058%         8.305%         8.305%         8.305%         8.562%         9.234%         9.234%         9.734%		Monthly	8.037%	8.340%	8.362%	8.690%	8.861%	9.230%	10.354%	10.860%
Americal         8.340%         8.340%         8.690%         8.690%         9.026%         9.230%         10.580%           Amortis         Amortis         8.340%         8.340%         8.690%         8.690%         9.026%         9.230%         10.580%           Amortis         8.005%         8.305%         8.305%         8.690%         9.230%         9.230%         10.860%           Amortis         8.005%         8.305%         8.305%         8.650%         9.234%         9.788%           Semi Annual         8.139%         8.305%         8.305%         8.305%         8.305%         9.234%         10.000%           Monthy         8.500%         8.305%         8.305%         8.650%         9.234%         10.775%           36 Months         8.500%         8.379%         8.650%         8.650%         9.234%         10.775%           Monthy         8.127%         8.378%         8.654%         8.654%         9.237%         9.237%         9.237%           Semi Annual         8.127%         8.378%         8.694%         8.644%         9.237%         9.237%         9.237%           Semi Annual         8.127%         8.411%         8.411%         8.411%         8.412% <t< td=""><td></td><td>Quarterly</td><td>8.091%</td><td>8.340%</td><td>8.420%</td><td>8.690%</td><td>8.927%</td><td>9.230%</td><td>10.444%</td><td>10.860%</td></t<>		Quarterly	8.091%	8.340%	8.420%	8.690%	8.927%	9.230%	10.444%	10.860%
Monthly between the		Semi Annual	8.173%	8.340%	8.509%	8.690%	9.026%	9.230%	10.580%	10.860%
Monthly         8.005%         8.305%         8.564%         8.692%         8.652%         9.234%         9.798%           Quarterly         Somewhaten         8.058%         8.305%         8.305%         8.622%         8.632%         9.234%         9.734%         9.788%           Semi Annual         8.139%         8.305%         8.305%         8.622%         9.030%         9.234%         10.000%           Maturity         8.305%         8.305%         8.622%         9.660%         9.234%         10.775%           Monthly         8.650%         8.305%         8.305%         8.622%         9.660%         9.234%         10.775%           Monthly         8.127%         8.305%         8.356%         8.694%         9.234%         10.775%           Monthly         8.127%         8.378%         8.513%         8.694%         9.237%         10.000%           Yearly         8.127%         8.378%         8.513%         8.694%         9.237%         10.000%           Yearly         8.103%         8.411%         8.423%         8.694%         9.245%         9.245%         10.000%           Yearly         8.103%         8.411%         8.423%         8.694%         9.245%         9.2	T	Maturity 24 Months	8.340%	8.340%	8.690%	8.690%	9.230%	9.230%	10.860%	10.860%
Quarterly         Closesty         8.052%         8.052%         8.052%         9.224%         9.224%         9.224%         9.224%         9.224%         9.224%         9.000%         9.224%         10.000%         9.878%         9.878%         9.030%         9.234%         10.000%         9.878%         9.030%         9.224%         10.000%         9.878%         9.030%         9.224%         10.000%         9.878%         9.030%         9.234%         10.000%         9.878%         9.030%         <	T	Monthly	8 005%	8 305%	% 36.4%	8 607%	9 96E%	20,000	0 7000/	40.000
Semi Annual         S. 139%         8.305%         8.511%         8.692%         9.234%         9.234%         10.000%           Yearly         Raturity         8.305%         8.305%         8.692%         9.600%         9.234%         10.000%           Maturity         8.050%         8.305%         8.692%         9.070%         8.692%         9.234%         10.000%           Maturity         8.073%         8.305%         8.305%         8.694%         8.694%         9.234%         10.75%           Monthly         8.127%         8.379%         8.424%         8.694%         9.237%         9.237%         9.798%           Semi Annual         8.210%         8.379%         8.694%         8.694%         9.237%         9.237%         9.738%           Monthly         8.378%         8.378%         8.694%         8.694%         9.237%         9.237%         9.237%           Monthly         8.103%         8.411%         8.413%         8.694%         9.247%         9.245%         9.245%           Semi Annual         8.241%         8.699%         8.699%         9.245%         9.245%         9.245%           Monthly         8.241%         8.411%         8.699%         9.245% <th< td=""><td></td><td>Quarterly</td><td>8.058%</td><td>8 305%</td><td>8 422%</td><td>8 692%</td><td>0.00370 g 030%</td><td>0.73470</td><td>9.730%</td><td>10.250%</td></th<>		Quarterly	8.058%	8 305%	8 422%	8 692%	0.00370 g 030%	0.73470	9.730%	10.250%
Yearly         8.305%         8.305%         8.692%         8.692%         8.692%         9.234%         9.234%         10.250%           Maturity         8.650%         8.305%         8.305%         8.305%         8.692%         8.692%         9.534%         9.234%         10.755%           Monthly         8.013%         8.379%         8.378%         8.694%         8.694%         9.237%         9.237%         9.738%           Semi Annual         8.100%         8.378%         8.694%         8.694%         9.237%         9.237%         9.737%           Monthly         8.378%         8.424%         8.694%         8.694%         9.237%         9.237%         9.237%           Monthly         8.100%         8.378%         8.694%         8.694%         9.237%         9.237%         9.237%           Monthly         8.100%         8.378%         8.694%         8.694%         9.245%         9.245%         9.245%           Monthly         8.115%         8.411%         8.429%         8.694%         9.245%         9.245%         9.245%           Monthly         8.115%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         8.411% <td></td> <td>Semi Annual</td> <td>8.139%</td> <td>8.305%</td> <td>8.511%</td> <td>8.692%</td> <td>9.030%</td> <td>9.23-7%</td> <td>10.000%</td> <td>10.250%</td>		Semi Annual	8.139%	8.305%	8.511%	8.692%	9.030%	9.23-7%	10.000%	10.250%
Maturity         8.650%         8.305%         8.3073%         8.650%         9.070%         8.692%         9.660%         9.234%         10.775%           Monthly         Monthly         8.073%         8.378%         8.366%         8.694%         8.694%         9.237%         9.798%           Semi Annual         8.127%         8.378%         8.3424%         8.694%         9.237%         9.237%         9.798%           Maturity         8.378%         8.378%         8.424%         8.694%         9.237%         9.237%         9.798%           Monthly         8.100%         8.378%         8.424%         8.694%         9.237%         9.237%         10.000%           Monthly         8.158%         8.411%         8.412%         8.699%         8.694%         9.245%         9.245%         9.798%           Semi Annual         8.158%         8.411%         8.413%         8.699%         8.699%         9.245%         9.245%         9.245%           Maturity         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         8.830%         8.699%         8.699%         9.245%         9.245%         10.250%		Yearly	8.305%	8.305%	8.692%	8.692%	9.234%	9.234%	10.250%	10.250%
Job Months         All Distriction         8.366%         8.694%         8.8868%         9.237%         9.728%           Mountly         8.127%         8.378%         8.424%         8.694%         9.033%         9.237%         9.037%           Claim Annual         8.210%         8.378%         8.513%         8.694%         9.033%         9.237%         9.000%           Yearly         8.378%         8.378%         8.594%         9.033%         9.237%         10.000%           Maturity         9.100%         8.378%         8.494%         8.694%         9.237%         10.250%           Monthly         9.100%         8.378%         8.494%         9.247%         9.237%         10.250%           Mountly         8.103%         8.411%         8.694%         9.245%         9.245%         10.350%           Semi Annual         8.241%         8.411%         8.411%         8.699%         9.041%         9.245%         9.245%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         10.550%           Maturity         9.950%         8.411%         10.350%         9.245%         9.245%         9.245%           Maturity         9.950%		Maturity	8.650%	8.305%	9.070%	8.692%	8099.6	9.234%	10.775%	10.250%
Rountlify         8.073%         8.356%         8.694%         8.688%         9.237%         9.798%           Activation of Semi-Annual Semi-An		36 Months								
Semi Annual         8.127%         8.378%         8.424%         8.694%         8.694%         9.237%         9.878%           Semi Annual         8.210%         8.379%         8.513%         8.694%         8.694%         9.033%         9.237%         10.000%           Maturity         8.378%         8.378%         8.694%         8.694%         9.237%         9.237%         10.000%           Maturity         8.378%         8.411%         8.411%         8.411%         8.429%         8.694%         9.245%         9.245%         9.798%           Monthly         8.218%         8.411%         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         9.245%           Maturity         9.950%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         9.245%         9.245%           Maturity         9.950%         9.166%         9.468%         9.468%         9.240%         9.245%         9.798% <td></td> <td>Monuniy</td> <td>8.073%</td> <td>8.379%</td> <td>8.366%</td> <td>8.694%</td> <td>8.868%</td> <td>9.237%</td> <td>9.798%</td> <td>10.250%</td>		Monuniy	8.073%	8.379%	8.366%	8.694%	8.868%	9.237%	9.798%	10.250%
Activity         8.213%         8.694%         9.033%         9.033%         9.033%         10.000%           Activity         8.378%         8.378%         8.694%         8.694%         9.033%         9.237%         10.050%           Monthis         Monthis         8.100%         8.378%         8.411%         8.411%         8.429%         8.699%         8.699%         9.245%         9.245%         9.798%           Cuarterly         8.118         8.411%         8.419%         8.699%         8.699%         9.041%         9.245%         9.245%         9.245%           Activity         8.411%         8.411%         8.699%         8.699%         9.041%         9.245%         9.245%         10.000%           Maturity         9.950%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         9.080%         9.468%         9.245%         9.245%         9.745%	T	Comi Annual	8.127%	8.378%	8.424%	8.694%	8.934%	9.237%	9.878%	10.250%
Maturity         Monthly         8.1378%         9.272%         8.699%         8.699%         8.699%         9.245%         9.245%         11.337%           Monthly         8.103%         8.411%         8.429%         8.699%         8.699%         9.245%         9.245%         9.245%         9.245%           Semi-Annual         8.241%         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.000%           Maturity         9.950%         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.550%           Maturity         9.950%         8.411%         8.699%         8.699%         9.245%         9.245%         10.550%           Maturity         9.950%         8.411%         9.080%         9.089%         9.045%         9.245%         9.245%	T	Yearly	8 378%	8.379%	8.513%	8.694%	9.033%	9.237%	10.000%	10.250%
60 Months         Monthly         2.1257%         11.357%		Maturity	0 100%	0.270%	0.4720	0.034/0	10.1170/	9.73770	10.250%	10.250%
Monthly         8.103%         8.411%         8.370%         8.699%         8.875%         9.245%         9.798%           Quarterly         8.158%         8.411%         8.429%         8.699%         8.699%         9.245%         9.245%         9.878%           Semi Annual         8.241%         8.411%         8.518%         8.699%         9.041%         9.245%         10.000%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         10.350%         8.699%         11.120%         9.245%         12.578%           Maturity         9.950%         8.411%         9.080%         9.468%         9.245%         9.245%		60 Months	200	80000	2.47.670	0.03470	10.117%	9.43770	11.33/%	10.250%
Quarterly         R.158%         8.411%         8.429%         8.699%         8.941%         9.245%         9.245%         9.245%         10.000%           Semi-Annual         8.241%         8.411%         8.411%         8.699%         9.041%         9.245%         10.000%         10.000%           Maturity         9.950%         8.411%         10.350%         8.699%         11.120%         9.245%         10.250%         10.250%           Maturity         10.350%         8.411%         10.350%         8.699%         11.120%         9.245%         12.578%           Maturity         10.350%         8.411%         9.080%         9.468%         8.870%         9.245%         9.798%		Monthly	8.103%	8.411%	8.370%	8.699%	8.875%	9.245%	9.798%	10.250%
Semi-Annual         8.241%         8.411%         8.518%         8.699%         9.041%         9.245%         10.000%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         10.350%         8.411%         10.350%         8.699%         11.120%         9.245%         10.2578%           Maturity         10.350%         8.699%         11.120%         9.245%         12.578%           Maturity         10.350%         8.699%         11.120%         9.245%         12.578%	T	Quarterly	8.158%	8.411%	8.429%	8.699%	8.941%	9.245%	9.878%	10.250%
Yearly         Rediff         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         10.350%         8.411%         10.350%         8.699%         11.120%         9.245%         12.578%         12.578%           Maturity         MCB Higher Mahana Profit Account         11.120%         9.245%         12.578%         12.578%           A Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%         9.798%		Semi Annual	8.241%	8.411%	8.518%	8.699%	9.041%	9.245%	10.000%	10.250%
9.950%		Yearly	8.411%	8.411%	8.699%	8.699%	9.245%	9.245%	10.250%	10.250%
MCB Higher Mahana Profit Account           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%         9.798%		Maturity	9.950%	8.411%	10.350%	8.699%	11.120%	9.245%	12.578%	10.250%
8.830% 9.196% 9.080% 9.468% 8.870% 9.240% 9.798%				MCB High	ier Mahana Pro	ofit Account				
		3 Year	8.830%	9 196%	2080%	0 450%	70000	70000	, , , , , ,	20000



	Deposit Accounts  M stands for million	From January 01, 2019 to	From February 01, 2019 to	Provisional Rates Effective From April 01, 2019 to	Provisional Rates Effective From June 01, 2019 to
5.#		January 31, 2019	March 31, 2019	May 31, 2019	June 30, 2019
.H	Products	Rates Foreign Cur	rency Accounts	Rates	Rates
.#			ving Deposits) US Dollar o	anh.	
1	USD 10,000 to USD 99,999.99	0.100%	0.100%	0.100%	0.100%
	USD 100,000 to USD 249,999.99	0.10076	0:100/6	V.100/6	U.100/6
	USD 250000 and above	in the x	x	x	All All X
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply	* Special Rates Apply	* Special Rates Apply	* Special Rates Apply
		rates will be approved by RBG Heads	and GH T&FX falling under their i	espective approval authority	
2		The second and the second of the second seco	osits New FCY Accounts I	COMMENSATION OF THE PARTY OF TH	
	10,000 to 99,999.99				
	USD	0.100%	0.100%	0.100%	0.100%
	GBP EUR	0.100%	0.100% 0.000%	0.100%	0.100%
	100,000 to 249,999.99	EDAN MISSILVENIES DESCRIPTION	0.00076	0.000%	0.00076
	USD	0.150%	0.150%	0.150%	0.150%
	GBP EUR	0.200%	0.200%	0.200%	0.200%
_	250,000 and Above	0.000%	0.000%	0.000%	0.000%
	USD	0.200%	0.200%	0.200%	0.200%
	GBP	0.300%	0.300%	0.300%	0.300%
_	EUR	0.000%	0.000%	0.000%	0.000%
3	LUCA NO AND	Products (	Smart Term Deposit)		
	USD 25,000 to USD 99,999.99 3 Months	0.150%	0.1500/	0.1500/	0.1500/
	6 Months	0.250%	0.150% 0.250%	0.150% 0.250%	0.150% 0.250%
	01 Year	0.300%	0.300%	0.300%	0.300%
	USD 100,000 to USD 499,999.99			and the second second	
	3 Months 6 Months	0.200%	0.200%	0.200%	0.200%
	01 Year	0.400%	0.300%	0.300%	0.300%
	USD 500,000 and Above				
	3 Months	0.250%	0.250%	0.250%	0.250%
	6 Months	0.350%	0.350%	0.350%	0.350%
_	01 Year	0.500%	0.500%	0.500%	0.500%
	GBP 25,000 to GBP 99,999.99 3 Months	0.150%	0.150%	0.150%	0.150%
	6 Months	0.250%	0.250%	0.250%	0.250%
	01 Year	0.300%	0.300%	0.300%	0.300%
	GBP 100,000 to GBP 499,999.99				
	3 Months 6 Months	0.200%	0.200%	0.200%	0.200%
	01 Year	0.400%	0.300%	0.300%	0.300%
	GBP 500,000 and Above				
	3 Months	0.250%	0.250%	0.250%	0.250%
	6 Months	0.350%	0.350%	0.350%	0.350%
_	01 Year EUR 25,000 to EUR 99,999.99	0.500%	0.500%	0.500%	0.500%
	3 Months	0.010%	0.010%	0.010%	0.010%
	6 Months	0.010%	0.010%	0.010%	0.010%
_	01 Year	0.020%	0.020%	0.020%	0.020%
	EUR 100,000 to EUR 499,999.99 3 Months	0.0109	0.010%	0.0109	0.0109
	6 Months	0.010%	0.010% 0.010%	0.010% 0.010%	0.010% 0.010%
	01 Year	0.020%	0.020%	0.020%	0.020%
	EUR 500,000 and Above				
	3 Months 6 Months	0.010%	0.010%	0.010%	0.010%
	01 Year	0.010%	0.010%	0.010%	0.010%
_		rested in Special Rates for Term Deposit			U.UZU76
			Incremental Deposits		
	USD	0.050%	0.050%	0.050%	0.050%
-	GBP	0.050%	0.050%	0.050%	0.050%
	EUR	0.000%	0.000%	0.000%	0.000%

