



MCB Bank Limited

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

CIRCULAR NO: FCG-BS-2022-20

Date: May 31, 2022

**REVISION IN PROVISIONAL PROFIT RATES**  
**EFFECTIVE FROM JUNE 01, 2022 TO JUNE 30, 2022**

This has reference to our earlier circulars no FCG-BS-2021-66 and FCG-BS-2022-14 dated December 23, 2021 and April 29, 2022 respectively.

All concerned are informed that in light of the revision in monetary policy rate, the management has decided to change provisional profit rates, effective from June 01, 2022. The revised sheet of provisional profit rates for LCY/FCY and Term deposits is attached for your convenience and reference.

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

**Naveed Qamar**

Department Head

Taxation, Recon & Br. Support

**Anjum Javed**

Divisional Head



**MCB BANK LTD**

**Local Currency Accounts**

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2022**

Deposit Accounts M stands for million		Provisional Rates Effective From Jan 01, 2022 to Apr 30, 2022	Provisional Rates Effective From May 01, 2022 to May 31, 2022	Provisional Rates Effective From Jun 01, 2022 to Jun 30, 2022
S.#	Products	Rate	Rate	Rate
1	PLS Savings Account	8.250%	10.750%	12.250%
2	Khushali Bachat Account	8.250%	10.750%	12.250%
3	PLS Savings – 365	8.250%	10.750%	12.250%
4	Savings 365 Gold*:			
	Less than 50M	8.250%	10.750%	12.250%
	Rs.50M to less than 100M	8.250%	10.750%	12.250%
	Rs.100M to less than 250M	8.250%	10.750%	12.250%
	Rs.250M to less than 500M	8.250%	10.750%	12.250%
	Rs.500M and above	8.300%	10.800%	12.300%
5	PLS Savings XTRA:			
	Less than Rs. 5M	8.250%	10.750%	12.250%
	Rs. 5M to less than Rs. 25M	8.250%	10.750%	12.250%
	Rs. 25M & Above	8.250%	10.750%	12.250%
6	MCB Smart Savings Account			
	Less than Rs. 200,000	8.250%	10.750%	12.250%
	Rs.200,000 to Less than Rs. 300,000	8.250%	10.750%	12.250%
	Rs.300,000 and Above	8.250%	10.750%	12.250%
7	MCB Savings Maximizer Account			
	Less than Rs.1,000,000	8.250%	10.750%	12.250%
	Rs.1,000,000 to Less than Rs.3,000,000	8.250%	10.750%	12.250%
	Rs.3,000,000 and Above	8.250%	10.750%	12.250%
8	MCB Salary Gold Account	8.250%	10.750%	12.250%
9	MCB Enhanced Savings Account (Frozen)	8.250%	10.750%	12.250%
10	MCB Fun Saving Club	8.250%	10.750%	12.250%
11	Rupee Maximizer ( Frozen )	8.250%	10.750%	12.250%
12	MCB Pensioner Saving Account	8.250%	10.750%	12.250%
13	MCB Senior Citizen Saving Account	8.250%	10.750%	12.250%
14	MCB Asaan Saving Account	8.250%	10.750%	12.250%
15	ROSHAN Digital Saving Account	8.250%	10.750%	12.250%
16	MCB Asaan Digital Savings Account	8.250%	10.750%	12.250%
17	MCB Freelancer Digital PKR Savings Account	8.250%	10.750%	12.250%
18	MCB Asaan Digital Remittance Savings Account	8.250%	10.750%	12.250%

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



# PROVISIONAL PROFIT RATES JANUARY - JUNE 2022

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From Jan 01, 2022 to Apr 30, 2022		Provisional Rates Effective From May 01, 2022 to May 31, 2022		Provisional Rates Effective From Jun 01, 2022 to Jun 30, 2022	
S.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999						
1	1 Month						
	Maturity	6.973%	7.200%	8.603%	8.950%	9.569%	10.000%
2	2 Months						
	Maturity	7.040%	7.250%	8.680%	9.000%	9.653%	10.050%
3	3 Months						
	Maturity	7.108%	7.300%	8.758%	9.050%	9.739%	10.100%
4	6 Months						
	Maturity	7.268%	7.400%	8.950%	9.150%	9.952%	10.200%
5	9 Months						
	Maturity	7.481%	7.550%	9.196%	9.300%	10.222%	10.350%
6	12 Months						
	Semi Annual	7.413%	7.550%	9.093%	9.300%	10.095%	10.350%
	Maturity	7.550%	7.550%	9.300%	9.300%	10.350%	10.350%
7	24 Months						
	Semi Annual	7.509%	7.650%	8.183%	8.350%	8.586%	8.770%
	Yearly	7.650%	7.650%	8.350%	8.350%	8.770%	8.770%
	Maturity	7.943%	7.650%	8.699%	8.350%	9.155%	8.770%
8	36 Months						
	Semi Annual	7.509%	7.650%	8.231%	8.400%	8.662%	8.850%
	Yearly	7.650%	7.650%	8.400%	8.400%	8.850%	8.850%
	Maturity	8.250%	7.650%	9.125%	8.400%	9.656%	8.850%
9	60 Months						
	Semi Annual	7.509%	7.650%	8.279%	8.450%	8.739%	8.930%
	Yearly	7.650%	7.650%	8.450%	8.450%	8.930%	8.930%
	Maturity	8.913%	7.650%	10.004%	8.450%	10.674%	8.930%
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above						
1	1 Month						
	Maturity	6.992%	7.220%	8.621%	8.970%	9.587%	10.020%
2	2 Months						
	Monthly	7.029%	7.260%	8.667%	9.020%	9.639%	10.076%
	Maturity	7.050%	7.260%	8.699%	9.020%	9.677%	10.076%
3	3 Months						
	Monthly	7.067%	7.300%	8.713%	9.070%	9.690%	10.132%
	Maturity	7.108%	7.300%	8.777%	9.070%	9.768%	10.132%
4	6 Months						
	Monthly	7.170%	7.410%	8.806%	9.170%	9.776%	10.226%
	Quarterly	7.213%	7.410%	8.871%	9.170%	9.856%	10.226%
	Maturity	7.278%	7.410%	8.969%	9.170%	9.977%	10.226%



**PROVISIONAL PROFIT RATES JANUARY - JUNE 2022**

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From Jan 01, 2022 to Apr 30, 2022		Provisional Rates Effective From May 01, 2022 to May 31, 2022		Provisional Rates Effective From Jun 01, 2022 to Jun 30, 2022	
S.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
5	<b>9 Months</b>						
	Monthly	7.301%	7.550%	8.944%	9.320%	9.918%	10.382%
	Quarterly	7.345%	7.550%	9.011%	9.320%	10.001%	10.382%
	Maturity	7.481%	7.550%	9.215%	9.320%	10.253%	10.382%
6	<b>12 Months</b>						
	Monthly	7.301%	7.550%	8.944%	9.320%	9.918%	10.382%
	Quarterly	7.345%	7.550%	9.011%	9.320%	10.001%	10.382%
	Semi Annual	7.413%	7.550%	9.112%	9.320%	10.126%	10.382%
	Maturity	7.550%	7.550%	9.320%	9.320%	10.382%	10.382%
7	<b>24 Months</b>						
	Monthly	7.394%	7.650%	8.065%	8.370%	8.466%	8.802%
	Quarterly	7.440%	7.650%	8.119%	8.370%	8.526%	8.802%
	Semi Annual	7.509%	7.650%	8.202%	8.370%	8.616%	8.802%
	Yearly	7.650%	7.650%	8.370%	8.370%	8.802%	8.802%
	Maturity	7.943%	7.650%	8.720%	8.370%	9.189%	8.802%
8	<b>36 Months</b>						
	Monthly	7.394%	7.650%	8.112%	8.420%	8.540%	8.882%
	Quarterly	7.440%	7.650%	8.166%	8.420%	8.601%	8.882%
	Semi Annual	7.509%	7.650%	8.250%	8.420%	8.693%	8.882%
	Yearly	7.650%	7.650%	8.420%	8.420%	8.882%	8.882%
	Maturity	8.250%	7.650%	9.149%	8.420%	9.694%	8.882%
9	<b>60 Months</b>						
	Monthly	8.343%	7.650%	8.158%	8.470%	8.614%	8.962%
	Quarterly	8.430%	7.650%	8.214%	8.470%	8.676%	8.962%
	Semi Annual	8.538%	7.650%	8.298%	8.470%	8.770%	8.962%
	Yearly	8.750%	7.650%	8.470%	8.470%	8.962%	8.962%
	Maturity	10.491%	7.650%	10.032%	8.470%	10.719%	8.962%
S.#	<b>MCB Higher Mahana Profit Account</b>						
	3 Year	7.394%	7.650%	8.158%	8.470%	8.614%	8.962%

Note: 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 Jan 01, 2022 to Apr 30, 2022	Provisional Rates Effective From May 01, 2022 to May 31, 2022	Provisional Rates Effective From Jun 01, 2022 to Jun 30, 2022
S.#	Products	Rates	Rates	Rates
S.#	Products (Smart Saving Deposits) US Dollar only			
1	Upto USD 99,999.99	0.01%	0.01%	0.01%
	USD 100,000 to USD 249,999.99	x	x	x
	USD 250000 and above	x	x	x
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply	* Special Rates Apply	* Special Rates Apply
<b>* Note: Special rates will be approved by RBG Heads and GH T&amp;FX falling under their respective approval authority</b>				
2	Products (Saving Deposits New FCY Accounts FE-25 & RDA Accounts)			
	Upto 99,999.99			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
	Japanese Yen	0.01%	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%	0.01%
	UAE Dirham	0.01%	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%	0.01%
	Swiss Franc	0.01%	0.01%	0.01%
	100,000 to 249,999.99			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
	Japanese Yen	0.01%	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%	0.01%
	UAE Dirham	0.01%	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%	0.01%
	Swiss Franc	0.01%	0.01%	0.01%
	250,000 and Above			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
	Japanese Yen	0.01%	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%	0.01%
	UAE Dirham	0.01%	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%	0.01%
	Swiss Franc	0.01%	0.01%	0.01%



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S.#	Products	Rates	Rates	Rates
3	Products (Smart Term Deposit)			
	USD 1,000 to USD 24,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	USD 25,000 to USD 99,999.99			
	1 Month	0.02%	0.02%	0.02%
	3 Months	0.02%	0.02%	0.02%
	6 Months	0.02%	0.02%	0.02%
	01 Year	0.02%	0.02%	0.02%
	USD 100,000 to USD 499,999.99			
	1 Month	0.03%	0.03%	0.03%
	3 Months	0.03%	0.03%	0.03%
	6 Months	0.03%	0.03%	0.03%
	01 Year	0.03%	0.03%	0.03%
	USD 500,000 and Above			
	1 Month	0.04%	0.04%	0.04%
	3 Months	0.04%	0.04%	0.04%
	6 Months	0.04%	0.04%	0.04%
	01 Year	0.04%	0.04%	0.04%
	GBP 1,000 to GBP 24,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	GBP 25,000 to GBP 99,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	GBP 100,000 to GBP 499,999.99			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	GBP 500,000 and Above			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%



**PROVISIONAL PROFIT RATES JANUARY - JUNE 2022**

Deposit Accounts M stands for million		Provisional Rates Effective From Jan 01, 2022 to Apr 30, 2022	Provisional Rates Effective From May 01, 2022 to May 31, 2022	Provisional Rates Effective From Jun 01, 2022 to Jun 30, 2022
S.#	Products	Rates	Rates	Rates
	<b>EUR 1,000 to EUR 24,999.99</b>			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	<b>EUR 25,000 to EUR 99,999.99</b>			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	<b>EUR 100,000 to EUR 499,999.99</b>			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
	<b>EUR 500,000 and Above</b>			
	1 Month	0.01%	0.01%	0.01%
	3 Months	0.01%	0.01%	0.01%
	6 Months	0.01%	0.01%	0.01%
	01 Year	0.01%	0.01%	0.01%
Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.				
4	<b>Frozen and Incremental Deposits</b>			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
5	<b>MCB Freelancer Digital FCY Savings Account</b>			
	USD	0.01%	0.01%	0.01%
	GBP	0.01%	0.01%	0.01%
	EUR	0.01%	0.01%	0.01%
For tax deduction, Please refer latest withholding tax chart issued by this office.				