



MCB Bank Limited

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

CIRCULAR NO: FCG-BS-2025-05

Date: January 30, 2025

REVISION IN PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS
FROM FEBRUARY 01, 2025 TO JUNE 30, 2025

In light of the revision in the Policy Rate by the State Bank of Pakistan on January 27, 2025, the management has approved the provisional profit rates on Profit bearing Savings and Term Deposits for the period from February 01, 2025 to June 30, 2025.

The profit rate for deposits held by financial institutions, public sector enterprises, and public limited companies is specified on Page 1, Serial # 23 of the attached table.

The table, containing provisional profit rates for LCY/FCY and Term Deposits along with effective dates, is attached herewith for information and record for all concerned.

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


For

Naveed Qamar

Department Head
Taxation, Recon & Br. Support



Anjum Javed

Divisional Head

MCB BANK LTD

LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025	Provisional Rates Effective From February 01, 2025 to June 30, 2025
S.#	Products	Rate (per annum)	Rate (per annum)
1	PLS Savings Account	11.50%	10.50%
2	Khushali Bachat Account	11.50%	10.50%
3	PLS Savings – 365	11.50%	10.50%
4	Savings 365 Gold*:		
	Less than 50M	11.50%	10.50%
	Rs.50M to less than 100M	11.50%	10.50%
	Rs.100M to less than 250M	11.50%	10.50%
	Rs.250M to less than 500M	11.50%	10.50%
	Rs.500M and above	11.50%	10.50%
5	PLS Savings XTRA:		
	Less than Rs. 5M	11.50%	10.50%
	Rs. 5M to less than Rs. 25M	11.50%	10.50%
	Rs. 25M & Above	11.50%	10.50%
6	MCB Smart Savings Account		
	Less than Rs. 200,000	11.50%	10.50%
	Rs.200,000 to Less than Rs. 300,000	11.50%	10.50%
	Rs.300,000 and Above	11.50%	10.50%
7	MCB Savings Maximizer Account		
	Less than Rs.1,000,000	11.50%	10.50%
	Rs.1,000,000 to Less than Rs.3,000,000	11.50%	10.50%
	Rs.3,000,000 and Above	11.50%	10.50%
8	MCB Salary Gold Account		
9	MCB Enhanced Savings Account (Frozen)		
10	MCB Fun Saving Club		
11	Rupee Maximizer (Frozen)		
12	MCB Pensioner Saving Account		
13	MCB Senior Citizen Saving Account		
14	MCB Asaan Saving Account		
15	Roshan Digital Saving Account		
16	MCB Asaan Digital Savings Account		
17	MCB Freelancer Digital PKR Savings Account		
18	MCB Freelancer Pak Rupee Savings Account - FPS		
19	MCB Asaan Digital Remittance Savings Account		
20	MCB Young Savings Account		
21	MCB Nayab Savings Account		
22	PLS Prime Account		
23	Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies	10.00%	9.00%



LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025		Provisional Rates Effective From February 01, 2025 to June 30, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)
Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999					
1	1 Month				
	Maturity	7.151%	7.390%	6.982%	7.210%
2	2 Months				
	Maturity	6.899%	7.100%	6.899%	7.100%
3	3 Months				
	Maturity	6.804%	6.980%	6.738%	6.910%
4	6 Months				
	Maturity	7.017%	7.140%	6.698%	6.810%
5	9 Months				
	Maturity	7.314%	7.380%	6.763%	6.820%
6	12 Months				
	Semi Annual	7.297%	7.430%	6.524%	6.630%
	Maturity	7.430%	7.430%	6.630%	6.630%
7	24 Months				
	Semi Annual	7.519%	7.660%	6.775%	6.890%
	Yearly	7.660%	7.660%	6.890%	6.890%
	Maturity	7.953%	7.660%	7.127%	6.890%
8	36 Months				
	Semi Annual	7.557%	7.700%	6.717%	6.830%
	Yearly	7.700%	7.700%	6.830%	6.830%
	Maturity	8.308%	7.700%	7.307%	6.830%
9	60 Months				
	Semi Annual	7.480%	7.620%	7.268%	7.400%
	Yearly	7.620%	7.620%	7.400%	7.400%
	Maturity	8.873%	7.620%	8.579%	7.400%
Products (PKR Term Deposits) Range Rs.500,000 and Above					
1	1 Month				
	Maturity	7.198%	7.440%	7.029%	7.260%
2	2 Months				
	Monthly	6.926%	7.150%	6.926%	7.150%
	Maturity	6.946%	7.150%	6.946%	7.150%
3	3 Months				
	Monthly	6.813%	7.030%	6.747%	6.960%
	Maturity	6.852%	7.030%	6.785%	6.960%

(Signature)

LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

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		Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)
4	6 Months				
	Monthly	6.963%	7.190%	6.653%	6.860%
	Quarterly	7.004%	7.190%	6.690%	6.860%
	Maturity	7.065%	7.190%	6.746%	6.860%
5	9 Months				
	Monthly	7.188%	7.430%	6.663%	6.870%
	Quarterly	7.232%	7.430%	6.700%	6.870%
	Maturity	7.363%	7.430%	6.813%	6.870%
6	12 Months				
	Monthly	7.235%	7.480%	6.484%	6.680%
	Quarterly	7.279%	7.480%	6.519%	6.680%
	Semi Annual	7.345%	7.480%	6.572%	6.680%
	Maturity	7.480%	7.480%	6.680%	6.680%
7	24 Months				
	Monthly	7.450%	7.710%	6.729%	6.940%
	Quarterly	7.497%	7.710%	6.766%	6.940%
	Semi Annual	7.567%	7.710%	6.824%	6.940%
	Yearly	7.710%	7.710%	6.940%	6.940%
	Maturity	8.007%	7.710%	7.181%	6.940%
8	36 Months				
	Monthly	7.488%	7.750%	6.672%	6.880%
	Quarterly	7.534%	7.750%	6.709%	6.880%
	Semi Annual	7.605%	7.750%	6.766%	6.880%
	Yearly	7.750%	7.750%	6.880%	6.880%
	Maturity	8.366%	7.750%	7.364%	6.880%
9	60 Months				
	Monthly	7.413%	7.670%	7.207%	7.450%
	Quarterly	7.459%	7.670%	7.250%	7.450%
	Semi Annual	7.528%	7.670%	7.316%	7.450%
	Yearly	7.670%	7.670%	7.450%	7.450%
	Maturity	8.940%	7.670%	8.646%	7.450%
MCB Higher Mahana Profit Account					
	3 Year	7.488%	7.750%	6.672%	6.880%

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



FOREIGN CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2025 to January 31, 2025	Provisional Rates Effective From February 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)
1	Products (Smart Saving Deposits) US Dollar only		
	Upto USD 99,999.99	0.01%	0.01%
	USD 100,000 to USD 249,999.99	0.01%	0.01%
	USD 250000 and above	0.01%	0.01%
<p><i>Note: Customers with Balance USD 100,000 and above can seek special rates and these special rates will be approved by RBG Heads and GH T&FX falling under their respective approval authority.</i></p>			
2	Products (Saving Deposits New FCY Accounts FE-25 & RDA Accounts)		
	Upto 99,999.99		
	USD	0.01%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%
	Japanese Yen	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%
	UAE Dirham	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%
	Swiss Franc	0.01%	0.01%
	100,000 to 249,999.99		
	USD	0.01%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%
	Japanese Yen	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%
	UAE Dirham	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%
	Swiss Franc	0.01%	0.01%



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S.#	Products	Rates (per annum)	Rates (per annum)
	250,000 and Above		
	USD	0.01%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%
	Japanese Yen	0.01%	0.01%
	Canadian Dollar	0.01%	0.01%
	UAE Dirham	0.01%	0.01%
	Saudi Riyal	0.01%	0.01%
	Chinese Yuan	0.01%	0.01%
	Swiss Franc	0.01%	0.01%
3	Products (Smart Term Deposit)		
	USD 1,000 to USD 24,999.99		
	1 Month	1.00%	1.00%
	3 Months	2.00%	2.00%
	6 Months	2.00%	2.00%
	01 Year	2.00%	2.00%
	USD 25,000 to USD 99,999.99		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	USD 100,000 to USD 499,999.99		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	USD 500,000 and Above		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%



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S.#	Products	Rates (per annum)	Rates (per annum)
	GBP 1,000 to GBP 24,999.99		
	1 Month	1.00%	1.00%
	3 Months	2.00%	2.00%
	6 Months	2.00%	2.00%
	01 Year	2.00%	2.00%
	GBP 25,000 to GBP 99,999.99		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	GBP 100,000 to GBP 499,999.99		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	GBP 500,000 and Above		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	EUR 1,000 to EUR 24,999.99		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	1.00%



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S.#	Products	Rates (per annum)	Rates (per annum)
1	EUR 25,000 to EUR 99,999.99		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	1.00%
2	EUR 100,000 to EUR 499,999.99		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	1.00%
3	EUR 500,000 and Above		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	1.00%

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

4	Frozen and Incremental Deposits		
	USD	0.01%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%
5	MCB Freelancer Digital FCY Savings Account		
	USD	0.01%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%

For tax deduction, Please refer latest withholding tax chart issued by this office.

