



**MCB  
BANK  
LTD**

Financial Control Group  
MCB 15-Main, Lahore

Circular No. PO/FC/GEN/ \o

January 09, 2009

**ALL GROUP HEADS/  
GENERAL MANAGERS/  
REGIONAL MANAGERS/  
BRANCHES/OFFICES**

**PROVISIONAL RATES OF PROFIT ON PLS DEPOSITS FOR THE  
PERIOD JANUARY TO JUNE 2009**

Management has decided following provisional rates of profit on PLS Deposits for the period January 01, 2009 to June 30, 2009.

Special Rupee Term Deposits (STDRs) [for new accounts]	Rs.0.5M & Less than 1M	Rs.1M & Less than 2.5M	Rs.2.5M & Less than 10 M	Rs. 10 M & Above
1 Month	5.50%	6.00%	7.25%	<b>RATES TO BE DETERMINED BY TREASURY ON CASE TO CASE BASIS</b>
3 Months	6.00%	6.50%	7.75%	
6 Months	6.50%	7.00%	8.00%	
1 Year *	7.00%	7.50%	9.00%	

• M stands for Million

S.#	CATEGORIES OF DEPOSIT	PROVISIONAL RATES (Jan-June 09) p.a.
1	PLS Savings Account	5.00%
2	Khushali Bachat Account	5.00%
3	PLS Savings - 365	5.00%

Contd..p/02

11/

S.#	CATEGORIES OF DEPOSIT	PROVISIONAL RATES (Jan-June 09) p.a.
<b>4</b>	<b>Savings 365 Gold:</b>	
	Less than 10M *	5.00%
	Rs.10M to less than 25M	6.00%
	Rs.25M to less than 50M	6.50%
	Rs.50M to less than 100M	7.00%
	Rs.100M to less than 250M	7.50%
	Rs.250M to less than Rs.500M	8.00%
	Rs.500M and above	8.25%

- M stands for Million

- Special Rates can be provided to customers after necessary approvals from Treasury & President.

S.#	CATEGORIES OF DEPOSIT	PROVISIONAL RATES (Jan-June 09) p.a.
<b>5</b>	<b>PLS Savings XTRA:</b>	
	Below 5M	5.00%
	Rs 5M to less than 10M	6.50%
	Rs 10M to less than 15M	7.00%
	Rs 15M to less than 20M	7.50%
	Rs 20M to less than 25M	7.75%
	Rs 25M & Above	8.50%

- M stands for Million

- Special Rates can be provided to customers after necessary approvals from Treasury & President.

### **MCB Smart Savings Account**

(This product is available only at ONLINE BRANCHES)

CATEGORIES OF DEPOSIT	PROVISIONAL RATES (Jan-June 09) p.a.
If min balance <200,000	5.00%
If min balance ≥ Rs.200,000/- ≤ 300,000	7.00%
For Balance ≥ Rs.300,000	5.00%

### **MCB Enhanced Savings Account**

(Irrespective of number of withdrawal transactions)

PROVISIONAL RATES (Jan-June 09) p.a.	5.00%
--------------------------------------	-------

Contd..p/03

11

**Short Notice Term Deposits (SNTDs):**

CATEGORIES OF DEPOSIT	PROVISIONAL RATES (Jan-June 09) p.a.
<b>PLS SHORT NOTICE TERM DEPOSIT (SNTDs)</b>	
07 Days	0.80%
30 Days	1.00%

**PKR Term Deposits:**

Special Rupee Term Deposits (STDRs) [Old Rates]	Rs.1M & Less than 10M	Rs.10M & Less than 25M	Rs.25M & above
	PROVISIONAL RATES (Jan-June 09) p.a.		
3 Months	6.00%	7.00%	8.00%
6 Months	6.25%	7.25%	8.25%
1 Year	6.50%	7.50%	9.00%
3 Years	7.00%	8.00%	9.00%
5 Years	7.50%	8.50%	9.50%

• M stands for Million

**PLS Term Deposits:**

	PROVISIONAL RATES (Jan-June 09) p.a.
1 month	1.00%
2 months	1.20%
3 months	2.00%
6 months	2.50%
1 year	3.00%
2 years	4.00%
3 years	5.50%
4 years	6.00%
5 years	6.50%

Contd...P/04

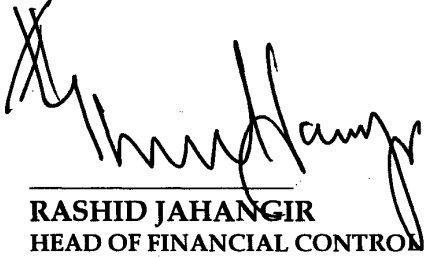
*M*

**Frozen Schemes**

S#.	CATEGORIES OF DEPOSIT	PROVISIONAL RATES (Jan-June 09) p.a.
1	<b><u>Maal-a-Maal Deposit Certificates:</u></b>	
	2 months	0.10%
	4 months	0.10%
	8 months	0.10%
	12 months	0.10%
2.	<b>Rupee Maximizer Account:</b>	5.00%
3.	<b>Capital Growth Certificates</b>	1.50%
4.	<b>Mahana Khushali Scheme</b>	3.00%

▪ M stands for Million

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

  
RASHID JAHANGIR  
HEAD OF FINANCIAL CONTROL

11

  
ALI MUNIR  
GROUP HEAD FCG