



MCB Bank Limited

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

CIRCULAR NO: FCG-BS-2024-55

Date: December 30, 2024

**PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS**  
**FROM JANUARY 01, 2025 TO JUNE 30, 2025**

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

Please note that effective January 01, 2025, in accordance with SBP BPRD Circular No. 05, dated November 26, 2024, the minimum profit rate requirement specified in earlier SBP Circulars No. 05 of 2014 dated May 27, 2014 and BPRD Circular No. 07 of 2013 dated September 27, 2013 will no longer apply to deposits held by financial institutions, public sector enterprises and public limited companies. Management has approved rack rate of 10% for these deposit categories effective January 01, 2025 (Page 1 Serial # 23 of attached table).

The table, containing provisional profit rates for LCY/FCY and Term Deposits along with the effective date, 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.

**Naveed Qamar**

Department Head

Taxation, Rec & Br. Support

**Anjum Javed**

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



**LOCAL CURRENCY ACCOUNTS**

**PROVISIONAL PROFIT RATES JANUARY - JUNE 2025**

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2025 to June 30, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)
<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>			
<b>1</b>	<b>1 Month</b>		
	Maturity	7.151%	7.390%
<b>2</b>	<b>2 Months</b>		
	Maturity	6.899%	7.100%
<b>3</b>	<b>3 Months</b>		
	Maturity	6.804%	6.980%
<b>4</b>	<b>6 Months</b>		
	Maturity	7.017%	7.140%
<b>5</b>	<b>9 Months</b>		
	Maturity	7.314%	7.380%
<b>6</b>	<b>12 Months</b>		
	Semi Annual	7.297%	7.430%
	Maturity	7.430%	7.430%
<b>7</b>	<b>24 Months</b>		
	Semi Annual	7.519%	7.660%
	Yearly	7.660%	7.660%
	Maturity	7.953%	7.660%
<b>8</b>	<b>36 Months</b>		
	Semi Annual	7.557%	7.700%
	Yearly	7.700%	7.700%
	Maturity	8.308%	7.700%
<b>9</b>	<b>60 Months</b>		
	Semi Annual	7.480%	7.620%
	Yearly	7.620%	7.620%
	Maturity	8.873%	7.620%
<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>			
<b>1</b>	<b>1 Month</b>		
	Maturity	7.198%	7.440%
<b>2</b>	<b>2 Months</b>		
	Monthly	6.926%	7.150%
	Maturity	6.946%	7.150%
<b>3</b>	<b>3 Months</b>		
	Monthly	6.813%	7.030%
	Maturity	6.852%	7.030%



## LOCAL CURRENCY ACCOUNTS

### PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2025 to June 30, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)
<b>4</b>	<b>6 Months</b>		
	Monthly	6.963%	7.190%
	Quarterly	7.004%	7.190%
	Maturity	7.065%	7.190%
<b>5</b>	<b>9 Months</b>		
	Monthly	7.188%	7.430%
	Quarterly	7.232%	7.430%
	Maturity	7.363%	7.430%
<b>6</b>	<b>12 Months</b>		
	Monthly	7.235%	7.480%
	Quarterly	7.279%	7.480%
	Semi Annual	7.345%	7.480%
	Maturity	7.480%	7.480%
<b>7</b>	<b>24 Months</b>		
	Monthly	7.450%	7.710%
	Quarterly	7.497%	7.710%
	Semi Annual	7.567%	7.710%
	Yearly	7.710%	7.710%
	Maturity	8.007%	7.710%
<b>8</b>	<b>36 Months</b>		
	Monthly	7.488%	7.750%
	Quarterly	7.534%	7.750%
	Semi Annual	7.605%	7.750%
	Yearly	7.750%	7.750%
	Maturity	8.366%	7.750%
<b>9</b>	<b>60 Months</b>		
	Monthly	7.413%	7.670%
	Quarterly	7.459%	7.670%
	Semi Annual	7.528%	7.670%
	Yearly	7.670%	7.670%
	Maturity	8.940%	7.670%
<b>MCB Higher Mahana Profit Account</b>			
	3 Year	7.488%	7.750%

**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 June 30, 2025
S.#	Products	Rates (per annum)
<b>1</b>	<b>Products (Smart Saving Deposits) US Dollar only</b>	
	Upto USD 99,999.99	0.01%
	USD 100,000 to USD 249,999.99	0.01%
	USD 250000 and above	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&amp;FX falling under their respective approval authority.</i></p>		
<b>2</b>	<b>Products (Saving Deposits New FCY Accounts FE-25 &amp; RDA Accounts)</b>	
	Upto 99,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	100,000 to 249,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%



## FOREIGN CURRENCY ACCOUNTS

### PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)
	<b>250,000 and Above</b>	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
<b>3</b>	<b>Products (Smart Term Deposit)</b>	
	<b>USD 1,000 to USD 24,999.99</b>	
	1 Month	1.00%
	3 Months	2.00%
	6 Months	2.00%
	01 Year	2.00%
	<b>USD 25,000 to USD 99,999.99</b>	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	<b>USD 100,000 to USD 499,999.99</b>	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	<b>USD 500,000 and Above</b>	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%



## FOREIGN CURRENCY ACCOUNTS

### PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)
	<b>GBP 1,000 to GBP 24,999.99</b>	
	1 Month	1.00%
	3 Months	2.00%
	6 Months	2.00%
	01 Year	2.00%
	<b>GBP 25,000 to GBP 99,999.99</b>	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	<b>GBP 100,000 to GBP 499,999.99</b>	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	<b>GBP 500,000 and Above</b>	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	<b>EUR 1,000 to EUR 24,999.99</b>	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%

## FOREIGN CURRENCY ACCOUNTS

### PROVISIONAL PROFIT RATES JANUARY - JUNE 2025

Deposit Accounts M stands for million		Provisional Rates Effective From January 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)
	<b>EUR 25,000 to EUR 99,999.99</b>	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	<b>EUR 100,000 to EUR 499,999.99</b>	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	<b>EUR 500,000 and Above</b>	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
<i>Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</i>		
<b>4</b>	<b>Frozen and Incremental Deposits</b>	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
<b>5</b>	<b>MCB Freelancer Digital FCY Savings Account</b>	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
<i>For tax deduction, Please refer latest withholding tax chart issued by this office.</i>		