



MCB Bank Limited

Financial Control Group  
6<sup>th</sup> 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.

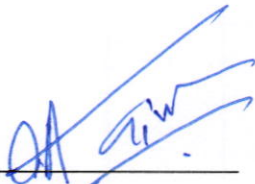
**The profit rate for deposits held by financial institutions, public sector enterprises, and public limited companies is specified on Page 1, Serial # 23 of the attached table.**

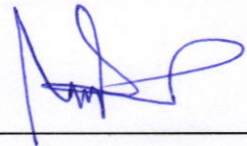
The table, containing provisional profit rates for LCY/FCY and Term Deposits along with effective dates, is attached herewith for information and record for all concerned.

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*  
  
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**Naveed Qamar**  
Department Head  
Taxation, Recon & Br. Support

  
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**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	<b>Savings 365 Gold*:</b>		
	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	<b>PLS Savings XTRA:</b>		
	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	<b>MCB Smart Savings Account</b>		
	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	<b>MCB Savings Maximizer Account</b>		
	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	<b>MCB Salary Gold Account</b>	11.50%	10.50%
9	<b>MCB Enhanced Savings Account (Frozen)</b>	11.50%	10.50%
10	<b>MCB Fun Saving Club</b>	11.50%	10.50%
11	<b>Rupee Maximizer ( Frozen )</b>	11.50%	10.50%
12	<b>MCB Pensioner Saving Account</b>	11.50%	10.50%
13	<b>MCB Senior Citizen Saving Account</b>	11.50%	10.50%
14	<b>MCB Asaan Saving Account</b>	11.50%	10.50%
15	<b>Roshan Digital Saving Account</b>	11.50%	10.50%
16	<b>MCB Asaan Digital Savings Account</b>	11.50%	10.50%
17	<b>MCB Freelancer Digital PKR Savings Account</b>	11.50%	10.50%
18	<b>MCB Freelancer Pak Rupee Savings Account - FPS</b>	11.50%	10.50%
19	<b>MCB Asaan Digital Remittance Savings Account</b>	11.50%	10.50%
20	<b>MCB Young Savings Account</b>	11.50%	10.50%
21	<b>MCB Nayab Savings Account</b>	11.50%	10.50%
22	<b>PLS Prime Account</b>	11.50%	10.50%
23	<b>Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies</b>	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

<b>1</b>	<b>1 Month</b>				
	Maturity	7.151%	7.390%	6.982%	7.210%
<b>2</b>	<b>2 Months</b>				
	Maturity	6.899%	7.100%	6.899%	7.100%
<b>3</b>	<b>3 Months</b>				
	Maturity	6.804%	6.980%	6.738%	6.910%
<b>4</b>	<b>6 Months</b>				
	Maturity	7.017%	7.140%	6.698%	6.810%
<b>5</b>	<b>9 Months</b>				
	Maturity	7.314%	7.380%	6.763%	6.820%
<b>6</b>	<b>12 Months</b>				
	Semi Annual	7.297%	7.430%	6.524%	6.630%
	Maturity	7.430%	7.430%	6.630%	6.630%
<b>7</b>	<b>24 Months</b>				
	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%
<b>8</b>	<b>36 Months</b>				
	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%
<b>9</b>	<b>60 Months</b>				
	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

<b>1</b>	<b>1 Month</b>				
	Maturity	7.198%	7.440%	7.029%	7.260%
<b>2</b>	<b>2 Months</b>				
	Monthly	6.926%	7.150%	6.926%	7.150%
	Maturity	6.946%	7.150%	6.946%	7.150%
<b>3</b>	<b>3 Months</b>				
	Monthly	6.813%	7.030%	6.747%	6.960%
	Maturity	6.852%	7.030%	6.785%	6.960%

## 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)
<b>4</b>	<b>6 Months</b>				
	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%
<b>5</b>	<b>9 Months</b>				
	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%
<b>6</b>	<b>12 Months</b>				
	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%
<b>7</b>	<b>24 Months</b>				
	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%
<b>8</b>	<b>36 Months</b>				
	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%
<b>9</b>	<b>60 Months</b>				
	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%
<b>MCB Higher Mahana Profit Account</b>					
	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%
<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>			
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%



## 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)
	<b>250,000 and Above</b>		
	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%
<b>3</b>	<b>Products (Smart Term Deposit)</b>		
	<b>USD 1,000 to USD 24,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	2.00%	2.00%
	6 Months	2.00%	2.00%
	01 Year	2.00%	2.00%
	<b>USD 25,000 to USD 99,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	<b>USD 100,000 to USD 499,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	<b>USD 500,000 and Above</b>		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	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 January 31, 2025	Provisional Rates Effective From February 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)
	<b>GBP 1,000 to GBP 24,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	2.00%	2.00%
	6 Months	2.00%	2.00%
	01 Year	2.00%	2.00%
	<b>GBP 25,000 to GBP 99,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	<b>GBP 100,000 to GBP 499,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	<b>GBP 500,000 and Above</b>		
	1 Month	1.00%	1.00%
	3 Months	3.00%	3.00%
	6 Months	3.00%	3.00%
	01 Year	3.00%	3.00%
	<b>EUR 1,000 to EUR 24,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	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 January 31, 2025	Provisional Rates Effective From February 01, 2025 to June 30, 2025
S.#	Products	Rates (per annum)	Rates (per annum)
	<b>EUR 25,000 to EUR 99,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	1.00%
	<b>EUR 100,000 to EUR 499,999.99</b>		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	1.00%
	<b>EUR 500,000 and Above</b>		
	1 Month	1.00%	1.00%
	3 Months	1.00%	1.00%
	6 Months	1.00%	1.00%
	01 Year	1.00%	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%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%
<b>5</b>	<b>MCB Freelancer Digital FCY Savings Account</b>		
	USD	0.01%	0.01%
	GBP	0.01%	0.01%
	EUR	0.01%	0.01%
<i>For tax deduction, Please refer latest withholding tax chart issued by this office.</i>			