

**STANDARD CHARTERED BANK**  
**TARGET PROFIT/RENT RATE MATRIX OF ISLAMIC BANK WINDOW**  
(Annual Percentage Rate)  
EFFECTIVE DATE : 01.09.2019



BR-15 (Revised)

**INDICATIVE PROFIT RATES**

Savings Deposit	Mudaraba Special Notice Deposit (MSND)						Fixed / Term Deposit						Effective Date
	Less than 1 Crore	1 Crore & above but less than 25 Crore	25 Crore & above but less than 50 Crore	50 Crore & above but less than 100 Crore	100 Crore & above	1 Month but less than 3 Months	3 Months and above but less than 6 Months	6 Months and above but less than 1 Year	1 Year and above but less than 2 Years	2 Year and above but less than 3 Years	3 Years and above		
1	2	3	4	5	6	7	8	9	10	11	12	13	
0.05% - 3.00%	0.75%	0.75%	1.25%	2.00%	2.00%	0.75% - 1.50%	1.50% - 7.00%	2.50% - 9.00%	3.50% - 6.00%	5.00%	4.25% - 4.50%	1-Sep-19	

**FINANCING RATES**

Agriculture	Large & Medium Scale Industry (Term Loan)	Small Industry (Term Loan)	Small Industry (Term Loan)	Industrial Sector (Working Capital)		Small Industry (Term Loan)	Exports	Commercial Loan			
				Large & Medium Scale Industry	Small Scale Industry						
1	2		3	3	4(a)		4(b)	5	6		
(Highest)	Secured	Others	Secured	Others	Secured	Others	Secured	Others	(Highest)	Secured	Others
N/A	9.37%	9.37%	11.50%	11.50%	8.45%	8.45%	N/A	N/A	7.00%	8.45%	8.45%

Housing Loan 7	Consumer Loan				Loans to NBFIs	Others	Effective Date		
	Consumer Credit		Credit Card						
	8		9		10		11		12
	Secured	Unsecured	Islamic Credit Card	Regular	Secured (Highest)	Others (Highest)	Secured	Others	
11.50%	11.50%	11.50%	N/A	N/A	N/A	N/A	6.50%	6.50%	1-Sep-19

Note: The above profit rates are Indicative. Actual profit rates may differ based on the return from actual return from investment on a monthly basis. The actual profit rates is updated in banks website where customers can get the actual rates they have received for a particular month.