

STANDARD CHARTERED BANK
TARGET PROFIT/RENT RATE MATRIX OF ISLAMIC BANK WINDOW
(Annual Percentage Rate)
EFFECTIVE DATE : 01.03.2020



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% - 3.50% | 1.50% - 5.00% | 2.50% - 9.00% | 3.50% - 6.00% | 5.00% | 4.25% - 4.50% | 1-Mar-20 |

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 | 11.00% | 11.00% | 10.50% | 11.50% | 9.60% | 9.60% | N/A | N/A | 7.00% | 8.45% | 8.45% |

| Housing Loan | Consumer Loan | | | | Loans to NBFIs | | Others | | Effective Date |
|--------------|-----------------|-----------|---------------------|---------|-------------------|------------------|---------|--------|----------------|
| | Consumer Credit | | Credit Card | | | | | | |
| 7 | 8 | | 9 | | 10 | | 11 | | 12 |
| | Secured | Unsecured | Islamic Credit Card | Regular | Secured (Highest) | Others (Highest) | Secured | Others | |
| 10.50% | 10.50% | 11.50% | N/A | N/A | N/A | N/A | 6.50% | 6.50% | 1-Mar-20 |

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.