

STANDARD CHARTERED BANK
TARGET PROFIT/RENT RATE MATRIX OF ISLAMIC BANK WINDOW
(Annual Percentage Rate)
EFFECTIVE DATE : 01.04.2022



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% | 0.05% | 0.05% | 0.10% | 0.15% | 0.20% | 0.05% - 0.25% | 0.05% - 5.62% | 0.05% - 5.62% | 5.62% | N/A | N/A | 1-Apr-22 |

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 | 6.50% | 6.50% | 7.50% | 7.50% | 6.50% | 7.50% | N/A | N/A | 7.00% | 6.50% | 7.50% |

| Housing Loan 7 | Consumer Loan | | | | Loans to NBFIs | | Others | | Effective Date 12 |
|-------------------|----------------------|-----------|---------------------|---------|-------------------|------------------|---------|--------|----------------------|
| | Consumer Credit 8 | | Credit Card 9 | | 10 | | 11 | | |
| | Secured | Unsecured | Islamic Credit Card | Regular | Secured (Highest) | Others (Highest) | Secured | Others | |
| 8.50% | 7.50% | 7.50% | N/A | N/A | N/A | N/A | N/A | 3.50% | 1-Apr-22 |

*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.

*Note: Financing rates stated above, except housing loan rates, are mid-rates. Actual loan rates may be 1.5% higher or lower than the quoted rates above.