

STANDARD CHARTERED BANK
TARGET PROFIT/RENT RATE MATRIX OF ISLAMIC BANK WINDOW
 (Annual Percentage Rate)
 EFFECTIVE DATE : 01.01.2021



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%	0.50%	0.75%	1.00%	1.50%	1.75%	0.75% - 1.50%	1.50% - 1.75%	2.25% - 2.50%	0.00%	0.00%	3.00%	1-Jan-21	

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	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	N/A	N/A	7.00%	7.50%	7.50%

Housing Loan	Consumer Loan				Loans to NBFIs		Others		Effective Date
	Consumer Credit		Credit Card						
7	8		9		10		11		12
(Single Rate)	Secured	Unsecured	Islamic Credit Card	Regular	Secured (Highest)	Others (Highest)	Secured	Others	
9.00%	7.50%	7.50%	N/A	N/A	N/A	N/A	N/A	4.25%	1-Jan-21

*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.