

STANDARD CHARTERED BANK
TARGET PROFIT/RENT RATE MATRIX OF ISLAMIC BANK WINDOW
(Annual Percentage Rate)
EFFECTIVE DATE : 01.09.2024



saadia
islamic

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%	0.25%	0.50%	0.75%	1.25%	0.05%	0.05% - 1.50%	0.05% - 4.00%	2.00%-4.00%	2.00%	4.00%	1-Sep-24

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		
Others	Secured	Others	Secured	Others	Secured	Others	Secured	Others	Single Rate	Secured	Others
9.00%	10.00%	12.50%	8.495%	8.495%	10.00%	12.00%	N/A	N/A	7.00%	10.00%	12.00%

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	
9.99%	8.00%	11.50%	N/A	N/A	N/A	N/A	10.00%	N/A	1-Sep-24

*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.