



**STANDARD BANK LIMITED**  
HEAD OFFICE  
Islami Banking Wing

**Head Office:**  
Islam Chamber (11<sup>th</sup> Floor)  
125/A, Motijheel C/A,  
Dhaka-1000  
E-mail: [ibw@standardbankbd.com](mailto:ibw@standardbankbd.com)  
Web: [www.standardbankbd.com](http://www.standardbankbd.com)

**Islami Banking Circular No. Ref: SBL/IBW/HO/2018/33/22.**  
**Date: 27.02.2018**

All Managers  
Islami Banking Windows  
Standard Bank Limited  
Topkhana Road Branch, Dhaka &  
Agrabad Branch, Chittagong.

**Subject: Re-fixation of Rate of Return (Profit /Rent rate) of different types of investments of Islami Banking of Standard Bank Limited with effect from 1<sup>st</sup> March 2018.**

Considering the present demand as well as rates of Investment of different Banks investment rate of return of different types of investments of Islami Banking of Standard Bank Limited has refixed with effect from 1<sup>st</sup> March 2018 . It may be mentioned that the rates as shown in the table under column "Fixed Rate" are the highest rates instructed by Bangladesh Bank excepting staff investment and under column "Mid-rate" have been fixed by Bank itself which may be determined at  $\pm 1.50$  over/below the mid-rate by the Managing Director considering the merit of the individual client.

	Particulars	Fixed Rate	Mid-Rate
01.	Agriculture/Agro based/Agro processing (BaiMurabaha TR/ Bai-Muajjal/ HPSM )	9.00%	--
02.	NGO Linkage (Micro Investment)/Other than Agriculture loan)	--	13.50%
03.	a)Term Investment (HPSM) Large Scale Industry	--	12.50%
	b) Term Investment (HPSM) Large Scale prime- Customer	--	11.50%
	c)Term Investment (HPSM) Medium Scale Industry	--	12.50%
04.	a)Working Capital (Large Scale Industry ) Bai-Murabaha TR/ Bai-Muajjal etc.	--	12.50%
	b) Working Capital (Large Scale Industry ) for prime Customers Bai-Murabaha TR/ Bai-Muajjal etc.	--	11.50%
	c)Working Capital (Medium Scale Industry ) Bai-Murabaha TR/ Bai-Muajjal etc.	--	12.50%
05.	Term Investment (HPSM ) other than Industry	--	13.50%
06.	Working Capital ( Other than Large & Medium Scale Industry)	--	13.50%
07.	Export (PSI)	7.00%	--
08.	Commercial Investment (MPI/MIB/Bai-Murabaha (TR), Bai-Muajjal, HPSM etc.)	--	13.50%
09.	Commercial Investment ( Food Grain ) Bai-Murabaha TR/ Bai-Muajjal etc.	--	12.50%
10.	Agriculture Investment on Pulse, Oil seed, Spice and Maize.	4.00%	--
11.	Agriculture Investment to the farmers for salt cultivation	4.00%	--
12.	LDBP (IBP)	--	13.00%
13.	FDBP (FBP)	--	12.50%
14.	(i) Lease Finance	--	13.50%
	(ii)NBFI Finance	--	13.50%



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	Particulars	Fixed Rate	Mid-Rate
15.	<b>Staff Investment (HPSM/Bai-Muajjal)</b>		
	(i) House Building Investment	5.00%	--
	(ii) House Renovation	10.00%	--
	(iii) House Hold Durable Scheme(HHDS) (CIS)	8.00%	--
16.	<b>Other Investment:</b>		
	i). Small & Cottage Industry (Term Investment/ HPSM)	--	13.50%
	ii). House Building Investment ( Commercial) (HPSM)	--	13.50%
	iii). House Building Investment ( Residential) (HPSM)	--	13.00%
	iv). Transport Investment (HPSM)	--	13.50%
	v). Quard against MTDR	--	--
	vi). HPSM/Bai-Muajjal House Hold Durable Scheme (HHDS)(CIS)	--	14.50%
	vii). SME Investment( HPSM/ Bai-Murabaha (TR) / MPI (TR) / Bai-Muajjal etc.)	--	13.50%
	viii). Woman Entrepreneurs ( HPSM/ Bai-Murabaha (TR) / MPI(TR)/Bai-Muajjal etc.)	10.00%	--
	ix). Agro Based Industries/Processing	Rate for the investment under Refinance/Special program of Bangladesh Bank will be fixed as per guideline of BB for the related Scheme	--
	x. Investment Others ( not defined above)	--	14.50%

**Note:**

01. No Profit will be charged against the amount given as Quard against MTDR. Simultaneously no profit will be given by the Bank to the MTDR's amount equivalent to the Quard amount. Only stamp charges & Tk-2,000/- will be collected from the client as stationery charge.
02. The above mentioned Rate of Return/Profit rate/Rent may be changed from time to time as per Bank Management decision. All the Window/Branch Manager must ensure for exhibiting a complete list of profit/rent rates on Investments on a board in a well located visible place of the Windows/ Branches. This rate also to be communicated to the clients. Any deviation of the Circular is strictly prohibited.

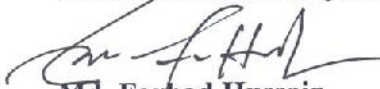
All concerns are hereby directed to follow the above instructions meticulously.


**Sd/-**  
**Md. Farhad Hussain**  
 VP and Head of Islami Banking Wing

**Sd/-**  
**Md. Motaleb Hossain**  
 Deputy Managing Director

**Copy to:**

1. P.S to the Managing Director of SBL for kind information of Managing Director of SBL.
2. P.S to the Additional Managing Director of SBL for kind information of Managing Director of SBL.
2. P.A to the Deputy Managing Director of SBL for kind information of Deputy Managing Directors.
3. All Divisional & Departmental/Wing Head of Head Office of Standard Bank Limited.
4. Head of IT & Head of Business team for circulation in website.
5. All Branch/Window Managers of Standard Bank Limited.

  
**Md. Farhad Hussain**  
 VP & Head of Islami Banking Wing

  
**Md. Motaleb Hossain**  
 Deputy Managing Director