

**STANDARD BANK LIMITED**

HEAD OFFICE
Islami Banking Wing

Head Office:
Islam Chamber (11th Floor)
125/A, Motijheel C/A,
Dhaka-1000
E-mail: ibw@standardbankbd.com
Web: www.standardbankbd.com

Islami Banking Circular No. Ref: SBL/IBW/HO/2018/80/54
Date: 30.06.2018

All Divisional/Departmental Heads of Head Office
Head of Regional Offices &
Managers of all Branches of
Standard Bank Limited

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 1st July 2018.

Considering the demand of different business community, trend of the money market, cost of fund of the bank and Investment rate of different Banks, Management of the Bank decided in the special ALCO Meeting held on 28.06.2018 to review the rate of profit of the investment products shown in the table hereunder w.e.f 1st July 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. Considering the merit of the individual client rate of profit may be determined at ± 1.50 of the mid-rate by the Managing Director.

Sl. No.	Particulars	Existing Rate		Revised Rate w.e.f. 1 st July 2018		Remarks
		Fixed Rate	Mid-Rate	Fixed Rate	Mid-Rate	
01.	Agriculture (BaiMurabaha TR/ Bai-Muajjal/ HPSM)	9.00%	--	9.00%	--	Unchanged
02	Agriculture Investment on Pulse, Oil seed, Spice and Maize.	4.00%	--	4.00%	--	Unchanged
03	Agriculture Investment to the farmers for salt cultivation	4.00%	--	4.00%	--	Unchanged
04.	NGO Linkage (Micro Investment/Other than Agriculture loan)	--	13.50%	--	11.50%	
05.	Term Investment to Industry (HPSM):					
	a) Large	--	12.50%	9.00%	.....
	b) Medium	--	11.50%	9.00%		
	c) Small	--	12.50%	9.00%		
06.	Term Investment (HPSM) other than Industry:		13.50	--	--	
	a). Prime Customer	--		9.00%	---	
	b). Others	--		--	10.50%	
07.	Working Capital to Industry (Bai-Murabaha TR/ Bai-Muajjal etc.):					
	a) Large		12.50%	9.00%	----	
	b) Medium		11.50%	9.00%		
	c) Small		12.50%	9.00%		
08.	Working Capital to Trade & Commerce (Bai-Murabaha TR/ Bai-Muajjal etc.):					
	a). Prime Customer	--	13.50%	--		
	b). Others			9.00%	.....
				.....	10.50%	
09.	Short Term Investment	.....	11.00%	.....	10.50%	
10.	SME Investment	.....	13.50%	.....	13.00%	
11.	Export (PSI/PC)	7.00%	--	7.00%	--	Unchanged
12.	Commercial Investment (MPI/MIB/Bai-Murabaha (TR), Bai-Muajjal, HPSM etc.)	--	13.50%	--	10.50%	

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Sl. No.	Particulars	Existing Rate		Revised Rate w.e.f. 1 st July 2018		Remarks
		Fixed Rate	Mid-Rate	Fixed Rate	Mid-Rate	
13.	Commercial Investment (Food Grain) Bai-Murabaha TR/ Bai-Muajjal etc.	--	12.50%	--	11.50%	
14.	Other Investment:					
	(i) Cottage Industry (Term Investment/ HPSM)	--	13.50%	--	13.00%	
	(ii) House Building Investment (Commercial)HPSM	--	13.50%	--	13.00%	
	(iii) House Building Investment (Residential)HPSM	--	13.00%	--	12.50%	
	(iv) Transport Investment (HPSM)	.....	13.50%	.....	12.00%	
	(v) Quard against MTDR	--	--	--	--	
	(vi) Consumer Investment Scheme (CIS) HPSM/Bai-Muajjal House Hold Durable Scheme (HHDS)	--	14.50%	--	14.50%	Unchanged
	(vii) Woman Entrepreneurs (HPSM/ Bai-Murabaha (TR) / MPI(TR)/Bai-Muajjal etc.)	10.00%	--	10.00%	--	Unchanged
	(viii) 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	--	Rate for the investment under Refinance /Special program of Bangladesh Bank will be fixed as per guideline of BB for the related Scheme	--	Unchanged
	(ix) Demand/Forced Investment, Rescheduled Investment/Converted Investment and such other Investments	.....	14.50%	....	14.00%	
15.	Investment to NBFIs	--	13.50%	--	10.50%	
16.	Staff Investment (HPSM/Bai-Muajjal)					
	(i)House Building	5.00%	--	5.00%	--	Unchanged
	(ii)House Renovation	10.00%	--	9.00%	--	
	(iii) CIS (House Hold Durable Scheme- HHDS)	8.00%	--	8.00%	--	Unchanged

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). All other charges, commissions and fees shall be as per charge schedule or subsequent approval.

Sd/-

Md. Farhad Hussain
 VP and Head of Islami Banking Wing

Sd/-

Md. Motaleb Hossain
 Deputy Managing Director

Sd/-

Mamun-Ur-Rashid
 Managing Director & CEO
Copy for kind information and necessary action::

1. P.S to the Managing Director of SBL, HO, Dhaka
2. P.A to the Additional Managing Director of SBL, HO, Dhaka
3. P.A to the Deputy Managing Director of SBL, HO, Dhaka

VP and Head of Islami Banking Wing

Deputy Managing Director

Managing Director & CEO