

Yaqeen Savings Accounts

Product Names	Balance Range	Annualized Historical Given Profit Rate & ISR					
		Dec 2023		Jan 2023		Feb 2024	
		ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Regular Savings Account	Below 15 thousand	06%	0.73%	06%	0.73%	06%	0.75%
	15 thousand to less than 1 lac	10%	1.21%	10%	1.21%	10%	1.25%
	1 lac to less than 10 lac	13%	1.46%	13%	1.46%	13%	1.50%
	10 lac to less than 50 lac	15%	1.70%	15%	1.70%	15%	1.75%
	50 Lac and above	17%	1.94%	17%	1.94%	17%	2.00%
Yaqeen Banaat General Savings Account	Below 5 lac	17%	1.94%	17%	1.94%	17%	2.00%
	5 lac to up to 20 lac	19%	2.18%	19%	2.18%	19%	2.25%
	Above 20 lac	21%	2.43%	21%	2.43%	21%	2.50%
Yaqeen Banaat Premium Savings Account	Any Amount	21%	2.43%	21%	2.43%	21%	2.50%
Yaqeen Privilege Savings Account	Up to 5 lac	15%	1.70%	15%	1.70%	15%	1.75%
	More than 5 lac to up to 15 lac	17%	1.94%	17%	1.94%	17%	2.00%
	More than 15 lac to up to 25 lac	19%	2.18%	19%	2.18%	19%	2.25%
	Above 25 Lac	21%	2.43%	21%	2.43%	21%	2.50%
Yaqeen Junior Account	Any Amount	21%	2.43%	21%	2.43%	21%	2.50%
Yaqeen Students Account	Any Amount	21%	2.43%	21%	2.43%	21%	2.50%
Yaqeen Monthly Profit Paying Savings Account	Any Amount	19%	2.18%	19%	2.18%	19%	2.25%
Payroll E-Savers Account	Any Amount	17%	1.94%	17%	1.94%	17%	2.00%
Payroll Savers Account	Any Amount	19%	2.18%	19%	2.18%	19%	2.25%
Payroll Premium Account	Any Amount	21%	2.43%	21%	2.43%	21%	2.50%

Yaqeen Short Notice Deposit (SND) Account

Product Names	Balance Range	Annualized Historical Given Profit Rate & ISR					
		Dec 2023		Jan 2023		Feb 2024	
		ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Short Notice Deposit (SND) Account	Below 01 Crore	10%	1.21%	10%	1.21%	10%	1.25%
	01 Crore to less than 25 Crore	13%	1.46%	13%	1.46%	13%	1.50%
	25 Crore to less than 50 Crore	15%	1.70%	15%	1.70%	15%	1.75%
	50 Crore to less than 100 Crore	17%	1.94%	17%	1.94%	17%	2.00%
	100 Crore &+	21%	2.43%	21%	2.43%	21%	2.50%

Yaqeen Asriya Scheme

Product Names	EMI (BDT)	Tenure	Annualized Historical Given Profit Rate & ISR					
			Dec 2023		Jan 2023		Feb 2024	
			ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Asriya Scheme* (Individual)	180,461	4 Years	58%	6.80%	58%	6.80%	58%	7.00%
	139,240	5 Years	58%	6.80%	58%	6.80%	58%	7.00%
	111,867	6 Years	58%	6.80%	58%	6.80%	58%	7.00%
	77,892	8 Years	58%	6.80%	58%	6.80%	58%	7.00%
	57,761	10 Years	58%	6.80%	58%	6.80%	58%	7.00%
	44,550	12 Years	58%	6.80%	58%	6.80%	58%	7.00%
	31,643	15 Years	58%	6.80%	58%	6.80%	58%	7.00%
	23,333	18 Years	58%	6.80%	58%	6.80%	58%	7.00%
	19,320	20 Years	58%	6.80%	58%	6.80%	58%	7.00%
Yaqeen Asriya Scheme* (Non-Individual)	190,967	4 Years	35%	4.13%	35%	4.13%	35%	4.25%
	149,111	5 Years	36%	4.23%	36%	4.23%	36%	4.35%
	120,946	6 Years	38%	4.37%	38%	4.37%	38%	4.50%
	85,481	8 Years	40%	4.67%	40%	4.67%	39%	4.80%
	64,311	10 Years	42%	4.86%	42%	4.86%	42%	5.00%
	49,967	12 Years	44%	5.10%	44%	5.10%	43%	5.25%
	35,751	15 Years	46%	5.35%	46%	5.35%	47%	5.55%
	26,562	18 Years	48%	5.59%	48%	5.59%	48%	5.75%
	22,235	20 Years	49%	5.64%	49%	5.64%	49%	5.80%

Note: The approximate maturity value for Yaqeen Asriya Scheme is BDT 01 Crore.

Yaqeen Aghniya Scheme

Product Names	EMI (BDT)	Tenure	Annualized Historical Given Profit Rate & ISR					
			Dec 2023		Jan 2023		Feb 2024	
			ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Aghniya Scheme	8,070	1 Year	50%	5.83%	50%	5.83%	67%	8.00%
	3,895	2 Years	54%	6.32%	54%	6.32%	67%	8.00%
	2,500	3 Years	58%	6.80%	58%	6.80%	60%	7.25%
	1,392	5 Years	58%	6.80%	58%	6.80%	60%	7.25%
	779	8 Years	58%	6.80%	58%	6.80%	60%	7.25%

Note: The approximate maturity value for Yaqeen Aghniya Scheme is BDT 01 Lac.

Yaqeen Mudarabah Term Deposit Account (Retail Customers)

Product Names	Balance	Tenure	Annualized Historical Given Profit Rate & ISR					
			Dec 2023		Jan 2023		Feb 2024	
			ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Mudarabah Term Deposit Account & Yaqeen Banaat Term Deposit Account (For Women Only)	Less than 50 Lacs	1-Month	17%	1.94%	17%	1.94%	21%	2.50%
		2-Months	21%	2.43%	21%	2.43%	25%	3.00%
		3-Months	52%	6.08%	52%	6.08%	56%	6.75%
		6/9 Months	54%	6.32%	54%	6.32%	58%	7.00%
		1/2/3 Year (s)	54%	6.32%	54%	6.32%	58%	7.00%
		100-Days	52%	6.08%	52%	6.08%	56%	6.75%
		210/365 Days	54%	6.32%	54%	6.32%	58%	7.00%
	50 lacs to less than 1 crore	1-Month	21%	2.43%	21%	2.43%	25%	3.00%
		2-Months	25%	2.92%	25%	2.92%	29%	3.50%
		3-Months	54%	6.32%	54%	6.32%	58%	7.00%
		6/9 Months	56%	6.56%	56%	6.56%	60%	7.25%
		1/2/3 Year (s)	56%	6.56%	56%	6.56%	60%	7.25%
		100-Days	54%	6.32%	54%	6.32%	58%	7.00%
		210/365 Days	56%	6.56%	56%	6.56%	60%	7.25%
	1 crore and above	1-Month	25%	2.92%	25%	2.92%	29%	3.50%
		2-Months	29%	3.40%	29%	3.40%	33%	4.00%
		3-Months	56%	6.56%	56%	6.56%	60%	7.25%
		6/9 Months	58%	6.80%	58%	6.80%	63%	7.50%
		1/2/3 Year (s)	58%	6.80%	58%	6.80%	63%	7.50%
		100-Days	56%	6.56%	56%	6.56%	60%	7.25%
		210/365 Days	58%	6.80%	58%	6.80%	63%	7.50%
Yaqeen Monthly/Quarterly Profit Scheme	Less than 50 Lacs	1/2/3/4/5 Year (s)	54%	6.32%	54%	6.32%	67%	8.00%
	50 lacs to less than 1 crore	1/2/3/4/5 Year (s)	56%	6.56%	56%	6.56%	67%	8.00%
	1 crore and above	1/2/3/4/5 Year (s)	58%	6.80%	58%	6.80%	67%	8.00%

Name of the Product	Balance	Annualized Historical Given Profit Rate & ISR (FEB 2024)							
		91-Days		181-Days		270-Days		364-Days	
		ISR*	Indicative Profit Rate	ISR*	Indicative Profit Rate	ISR*	Indicative Profit Rate	ISR*	Indicative Profit Rate
Yaqeen Mudarabah Term Deposit Account	Less than 1 Crore	65%	7.75%	67%	8.00%	69%	8.25%	67%	8.00%
	1 Crore and above	67%	8.00%	69%	8.25%	69%	8.25%	71%	8.50%

Yaqeen Mudarabah Term Deposit Account (Corporate Customers)

Product Names	Balance Range	Tenure	Annualized Historical Given Profit Rate & ISR					
			Dec 2023		Jan 2023		Feb 2024	
			ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Mudarabah Term Deposit Account (Corporate Customers)	Less than 1 Crore	1-Month	17%	1.94%	17%	1.94%	25%	3.00%
		2-Months	23%	2.67%	23%	2.67%	31%	3.75%
		3-Months	42%	4.86%	42%	4.86%	50%	6.00%
		6-Months	44%	5.10%	44%	5.10%	52%	6.25%
		9-Months	46%	5.35%	46%	5.35%	54%	6.50%
		1-Year	46%	5.35%	46%	5.35%	54%	6.50%
		2-Years	46%	5.35%	46%	5.35%	54%	6.50%
		3-Years	46%	5.35%	46%	5.35%	54%	6.50%
		100-Days	42%	4.86%	42%	4.86%	50%	6.00%
		210-Days	44%	5.10%	44%	5.10%	52%	6.25%
		365-Days	46%	5.35%	46%	5.35%	54%	6.50%

Product Names	Balance Range	Tenure	Annualized Historical Given Profit Rate & ISR					
			Dec 2023		Jan 2023		Feb 2024	
			ISR	Rate	ISR	Rate	ISR	Rate
	1 Crore to Less than 5 Crore	1-Month	21%	2.43%	21%	2.43%	29%	3.50%
		2-Months	27%	3.16%	27%	3.16%	35%	4.25%
		3-Months	46%	5.35%	46%	5.35%	54%	6.50%
		6-Months	48%	5.59%	48%	5.59%	56%	6.75%
		9-Months	50%	5.83%	50%	5.83%	58%	7.00%
		1-Year	50%	5.83%	50%	5.83%	58%	7.00%
		2-Years	50%	5.83%	50%	5.83%	58%	7.00%
		3-Years	50%	5.83%	50%	5.83%	58%	7.00%
		100-Days	46%	5.35%	46%	5.35%	54%	6.50%
		210-Days	48%	5.59%	48%	5.59%	56%	6.75%
		365-Days	50%	5.83%	50%	5.83%	58%	7.00%
	5 Crore and Above	1-Month	25%	2.92%	25%	2.92%	33%	4.00%
		2-Months	31%	3.65%	31%	3.65%	40%	4.75%
		3-Months	50%	5.83%	50%	5.83%	58%	7.00%
		6-Months	52%	6.08%	52%	6.08%	60%	7.25%
		9-Months	54%	6.32%	54%	6.32%	63%	7.50%
		1-Year	54%	6.32%	54%	6.32%	63%	7.50%
		2-Years	54%	6.32%	54%	6.32%	63%	7.50%
		3-Years	54%	6.32%	54%	6.32%	63%	7.50%

Product Names	Balance Range	Tenure	Annualized Historical Given Profit Rate & ISR					
			Dec 2023		Jan 2023		Feb 2024	
			ISR	Rate	ISR	Rate	ISR	Rate
		100-Days	50%	5.83%	50%	5.83%	58%	7.00%
		210-Days	52%	6.08%	52%	6.08%	60%	7.25%
		365-Days	54%	6.32%	54%	6.32%	63%	7.50%

Name of the Product	Balance	Annualized Historical Given Profit Rate & ISR (FEB 2024)							
		91-Days		181-Days		270-Days		364-Days	
		ISR*	Indicative Profit Rate	ISR*	Indicative Profit Rate	ISR*	Indicative Profit Rate	ISR*	Indicative Profit Rate
Yaqeen Mudarabah Term Deposit Account in Days (Non-Individual)	Less than 50 Lac	54%	6.50%	56%	6.75%	56%	6.75%	58%	7.00%
	50 Lac to Less than 1 Crore	56%	6.75%	58%	7.00%	58%	7.00%	60%	7.25%
	1 crores to Less than 3 Crore	58%	7.00%	60%	7.25%	60%	7.25%	63%	7.50%
	3 crores to Less than 5 Crore	60%	7.25%	63%	7.50%	63%	7.50%	65%	7.75%
	5 crores to Less than 10 Crore	63%	7.50%	65%	7.75%	65%	7.75%	67%	8.00%
	10 crores & above	65%	7.75%	69%	8.00%	69%	8.00%	71%	8.25%

Yaqeen Deposit Schemes

Product Names	Tenure	Annualized Historical Given Profit Rate & ISR					
		Dec 2023		Jan 2023		Feb 2024	
		ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Monthly Savings Scheme, Yaqeen Flexible Savings Scheme & Yaqeen Sayyida (Women) Savers Scheme	02 Years	54%	6.32%	54%	6.32%	67%	8.00%
	03 Years	58%	6.80%	58%	6.80%	67%	8.00%
	05 Years	58%	6.80%	58%	6.80%	67%	8.00%
	08 Years	58%	6.80%	58%	6.80%	60%	7.25%
	10 Years	58%	6.80%	58%	6.80%	60%	7.25%
	12 Years	58%	6.80%	58%	6.80%	60%	7.25%
	15 Years	58%	6.80%	58%	6.80%	60%	7.25%
Yaqeen Hajj Scheme	01 Year	50%	5.83%	50%	5.83%	67%	8.00%
	02 Years	54%	6.32%	54%	6.32%	67%	8.00%
	03 Years	58%	6.80%	58%	6.80%	60%	7.25%
	5 Years	58%	6.80%	58%	6.80%	60%	7.25%
	8 Years	58%	6.80%	58%	6.80%	60%	7.25%
	10 Years	58%	6.80%	58%	6.80%	60%	7.25%
	12 Years	58%	6.80%	58%	6.80%	60%	7.25%
	15 Years	58%	6.80%	58%	6.80%	67%	8.00%
Yaqeen Umrah Scheme	01 Year	50%	5.83%	50%	5.83%	67%	8.00%
	02 Years	54%	6.32%	54%	6.32%	67%	8.00%
	03 Years	58%	6.80%	58%	6.80%	67%	8.00%
	05 Years	58%	6.80%	58%	6.80%	60%	7.25%
	07 Years	58%	6.80%	58%	6.80%	60%	7.25%
	08 Years	58%	6.80%	58%	6.80%	60%	7.25%
Yaqeen Mudarris (Teacher) Savings Scheme	02 Years	54%	6.32%	54%	6.32%	67%	8.00%
	03 Years	58%	6.80%	58%	6.80%	67%	8.00%
	05 Years	58%	6.80%	58%	6.80%	60%	7.25%
	08 Years	58%	6.80%	58%	6.80%	60%	7.25%
	10 Years	58%	6.80%	58%	6.80%	60%	7.25%
	12 Years	58%	6.80%	58%	6.80%	60%	7.25%
	15 Years	58%	6.80%	58%	6.80%	60%	7.25%

Product Names	Tenure	Annualized Historical Given Profit Rate & ISR					
		Dec 2023		Jan 2023		Feb 2024	
		ISR	Rate	ISR	Rate	ISR	Rate
Yaqeen Students Savings Scheme	03 Years	58%	6.80%	58%	6.80%	60%	7.25%
	05 years	58%	6.80%	58%	6.80%	60%	7.25%
	08 years	58%	6.80%	58%	6.80%	60%	7.25%
	10 years	58%	6.80%	58%	6.80%	60%	7.25%
Yaqeen Smart Junior Scheme	02 Years	54%	6.32%	54%	6.32%	63%	7.50%
	03 Years	58%	6.80%	58%	6.80%	63%	7.50%
	05 years	58%	6.80%	58%	6.80%	63%	7.50%
	08 years	58%	6.80%	58%	6.80%	63%	7.50%
	10 years	58%	6.80%	58%	6.80%	63%	7.50%
	15 years	58%	6.80%	58%	6.80%	63%	7.50%
Yaqeen Senior Savings Scheme	02 Years	54%	6.32%	54%	6.32%	67%	8.00%
	03 Years	58%	6.80%	58%	6.80%	67%	8.00%
	05 Years	58%	6.80%	58%	6.80%	60%	7.25%
	07 Years	58%	6.80%	58%	6.80%	60%	7.25%
	10 Years	58%	6.80%	58%	6.80%	60%	7.25%
Yaqeen Micro Deposit Scheme	01 Year	50%	5.83%	50%	5.83%	50%	6.00%
	02 Years	50%	5.83%	50%	5.83%	50%	6.00%
	03 Years	50%	5.83%	50%	5.83%	50%	6.00%
	04 Years	50%	5.83%	50%	5.83%	50%	6.00%
Yaqeen Farmer/ Yaqeen Marriage/Yaqeen Mahr Deposit Scheme	03 Years	58%	6.80%	58%	6.80%	67%	8.00%
	05 Years	58%	6.80%	58%	6.80%	60%	7.25%
	07 Years	58%	6.80%	58%	6.80%	60%	7.25%
	10 Years	58%	6.80%	58%	6.80%	60%	7.25%