

Yaqeen Savings Accounts

Product Names	Balance Range	Current ISR & IPR	
		Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
Yaqeen Regular Savings Account	Below 15 thousand	06%	0.75%
	15 thousand to less than 1 lac	10%	1.25%
	1 lac to less than 10 lac	13%	1.50%
	10 lac to less than 50 lac	15%	1.75%
	50 Lac and above	17%	2.00%
Yaqeen Banaat General Savings Account (Only for Women)	Below 5 lac	17%	2.00%
	5 lac to up to 20 lac	19%	2.25%
	Above 20 lac	21%	2.50%
Yaqeen Banaat Premium Savings Account (Only for Women)	Any Amount	21%	2.50%
Yaqeen Privilege Savings Account (Minimum Account Opening Balance 40 lacs*)	Up to 5 lac	15%	1.75%
	More than 5 lac to up to 15 lac	17%	2.00%
	More than 15 lac to up to 25 lac	19%	2.25%
	Above 25 Lac	21%	2.50%
Yaqeen Junior Account	Any Amount	21%	2.50%
Yaqeen Students Account	Any Amount	21%	2.50%
Yaqeen Monthly Profit Paying Savings Account	Any Amount	19%	2.25%
Yaqeen Payroll E-Savers Account	Any Amount	17%	2.00%
Yaqeen Payroll Savers Account	Any Amount	19%	2.25%
Yaqeen Payroll Premium Account	Any Amount	21%	2.50%

*As a part of the ongoing campaign, the minimum threshold to open a YAQEEEN privilege savings account or to qualify as a privilege client is **BDT 20 lacs (Till August 31, 2024)**.

Yaqeen Short Notice Deposit (SND) Account

Product Names	Balance Range	Current ISR & IPR	
		Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
Yaqeen Short Notice Deposit (SND) Account	Below 01 Crore	10%	1.25%
	01 Crore to less than 25 Crore	13%	1.50%
	25 Crore to less than 50 Crore	15%	1.75%
	50 Crore to less than 100 Crore	17%	2.00%
	100 Crore & Above	21%	2.50%

Yaqeen Asriya (Kotipoti) Scheme

Product Names	EMI (BDT)	Tenure	Current ISR & IPR	
			Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
Yaqeen Asriya (Kotipoti) Scheme	172,245	04 Years	77%	9.25%
	132,163	05 Years	75%	9.00%
	105,021	06 Years	75%	9.00%
	72,258	08 Years	73%	8.75%
	53,214	10 Years	71%	8.50%
	40,979	12 Years	69%	8.25%
	29,040	15 Years	67%	8.00%
	20,989	18 Years	67%	8.00%
	17,140	20 Years	67%	8.00%

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

Yaqeen Aghniya (Lakhpoti) Scheme

Product Name	EMI (BDT)	Tenure	Current ISR & IPR	
			Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
Yaqeen Aghniya (Lakhpoti) Scheme	7,900	01 Year	83%	10.00%
	3,787	02 Years	79%	9.50%
	2,418	03 Years	77%	9.25%
	1,322	05 Years	75%	9.00%
	731	08 Years	71%	8.50%

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

Yaqeen Term Deposit (Retail) Accounts

Product Name	Tenure	Less than 50 Lacs		50 lacs to less than 1 crore		1 Crore and above	
		ISR	IPR	ISR	IPR	ISR	IPR
Yaqeen Term Deposit Account in Days (Individual)	91 Days	67%	8.00%	67%	8.00%	69%	8.25%
	100 Days	56%	6.75%	58%	7.00%	60%	7.25%
	181 Days	69%	8.25%	69%	8.25%	71%	8.50%
	210 Days	58%	7.00%	60%	7.25%	63%	7.50%
	270 Days	71%	8.50%	71%	8.50%	71%	8.50%
	364 Days	71%	8.50%	71%	8.50%	73%	8.75%
	365 Days	58%	7.00%	60%	7.25%	63%	7.50%
Yaqeen Term Deposit Account (Individual) & Yaqeen Banaat Term Deposit Account (Only for Women)	1-Month	21%	2.50%	25%	3.00%	29%	3.50%
	2-Months	25%	3.00%	29%	3.50%	33%	4.00%
	3-Months	56%	6.75%	58%	7.00%	60%	7.25%
	6/9 Months	58%	7.00%	60%	7.25%	63%	7.50%
	1/2/3 Year (s)	58%	7.00%	60%	7.25%	63%	7.50%

Product Name	Tenure	Less than 50 Lacs		50 lacs to less than 1 crore		1 Crore and above	
		ISR	IPR	ISR	IPR	ISR	IPR
Yaqeen Monthly Profit Scheme & Yaqeen Quarterly Profit Scheme	01 Year	83%	10.00%	83%	10.00%	83%	10.00%
	02 Years	79%	9.25%	79%	9.25%	79%	9.25%
	03 Years	77%	9.00%	77%	9.00%	77%	9.00%
	05 Years	75%	8.50%	75%	8.50%	75%	8.50%
	08 Years	71%	8.50%	71%	8.50%	71%	8.50%

Note: ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

Yaqeen Term Deposit (Corporate) Accounts

Product Name	Balance	91-Days		181-Days		270-Days		364-Days	
		ISR	IPR	ISR	IPR	ISR	IPR	ISR	IPR
Yaqeen Mudarabah Term Deposit Account in Days (Non-Individual)	Less than 50 Lacs	56%	6.75%	58%	7.00%	58%	7.00%	60%	7.25%
	50 Lacs to Less than 1 Crore	58%	7.00%	60%	7.25%	60%	7.25%	63%	7.50%
	1 crores to Less than 3 Crore	60%	7.25%	63%	7.50%	63%	7.50%	65%	7.75%
	3 crores to Less than 5 Crore	63%	7.50%	65%	7.75%	65%	7.75%	67%	8.00%
	5 crores to Less than 10 Crore	65%	7.75%	67%	8.00%	67%	8.00%	69%	8.25%
	10 crores & +	67%	8.00%	71%	8.50%	71%	8.50%	73%	8.75%

Product Name	Tenure	Less than 1 Crore		1 Crore to Less than 5 Crore		5 Crore and Above	
		ISR	IPR	ISR	IPR	ISR	IPR
Yaqeen Mudarabah Term Deposit Account in Days (Non-Individual)	100-Days	50%	6.00%	54%	6.50%	58%	7.00%
	210-Days	52%	6.25%	56%	6.75%	60%	7.25%
	365-Days	54%	6.50%	58%	7.00%	63%	7.50%
Yaqeen Mudarabah Term Deposit Account (Non-Individual)	1-Month	25%	3.00%	29%	3.50%	33%	4.00%
	2-Months	31%	3.75%	35%	4.25%	40%	4.75%
	3-Months	50%	6.00%	54%	6.50%	58%	7.00%
	6-Months	52%	6.25%	56%	6.75%	60%	7.25%
	9-Months	54%	6.50%	58%	7.00%	63%	7.50%
	1/2/3 Year (s)	54%	6.50%	58%	7.00%	63%	7.50%

Note: ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

Yaqeen Monthly Savings Schemes

Product Name	Tenure	Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
Yaqeen Hajj Scheme, Yaqeen Mudarris (Teacher) Savings Scheme, Yaqeen Smart Junior Scheme	02 Years	79%	9.50%
	03 Years	77%	9.25%
	05 Years	75%	9.00%
	08 Years	71%	8.50%
	10 Years	71%	8.50%
	12 Years	71%	8.50%
	15 Years	71%	8.50%
Yaqeen Umrah Scheme	01 Year	83%	10.00%
	02 Years	79%	9.50%
	03 Years	77%	9.25%
	05 Years	75%	9.00%

Product Name	Tenure	Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
	07 Years	71%	8.50%
	08 Years	71%	8.50%
Yaqeen Farmer Savings Scheme, Yaqeen Marriage Deposit Scheme & Yaqeen Mahr Scheme	03 Years	77%	9.25%
	05 Years	75%	9.00%
	07 Years	71%	8.50%
	10 years	71%	8.50%
Yaqeen Monthly Savings Scheme, Yaqeen Flexible Savings Scheme & Yaqeen Sayyida (Women) Savers Scheme	01 Year	83%	10.00%
	02 Years	79%	9.50%
	03 Years	77%	9.25%
	05 Years	75%	9.00%
	08 Years	71%	8.50%
	10 Years	71%	8.50%
	12 Years	71%	8.50%
Yaqeen Students Savings Scheme	03 Years	77%	9.25%
	05 Years	75%	9.00%
	08 Years	71%	8.50%
	10 years	71%	8.50%
Yaqeen Senior Savings Scheme	02 Years	79%	9.50%
	03 Years	77%	9.25%
	05 Years	75%	9.00%
	07 years	71%	8.50%
	10 years	71%	8.50%
Yaqeen Micro DPS Scheme [Trust Axiata Pay (tap) DPS]	01 Years	67%	8.00%
	02 Years	67%	8.00%
	03 Years	67%	8.00%
	04 years	67%	8.00%