

## 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 ( <b>women</b> ) General Savings Account	Below 5 lac	17%	2.00%
	5 lac to up to 20 lac	19%	2.25%
	Above 20 lac	21%	2.50%
Yaqeen Banaat ( <b>women</b> ) Premium Savings Account	Any Amount	21%	2.50%
Yaqeen Privilege Savings Account ( <b>Minimum Account Opening Balance BDT 40 lacs</b> )	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%
Payroll E-Savers Account	Any Amount	17%	2.00%
Payroll Savers Account	Any Amount	19%	2.25%
Payroll Premium Account	Any Amount	21%	2.50%

## Yaqeen Short Notice Deposit (SND) Account

Product Name	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 Name	Tenure	Current ISR & IPR	
		Income Sharing Ratio (ISR)	Indicative Profit Rate (IPR)
Yaqeen Asriya (Kotipoti) Scheme	4 Years	77%	9.25%
	5 Years	75%	9.00%
	6 Years	75%	9.00%
	8 Years	73%	8.75%
	10 Years	71%	8.50%
	12 Years	69%	8.25%
	15 Years	67%	8.00%
	18 Years	67%	8.00%
	20 Years	67%	8.00%

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

## Yaqeen Aghniya (Lakhpoti) Scheme

Product Name	Tenure	Current ISR & IPR	
		Income Sharing Ratio (ISR)	Income Sharing Ratio (ISR)
Yaqeen Aghniya (Lakhpoti) Scheme	1 Year	83%	10.00%
	2 Years	79%	9.50%
	3 Years	77%	9.25%
	5 Years	75%	9.00%
	8 Years	71%	8.50%

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

## Yaqeen Mudarabah Term Deposit Account (Retail Customers)

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 Mudarabah Term Deposit Account (Individual)	1-Month	29%	3.50%	33%	4.00%	38%	4.50%
	2-Months	33%	4.00%	38%	4.50%	42%	5.00%
	3-Months	65%	7.75%	67%	8.00%	69%	8.25%
	6-Months	67%	8.00%	69%	8.25%	71%	8.50%
	9-Months	67%	8.00%	69%	8.25%	71%	8.50%
& Yaqeen Banaat (women) Term Deposit Account	1-Year	67%	8.00%	69%	8.25%	71%	8.50%
	2-Years	67%	8.00%	69%	8.25%	71%	8.50%
	3-Years	67%	8.00%	69%	8.25%	71%	8.50%

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 Mudarabah Term Deposit Account <i>in Days</i> (Individual)	100-Days	65%	7.75%	67%	8.00%	69%	8.25%
	210-Days	67%	8.00%	69%	8.25%	71%	8.50%
	365-Days	67%	8.00%	69%	8.25%	71%	8.50%

Product Name	Tenure	Less than 1 Crore		1 Crore and above	
		ISR	IPR	ISR	IPR
Yaqeen Mudarabah Term Deposit Account <i>in Days</i> (Individual)	91 Days	71%	8.50%	73%	8.75%
	181 Days	73%	8.75%	75%	9.00%
	270 Days	73%	8.75%	75%	9.00%
	364 Days	73%	8.75%	75%	9.00%

Product Names	Balance Range	Tenure	Current ISR & IPR	
			Income Sharing Ratio (ISR)	Income Sharing Ratio (IPR)
Yaqeen Monthly & Quarterly Profit Scheme	Less than 50 Lacs	1 Year	83%	10.00%
	50 lacs to less than 1 crore	2 Years	77%	9.25%
	1 crore and above	3/4/5 Year (s)	75%	9.00%

**Note:**

1. Above rates are also applicable for Term Deposit of Provident Funds and funds created to accumulate various pension benefits of all kinds of government and private organizations.
2. ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

## Yaqeen Mudarabah Term Deposit Account (Corporate Customers)

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 (Non-Individual)	1-Month	33%	4.00%	38%	4.50%	42%	5.00%
	2-Months	40%	4.75%	44%	5.25%	48%	5.75%
	3-Months	58%	7.00%	63%	7.50%	67%	8.00%
	6-Months	60%	7.25%	65%	7.75%	69%	8.25%
	9-Months	63%	7.50%	67%	8.00%	71%	8.50%
	1-Year	63%	7.50%	67%	8.00%	71%	8.50%
	2-Years	63%	7.50%	67%	8.00%	71%	8.50%
	3-Years	63%	7.50%	67%	8.00%	71%	8.50%

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 <i>in Days</i> (Non-Individual)	100-Days	58%	7.00%	63%	7.50%	67%	8.00%
	210-Days	60%	7.25%	65%	7.75%	69%	8.25%
	365-Days	63%	7.50%	67%	8.00%	71%	8.50%

Product Name	Balance Range	91-Days		181-Days		270-Days		364-Days	
		ISR	IPR	ISR	IPR	ISR	IPR	ISR	IPR
Yaqeen Mudarabah Term Deposit Account <i>in Days</i> (Non-Individual)	Less than 50 Lac	60%	7.25%	63%	7.50%	63%	7.50%	65%	7.75%
	50 Lac to Less than 1 Crore	63%	7.50%	65%	7.75%	65%	7.75%	67%	8.00%
	1 crores to Less than 3 Crore	65%	7.75%	67%	8.00%	67%	8.00%	69%	8.25%
	3 crores to Less than 5 Crore	67%	8.00%	69%	8.25%	69%	8.25%	71%	8.50%
	5 crores to Less than 10 Crore	69%	8.25%	71%	8.50%	71%	8.50%	73%	8.75%
	10 crores & above	71%	8.50%	73%	8.75%	75%	9.00%	75%	9.00%

**Note:**

1. The mentioned ISRs are **not** applicable for other banks and NBFIs.
2. ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

## Yaqeen Savings Schemes

Product Names	Tenure	Current ISR & IPR	
		Income Sharing Ratio (ISR)	Income Sharing Ratio (ISR)
Yaqeen Monthly Savings Scheme, Yaqeen Flexible Savings Scheme & Yaqeen Sayyida <b>(Women)</b> 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 Hajj Scheme, Yaqeen Mudarris <b>(Teacher)</b> Savings 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%
	07 Years	71%	8.50%
	08 Years	71%	8.50%
Yaqeen Students Savings Scheme	03 Years	77%	9.25%
	05 years	75%	9.00%
	07 Years	71%	8.50%
	08 years	71%	8.50%
	10 years	71%	8.50%

Product Names	Tenure	Current ISR & IPR	
		Income Sharing Ratio (ISR)	Income Sharing Ratio (ISR)
Yaqeen Smart Junior Scheme	03 Years	77%	9.25%
	05 years	75%	9.00%
	07 Years	71%	8.50%
	10 years	71%	8.50%
	15 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%
	08 years	71%	8.50%
	10 Years	71%	8.50%
	12 Years	71%	8.50%
Yaqeen Micro Deposit Scheme <b>[Trust Axiata Pay (tap) DPS]</b>	01 Year	50%	6.00%
	02 Years	50%	6.00%
	03 Years	50%	6.00%
	04 Years	50%	6.00%
Yaqeen Farmer Savings Scheme	03 Years	77%	9.25%
	05 Years	75%	9.00%
	07 Years	71%	8.50%
	10 Years	71%	8.50%
Yaqeen Marriage Deposit Scheme & Yaqeen Mahr Deposit Scheme	03 Years	77%	9.25%
	05 Years	75%	9.00%
	10 Years	71%	8.50%