

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 (women) 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 (women) Premium Savings Account	Any Amount	21%	2.50%
Yaqeen Privilege Savings Account (Minimum Account Opening Balance BDT 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%
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 (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 Hajj Scheme, Yaqeen Mudarris (Teacher) 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 [Trust Axiata Pay (tap) DPS]	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%