

## Yaqeen Savings Accounts

Product Names	Balance Range	IPR	ISR
Yaqeen Regular Savings Account & Yaqeen Employee Savings Account	Below 15 thousand	0.75%	5%
	15 thousand to less than 1 lac	1.00%	7%
	1 lac to less than 10 lacs	1.25%	8%
	10 lacs to less than 50 lacs	1.50%	10%
	50 Lacs and above	2.00%	13%
Yaqeen Banaat ( <b>women</b> ) General Savings Account	Below 5 lacs	2.00%	13%
	5 lacs to up to 20 lacs	2.25%	15%
	Above 20 lacs	2.50%	17%
Yaqeen Banaat ( <b>women</b> ) Premium Savings Account	Any Amount	2.50%	17%
Yaqeen Privilege Savings Account ( <b>Minimum Account Opening Balance is BDT 40 lacs</b> )	Up to 5 lacs	1.75%	12%
	More than 5 lacs to up to 15 lacs	2.00%	13%
	More than 15 lacs to up to 25 lacs	2.25%	15%
	Above 25 Lacs	2.50%	17%
Yaqeen Junior Account	Any Amount	2.50%	17%
Yaqeen Graduate Savings Account	Up to 20,000	1.75%	12%
	Above 20,000 and up to 50,000	2.00%	13%
	Above 50,000	2.50%	17%
Yaqeen Monthly Profit Paying Savings Account	Below 1 lacs	1.75%	12%
	1 lac to less than 5 lacs	2.00%	13%
	5 lacs to less than to less than 10 lacs	2.25%	15%
	10 lac and above	2.50%	17%
Yaqeen Payroll E-Savers Account	Any Amount	2.00%	13%
Yaqeen Savers Account	Any Amount	2.25%	15%
Yaqeen Premium Account	Any Amount	2.50%	17%
Yaqeen Mudarabah Transactional Account	Any Amount	3.00%	20%

**Note:**

- ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

## Yaqeen Short Notice Deposit (SND) Account

Product Name	Balance Range	IPR	ISR
Yaqeen Short Notice Deposit (SND) Account (Individual, Non-Individual & Deposit from Bank)	Below 01 Crore	1.25%	8%
	01 Crore to less than 25 Crore	1.50%	10%
	25 Crore to less than 50 Crore	1.75%	12%
	50 Crore to less than 100 Crore	2.00%	13%
	100 Crore & above	2.50%	17%

**Note:**

- ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

## Yaqeen Aghniya (Lakhpoti) Scheme

Product Name	EMI	Tenure	IPR	ISR
Yaqeen Aghniya (Lakhpoti) Scheme	7,900	1 Year	10.00%	67%
	3,787	2 Years	9.50%	63%
	2,418	3 Years	9.25%	62%
	1,322	5 Years	9.00%	60%
	731	8 Years	8.50%	57%

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

**Note:**

- ISR = Income Sharing Ratio, IPR = Indicative Profit Rate

## Yaqeen Kotipoti (Asriya) Deposit Scheme

Product Name	EMI	Tenure	IPR	ISR
Yaqeen Kotipoti (Asriya) Deposit Scheme (Individual)	169,590	4 Years	10.00%	67%
	128,753	5 Years	10.00%	67%
	102,553	6 Years	9.75%	65%
	69,955	8 Years	9.50%	63%
	51,058	10 Years	9.25%	62%
	38,956	12 Years	9.00%	60%
	27,209	15 Years	8.75%	58%
	19,894	18 Years	8.50%	57%
	16,131	20 Years	8.50%	57%
Yaqeen Kotipoti (Asriya) Deposit Scheme (Non-Individual)	191,141	4 Years	4.25%	28%
	149,289	5 Years	4.35%	29%
	121,133	6 Years	4.50%	30%
	85,683	8 Years	4.75%	32%
	64,520	10 Years	5.00%	33%
	50,186	12 Years	5.25%	35%
	36,121	15 Years	5.25%	35%
	26,782	18 Years	5.75%	38%
	22,956	20 Years	5.80%	39%
MTB Yaqeen Flexible (Kotipati) Asriya Scheme (Non- Individual)	N/A	4 Years	4.25%	28%
	N/A	5 Years	4.35%	29%
	N/A	6 Years	4.50%	30%
	N/A	8 Years	4.75%	32%
	N/A	10 Years	5.00%	33%
	N/A	12 Years	5.25%	35%
	N/A	15 Years	5.25%	35%
	N/A	18 Years	5.75%	38%
	N/A	20 Years	5.80%	39%
	N/A	22 Years	5.80%	39%
	N/A	25 Years	5.80%	39%

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

## 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	
		IPR	ISR	IPR	ISR	IPR	ISR
Yaqeen Mudarabah Term Deposit Account (Individual) & Yaqeen Banaat ( <b>women</b> ) Term Deposit Account	1 M	3.50%	23%	4.00%	27%	4.50%	30%
	2 M	4.00%	27%	4.50%	30%	5.00%	33%
	3 M	7.75%	52%	8.00%	53%	8.25%	55%
	6/9 M	8.00%	53%	8.25%	55%	8.50%	57%
	1/2/3 Y	8.00%	53%	8.25%	55%	8.50%	57%

Product Name	Tenure	Less than 50 Lacs		50 Lacs to Less than 1 Crore		1 Crore and Above	
		IPR	ISR	IPR	ISR	IPR	ISR
Yaqeen Mudarabah Term Deposit Account <i>in Days</i> (Individual)	91 Days	8.50%	57%	8.50%	57%	8.75%	58%
	100 Days	7.75%	52%	8.00%	53%	8.25%	55%
	181 Days	8.75%	58%	8.75%	58%	9.00%	60%
	210 Days	8.00%	53%	8.25%	55%	8.50%	57%
	270 Days	8.75%	58%	8.75%	58%	9.00%	60%
	364 Days	8.75%	58%	8.75%	58%	9.00%	60%
	365 Days	8.00%	53%	8.25%	55%	8.50%	57%

<b>Product Names</b>	<b>Balance Range</b>	<b>Tenure</b>	<b>IPR</b>	<b>ISR</b>
Yaqeen Monthly Profit Scheme & Yaqeen Quarterly Profit Scheme	Any Amount	1 Year	10.25%	68%
		2 Years	10.00%	67%
		3/4/5 Year (s)	10.00%	67%

**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	
		IPR	ISR	IPR	ISR	ISR	ISR
Yaqeen Mudarabah Term Deposit Account (Non-Individual)	1-Month	4.00%	27%	4.50%	30%	5.00%	33%
	2-Months	4.75%	32%	5.25%	35%	5.75%	38%
	3-Months	7.00%	47%	7.50%	50%	8.00%	53%
	6-Months	7.25%	48%	7.75%	52%	8.25%	55%
	9-Months	7.50%	50%	8.00%	53%	8.50%	57%
	1-Year	7.50%	50%	8.00%	53%	8.50%	57%
	2-Years	7.50%	50%	8.00%	53%	8.50%	57%
	3-Years	7.50%	50%	8.00%	53%	8.50%	57%

Product Name	Tenure	Less than 1 Crore		1 Crore to Less than 5 Crore		5 Crore and Above	
		IPR	ISR	IPR	ISR	IPR	ISR
Yaqeen Mudarabah Term Deposit Account <i>in Days</i> (Non-Individual)	100-Days	7.00%	47%	7.50%	50%	8.00%	53%
	210-Days	7.25%	48%	7.75%	52%	8.25%	55%
	365-Days	7.50%	50%	8.00%	53%	8.50%	57%

Product Name	Balance Range	91-Days		181-Days		270-Days		364-Days	
		IPR	ISR	IPR	ISR	IPR	ISR	IPR	ISR
Yaqeen Mudarabah Term Deposit Account <i>in Days</i> (Non-Individual)	Less than 50 Lac	7.25%	48%	7.50%	50%	7.50%	50%	7.75%	52%
	50 Lac to Less than 1 Crore	7.50%	50%	7.75%	52%	7.75%	52%	8.00%	53%
	1 crores to Less than 3 Crore	7.75%	52%	8.00%	53%	8.00%	53%	8.25%	55%
	3 crores to Less than 5 Crore	8.00%	53%	8.25%	55%	8.25%	55%	8.50%	57%
	5 crores to Less than 10 Crore	8.25%	55%	8.50%	57%	8.50%	57%	8.75%	58%
	10 crores & above	8.50%	57%	8.75%	58%	9.00%	60%	9.00%	60%

**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	IPR	ISR
Yaqeen Monthly Savings Scheme, Yaqeen Flexible Savings Scheme & Yaqeen Sayyida <b>(Women)</b> Savers Scheme	01 Year	10.00%	67%
	02 Years	10.00%	67%
	03 Years	10.00%	67%
	05 Years	10.00%	67%
	08 Years	9.50%	63%
	10 Years	9.50%	63%
	12 Years	9.00%	60%
	15 Years	8.75%	58%
Yaqeen Hajj Scheme, Yaqeen Mudarris <b>(Teacher)</b> Savings Scheme	02 Years	10.00%	67%
	03 Years	10.00%	67%
	05 Years	10.00%	67%
	08 Years	9.50%	63%
	10 Years	9.50%	63%
	12 Years	9.00%	60%
	15 Years	8.75%	58%
Yaqeen Umrah Scheme	01 Year	10.00%	67%
	02 Years	10.00%	67%
	03 Years	10.00%	67%
	05 Years	10.00%	67%
	07 Years	9.50%	63%
	08 Years	9.50%	63%
Yaqeen Students Savings Scheme	03 Years	10.00%	67%
	05 years	10.00%	67%
	07 Years	9.50%	63%
	08 years	9.50%	63%
	10 years	9.50%	63%
Yaqeen Smart Junior Scheme	03 Years	10.00%	67%
	05 years	10.00%	67%
	07 Years	9.50%	63%
	10 years	9.50%	63%
	15 years	8.75%	58%



<b>Product Names</b>	<b>Tenure</b>	<b>IPR</b>	<b>ISR</b>
Yaqeen Senior Savings Scheme	02 Years	10.00%	67%
	03 Years	10.00%	67%
	05 Years	10.00%	67%
	07 Years	9.50%	63%
	08 years	9.50%	63%
	10 Years	9.50%	63%
	12 Years	9.00%	60%
	15 Years	8.75%	58%
Yaqeen Micro Deposit Scheme <b>[Trust Axiata Pay (tap) DPS]</b>	01 Year	8.00%	53%
	02 Years	8.00%	53%
	03 Years	8.00%	53%
	04 Years	8.00%	53%
Yaqeen Farmer Savings Scheme	03 Years	10.00%	67%
	05 Years	10.00%	67%
	07 Years	9.50%	63%
	10 Years	9.50%	63%
Yaqeen Marriage Deposit Scheme & Yaqeen Mahr Deposit Scheme	03 Years	10.00%	67%
	05 Years	10.00%	67%
	10 Years	9.50%	63%
Yaqeen SME Savings Scheme	02 Years	9.00%	60%
	03 Years	9.00%	60%
	05 Years	8.75%	58%
	08 Years	8.50%	57%
	10 Years	8.50%	57%

**Note:**

- ISR = Income Sharing Ratio, IPR = Indicative Profit Rate