

PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 23-01-2026

1	SPECIAL SAVINGS CERTIFICATE/ACCOUNT ↓									
Profit No. 1 to 5	9.4% per year	Rs.4,700/- per 100,000 (Per 6 Months)								
Profit No. 6 (Last)	10.4% per year	Rs.5,200/- per 100,000 (Per 6 Months)								
Profit Paid After Every 6 Months										
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules										
2	DEFENCE SAVINGS CERTIFICATE ↓									
Year	Profit Percentage	Year	Profit Percentage							
01	07%	06	64%							
02	15%	07	83%							
03	24%	08	106%							
04	35%	09	135%							
05	48%	10	170%							
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules										
3	REGULAR INCOME CERTIFICATE ↓									
Rs.830/- per month on Rs.100,000/- (9.96% per annum)										
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rule										
4	BEHBOOD SAVINGS CERTIFICATE ↓									
Eligibility: Only for Widow, Senior Citizen and Physically Challenged Person										
Rate: Rs.1,000/- per month on Rs.100,000/- (12.00% per annum)										
Limits: Minimum Rs.5,000/- & Maximum Rs.7,500,000/-										
5	PENSIONER'S BENEFIT ACCOUNT ↓									
Eligibility: Only for Retired Government Employees										
Rate: Rs.1,000/- per month on Rs.100,000/- (12.00% per annum)										
Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-										
6	SHUHADA'S FAMILY WELFARE ACCOUNT ↓									
Eligibility: Only for the families of Shuhadas										
Rate: Rs.1,000/- per month on Rs.100,000/- (12.00% per annum)										
Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-										
7	SHORT-TERM SAVINGS CERTIFICATES ↓									
3-Months	9.64% per annum	Rs.2,410/- per 100,000/-								
6-Months	9.58% per annum	Rs.4,790/- per 100,000/-								
1-Year	9.58% per annum	Rs.9,580/- per 100,000/-								
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rules										
8	SAVING ACCOUNT (No Change)									
9.00% per annum										
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules										
9	SARWA ISLAMIC TERM ACCOUNT – SITA (No Change)									
1 Year (Profit At Maturity)	Annual Expected Rate= 9.96%	Rs.9,960 /- per 100,000/-								
3 Years (Bi-Annual Profit Payment)	Annual Expected Rate= 10.20%	Rs.5,100/- per 100,000/-								
5 Years (Monthly Profit Payment)	Annual Expected Rate= 10.44%	Rs.870/- per 100,000/-								
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%), Zakat & Service Charges as per rules										
10	SARWA ISLAMIC SAVING ACCOUNT – SISA (No Change)									
9.96% per annum		Rs.830/- Monthly Profit Payment								
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules										