PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES
W.E.F.04-11-2025

1	**SPECIAL SAVINGS CERTIFICATE/ACCOUNT (Increase)**			
	Profit No. **1 to 5**	**10.60** % per year	**Rs.5,300/-** per 100,000 (Per 6 Months)	
	Profit No. **6 (Last)**	**11.60**% per year	**Rs.5,800/-** 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 (Decrease)**			
	Year	**Profit Percentage**	**Year**	**Profit Percentage**
	01	09%	06	76%
	02	19%	07	97%
	03	30%	08	122%
	04	43%	09	153%
	05	58%	10	193%
	Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules			
3	**REGULAR INCOME CERTIFICATE (Increase)**			
	Rs.910/- per month on Rs.100,000/- (**10.92%** per annum)			
	Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rule			
4	**BEHBOOD SAVINGS CERTIFICATE (Decrease)**			
	Eligibility: Only for Widow, Senior Citizen and Physically Challenged Person			
	Rs.1,060/- per month on Rs.100,000/- (**12.72%** per annum)			
	Limits: Minimum Rs.5,000/- & Maximum Rs.7,500,000/-			
5	**PENSIONER'S BENEFIT ACCOUNT (Decrease)**			
	Eligibility: Only for Retired Government Employees			
	Rs.1,060/- per month on Rs.100,000/- (**12.72%** per annum)			
	Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-			
6	**SHUHADAS FAMILY WELFARE ACCOUNT (Decrease)**			
	Eligibility: Only for the families of Shuhadas			
	Rs.1,060/- per month on Rs.100,000/- (**12.72%** per annum)			
	Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-			
7	**SHORT-TERM SAVINGS CERTIFICATES (Increase)**			
	3-Months	**10.44** % per annum	↑	**Rs.2,610/- per 100,000/-**
	6-Months	**10.30** % per annum	No Change	**Rs.5,150/- per 100,000/-**
	1-Year	**10.64** % per annum	↑	**Rs.10,640/- per 100,000/-**
	Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rules			
8	**SAVING ACCOUNT (No Change)**			
	9.50% 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**			
	1 Year (Profit At Maturity)	**Annual Expected Rate= 9.92%**	No Change	**Rs.9,920/- per 100,000/-**
	3 Years (Bi-Annual Profit Payment)	**Annual Expected Rate= 10.30%**	↑	**Rs.5,150/- per 100,000/-**
	5 Years (Monthly Profit Payment)	**Annual Expected Rate= 10.56%**	↑	**Rs.880/- 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)**			
	9.92% per annum	**Rs.826.66/- Monthly Profit Payment**		
	Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules			

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