

PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 10-06-2026

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SPECIAL SAVINGS CERTIFICATE/ACCOUNT ↑

Profit No. 1 to 5	12.4% per year	Rs.6,200/- per 100,000 (Per 6 Months)
Profit No. 6 (Last)	13.6% per year	Rs.6,800/- 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

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DEFENCE SAVINGS CERTIFICATE ↑

Year	Profit Percentage	Year	Profit Percentage
01	10%	06	88%
02	21%	07	113%
03	34%	08	142%
04	49%	09	176%
05	67%	10	216%

Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules

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REGULAR INCOME CERTIFICATE ↑

Rs.1,020/- per month on Rs.100,000/- (12.24% 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.1,100/- per month on Rs.100,000/- (13.20% 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.1,100/- per month on Rs.100,000/- (13.20% 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.1,100/- per month on Rs.100,000/- (13.20% per annum)

Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-

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SHORT-TERM SAVINGS CERTIFICATES ↑

3-Months	11.4% per annum	Rs.2,850/- per 100,000/-
6-Months	11.66% per annum	Rs.5,830/- per 100,000/-
1-Year	11.77% per annum	Rs.11,770/- per 100,000/-

Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rules

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SAVING ACCOUNT (No Change)

10.00% per annum

Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules

SARWA ISLAMIC TERM ACCOUNT – SITA

 1 Year (Profit At Maturity)	Annual Expected Rate= 11.88%	Rs.11,880/- per 100,000/- ↑
 3 Years (Bi-Annual Profit Payment)	Annual Expected Rate= 9.16%	Rs.4,580/- per 100,000/-
 5 Years (Monthly Profit Payment)	Annual Expected Rate= 11.16%	Rs.930/- per 100,000/-

Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%), Zakat & Service Charges as per rules

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SARWA ISLAMIC SAVING ACCOUNT – SISA ↑

11.88% per annum

Rs.990/- Monthly Profit Payment

Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules

RITC-SECTION-KHI

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