PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 18-11-2026

1 SPECIAL SAVINGS CERTIFICATE/ACCOUNT ⬇

Profit No. 1 to 5	11.8% per year	**Rs.5,900/-** per 100,000 (Per 6 Months)
Profit No. 6 (Last)	12.8% per year	**Rs.6,400/-** 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 (No Change)

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	215%

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

3 REGULAR INCOME CERTIFICATE (No Change)

Rs.1,010/- per month on Rs.100,000/- **(12.12% per annum)**

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

4 BEHBOOD SAVINGS CERTIFICATE (No Change)

Eligibility: Only for Widow, Senior Citizen and Physically Challenged Person

Rate: Rs.1,080/- per month on Rs.100,000/- **(12.96%** per annum)

Limits: Minimum Rs.5,000/- & Maximum Rs.7,500,000/-

5 PENSIONER'S BENEFIT ACCOUNT (No Change)

Eligibility: Only for Retired Government Employees

Rate: Rs.1,080/- per month on Rs.100,000/- **(12.96%** per annum)

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

6 SHUHADA'S FAMILY WELFARE ACCOUNT (No Change)

Eligibility: Only for the families of Shuhadas

Rate: Rs.1,080/- per month on Rs.100,000/- **(12.96%** per annum)

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

7 SHORT-TERM SAVINGS CERTIFICATES ⬆

3-Months	**11.56%** per annum	**Rs.2,890/-** per 100,000/-
6-Months	**11.90%** per annum	**Rs.5,950/-** per 100,000/-
1-Year	**12.14%** per annum	**Rs.12,140/-** per 100,000/-

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

8 SAVING ACCOUNT ⬆

10.50% 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= 12.04%**	**Rs.12,040/- per 100,000/-** ⬆
3 Years (Bi-Annual Profit Payment)	**Annual Expected Rate= 11.98%**	**Rs.5,990/- per 100,000/-** ⬇
5 Years (Monthly Profit Payment)	**Annual Expected Rate= 12.12%**	**Rs.1,010/- 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 ⬆

12.04% per annum	**Rs.989.58/- Expected Monthly Profit Payment**

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

RITC-SECTION-KHI

Print on Tuesday, 17 November, 2026 5:01:17 PM