PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 18-07-2026

1 SPECIAL SAVINGS CERTIFICATE/ACCOUNT

Profit No. 1 to 5	11.2% per year	Rs.5,600/- per 100,000 (Per 6 Months)
Profit No. 6 (Last)	12.6% per year	Rs.6,300/- 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	10%	06	86%
02	21%	07	110%
03	34%	08	138%
04	49%	09	171%
05	66%	10	209%

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

3 REGULAR INCOME CERTIFICATE

Rs.960/- per month on Rs.100,000/- **(11.52% 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.1,080/- 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

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

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	11.12% per annum	Rs.2,780/- per 100,000/-
6-Months	11.14% per annum	Rs.5,570/- per 100,000/-
1-Year	11.17% per annum	Rs.11,170/- per 100,000/-

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

8 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= 11.10%	Rs.11,100/- per 100,000/-
3 Years (Bi-Annual Profit Payment)	Annual Expected Rate= 11.5%	Rs.5,750/- per 100,000/-
5 Years (Monthly Profit Payment)	Annual Expected Rate= 11.52%	Rs.960/- 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

11.10% per annum	Rs.925/- Monthly Profit Payment

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

RITC-SECTION-KHI