

PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 26-05-2026

1

SPECIAL SAVINGS CERTIFICATE/ACCOUNT ↑

Profit No. 1 to 5	11.6% per year	Rs.5,800/- per 100,000 (Per 6 Months)
Profit No. 6 (Last)	12.4% per year	Rs.6,200/- 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 (No Change)

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.985/- per month on Rs.100,000/- (11.82% 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.1,000/- 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 (No Change)

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 (No Change)

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	10.84% per annum	Rs.2,710/- per 100,000/-
6-Months	10.58% per annum	Rs.5,290/- per 100,000/-
1-Year	11.23% per annum	Rs.11,230/- per 100,000/-

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

8

SAVING ACCOUNT ↑

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= 10.93%	Rs.10,930 /- 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

10

SARWA ISLAMIC SAVING ACCOUNT – SISA ↑

10.93% per annum

Rs.910/- 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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