

PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 21-10-2026

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SPECIAL SAVINGS CERTIFICATE/ACCOUNT ↑

Profit No. 1 to 5	12.0% per year	Rs.6,000/- 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

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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	215%

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

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

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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/-

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SHORT-TERM SAVINGS CERTIFICATES ↑

3-Months	11.12% per annum	Rs.2,780/- per 100,000/-
6-Months	11.50% per annum	Rs.5,750/- per 100,000/-
1-Year	11.72% per annum	Rs.11,720/- 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

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SARWA ISLAMIC TERM ACCOUNT – SITA ↑

	1 Year (Profit At Maturity)	Annual Expected Rate= 11.84%	Rs.11,840 /- per 100,000/-
	3 Years (Bi-Annual Profit Payment)	Annual Expected Rate= 12.10%	Rs.6,050/- 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

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SARWA ISLAMIC SAVING ACCOUNT – SISA ↑

11.84% per annum

Rs.973.15/- Expected 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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