

# PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 01-10-2026

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## 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) | 12.9% per year | Rs.6,450/- 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   | 86%               |
| 02   | 21%               | 07   | 109%              |
| 03   | 34%               | 08   | 136%              |
| 04   | 49%               | 09   | 168%              |
| 05   | 66%               | 10   | 205%              |

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.980/- per month on Rs.100,000/- (11.76% 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.1,060/- per month on Rs.100,000/- (12.72% per annum)

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

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## PENSIONER'S BENEFIT ACCOUNT ↑

**Eligibility:** Only for Retired Government Employees

**Rate:** Rs.1,060/- per month on Rs.100,000/- (12.72% per annum)

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

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## SHUHADA'S FAMILY WELFARE ACCOUNT ↑

**Eligibility:** Only for the families of Shuhadas

**Rate:** Rs.1,060/- per month on Rs.100,000/- (12.72% per annum)

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

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## SHORT-TERM SAVINGS CERTIFICATES

|          |                  |                           |   |
|----------|------------------|---------------------------|---|
| 3-Months | 10.80% per annum | Rs.2,700/- per 100,000/-  | ↓ |
| 6-Months | 11.08% per annum | Rs.5,540/- per 100,000/-  | ↑ |
| 1-Year   | 11.31% per annum | Rs.11,310/- 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

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## SARWA ISLAMIC TERM ACCOUNT – SITA ↑

|                                                                                                                                  |                              |                           |
|----------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------------------|
|  <b>1 Year</b><br>(Profit At Maturity)        | Annual Expected Rate= 11.33% | Rs.11,330/- per 100,000/- |
|  <b>3 Years</b><br>(Bi-Annual Profit Payment) | Annual Expected Rate= 11.57% | Rs.5,785/- per 100,000/-  |
|  <b>5 Years</b><br>(Monthly Profit Payment)   | Annual Expected Rate= 11.70% | Rs.975/- 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 ↑

11.33% per annum

Rs.944/- Expected Monthly Profit Payment

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

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