

PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES**W.E.F. 05-01-2026**

1	SPECIAL SAVINGS CERTIFICATE/ACCOUNT ↓			
	Profit No. 1 to 5	10.2% per year	Rs.5,100/- per 100,000 (Per 6 Months)	
	Profit No. 6 (Last)	11% per year	Rs.5,500/- 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	09%	06	76%
	02	19%	07	97%
	03	30%	08	122%
	04	43%	09	151%
	05	58%	10	186%
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules				
3	REGULAR INCOME CERTIFICATE ↓			
	Rs.880/- per month on Rs.100,000/- (10.56% 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.1,040/- per month on Rs.100,000/- (12.48% 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.1,040/- per month on Rs.100,000/- (12.48% 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.1,040/- per month on Rs.100,000/- (12.48% per annum)			
	Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-			
7	SHORT-TERM SAVINGS CERTIFICATES			
	3-Months	10.32% per annum	↓	Rs.2,580/- per 100,000/-
	6-Months	10.36% per annum	↑	Rs.5,180/- per 100,000/-
	1-Year	10.68% per annum	↑	Rs.10,680/- per 100,000/-
	Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rules			
8	SAVING ACCOUNT ↓			
	9.00% 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= 9.96%	Rs.9,960 /- per 100,000/- ↑	
	3 Years (Bi-Annual Profit Payment)	Annual Expected Rate= 10.20%	Rs.5,100/- per 100,000/- ↓	
	5 Years (Monthly Profit Payment)	Annual Expected Rate= 10.44%	Rs.870/- 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 ↑			
	9.96% per annum	Rs.830/- 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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