PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 04-09-2026

1 SPECIAL SAVINGS CERTIFICATE/ACCOUNT

Profit No. 1 to 5	10.9% per year	**Rs.5,450/-** per 100,000 (Per 6 Months)
Profit No. 6 (Last)	12.0% per year	**Rs.6,000/-** 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	82%
02	21%	07	104%
03	33%	08	130%
04	47%	09	162%
05	63%	10	200%

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

3 REGULAR INCOME CERTIFICATE

Rs.930/- per month on Rs.100,000/- (**11.16%** 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.1,050/- per month on Rs.100,000/- (**12.60%** 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.1,050/- per month on Rs.100,000/- (**12.60%** 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.1,050/- per month on Rs.100,000/- (**12.60%** per annum)

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

7 SHORT-TERM SAVINGS CERTIFICATES

3-Months	10.86% per annum	**Rs.2,715/-** per 100,000/-
6-Months	10.86% per annum	**Rs.5,430/-** per 100,000/-
1-Year	11.28% per annum	**Rs.11,280/-** 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= 11.25%	**Rs.11,250/- per 100,000/-**
3 Years (Bi-Annual Profit Payment)	Annual Expected Rate= 11.16%	**Rs.5,580/- 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

11.25% per annum	Rs.937.5/- 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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