

Government of Pakistan
Central Directorate of National Savings
ISLAMABAD.

No.F.12 (2) PS-PD&M/Rates Notifi[64-II]/2020

18th December, 2023

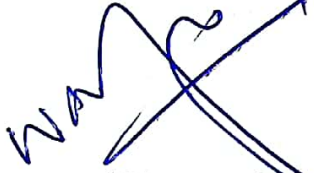
Subject: REVISION IN RATES OF NATIONAL SAVINGS SCHEMES (NSSs).

The undersigned is directed to enclose copy of Finance Division's U.O. No. F.20 (1) GS-I/2016-1903, dated 18.12.2023 containing (08) Notifications No. F.20(1)GS-I/2016-1894, 1895, 1896, 1897, 1898, 1899, 1900 & 1901 dated 18th December, 2023 regarding revision in the rates of DSCs, BSCs, PBA, SFWA, SSCs, RICs, SSA, & STSCs effective from 19th December, 2023 till any further revision.

2. In view of the above said revision in the rate of profit, it has been decided that the existing stock of blank Defence Savings Certificates, Special Savings Certificates (Registered) and Regular Income Certificates may now be used by affixing rubber stamp on top left corner containing the words "Issue-63, Issue-75 and Issue-70" respectively. Moreover, rubber stamps containing the revised rates may also be affixed on all the Certificates invariably before their issuance. Till preparation of the rubber stamps for the purpose, the above words and revised rates be written in bold letters in red ink on the reverse of the certificates. Further, copies of said Finance Division's Notifications of revised rates must be placed at prominent place / Notice Board of all NSCs for information of general public/investors.

3. The Regional Directors and the Inspection Authorities, National Savings are requested to check compliance of the above instructions during their visit to the National Savings Centres.

Encl:- (08 Notifications)


(Waseem Sami)
Assistant Director (PS)

DISTRIBUTION:

1. All Regional Directorates of National Savings.
2. The Director, DIA, National Savings, Islamabad.
3. The Principal, TINS, Islamabad/Karachi.
4. All Zonal Inspection and Audit Offices, National Savings.
5. All Regional Accounts Offices, National Savings.
6. The Joint Director (V&M) CDNS, for necessary publicity and updating of website.
7. The Director (IT) CDNS, with the request to make it convenient for incorporating of the revised rates in CBA.

Government of Pakistan
Finance Division
(Budget Wing)

SUBJECT: REVISION IN RATES OF NATIONAL SAVINGS SCHEMES (NSSs).

Reference CDNS U.O. No.12 (2) S. 1/ Cert/08-09 Vol-III dated 13th
November, 2023 on the above noted subject.

2. Rates of profit on National Savings Schemes have been revised w.e.f. 19th December, 2023. Eight (08) Notifications are enclosed herewith.
3. CDNS is requested to take further necessary action accordingly.

(Fahad Ahmed)
Section Officer (Borrowing)

Director General, CDNS, Islamabad.
Fin.Div's.U.O. No.F.20(1)GS-I/2016-1903 , dated 18.12.2023

Copy to:

1. Director General (Debt), DPCO, Finance Division, Islamabad.

**TO BE PUBLISHED IN PART-II OF THE GAZETTE OF PAKISTAN – EXTRA
ORDINARY**

Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 18th December, 2023

NOTIFICATION

S.R.O. (1)/2023:- In exercise of the powers conferred by rule 44 of the Defence Savings Certificates Rules, 1966, the Finance Division announces that amounts payable (including profit) on the certificates issued with effect from 19th December, 2023 till further notification shall be as follows:-

59. On Certificates purchased with effect from 19th December, 2023 till further notification (Issue-63).

(In Rupees)

Value on completion of	500	1,000	5,000	10,000	50,000	100,000	500,000	1,000,000
1 year	560	1,120	5,600	11,200	56,000	112,000	560,000	1,120,000
2 years	625	1,250	6,250	12,500	62,500	125,000	625,000	1,250,000
3 years	700	1,400	7,000	14,000	70,000	140,000	700,000	1,400,000
4 years	790	1,580	7,900	15,800	79,000	158,000	790,000	1,580,000
5 years	900	1,800	9,000	18,000	90,000	180,000	900,000	1,800,000
6 years	1,035	2,070	10,350	20,700	103,500	207,000	1,035,000	2,070,000
7 years	1,200	2,400	12,000	24,000	120,000	240,000	1,200,000	2,400,000
8 years	1,400	2,800	14,000	28,000	140,000	280,000	1,400,000	2,800,000
9 years	1,635	3,270	16,350	32,700	163,500	327,000	1,635,000	3,270,000
10 years	1,910	3,820	19,100	38,200	191,000	382,000	1,910,000	3,820,000

[No.F.20(1)GS-I/2016-1894]

(Fahad Ahmed)
Section Officer (Borrowing)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy to:

1. The Director General, CDNS, Islamabad.
2. The Director General, PPO, Islamabad.
3. The Director (Accounts), BSC (Bank), State Bank of Pakistan, Karachi.

(Fahad Ahmed)
Section Officer (Borrowing)

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ORDINARY**

Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 18th December, 2023

NOTIFICATION

S.R.O. (1)/2023:- In exercise of the powers conferred by rule 12 of the Bahbood Savings Certificates Rules, 2003, the Finance Division announces that monthly profit payable on the Bahbood Savings Certificates of the following denomination purchased with effect from 19th December, 2023 till further notification shall be as follows:-


	Denomination	Profit Payable (Rupees)
i	Rs. 5,000	67.00
ii	Rs. 10,000	134.00
iii	Rs. 50,000	670.00
iv	Rs. 100,000	1,340.00
v	Rs. 500,000	6,700.00
vi	Rs. 1,000,000	13,400.00

[No.F.20(1)GS-I/2016-1895]

|
(Fahad Ahmed)
Section Officer (Borrowing)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy forwarded to Director General, CDNS, Islamabad for necessary action.


(Fahad Ahmed)
Section Officer (Borrowing)

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Government of Pakistan
Finance Division
(Budget Wing)


Islamabad, the 18th December, 2023

NOTIFICATION


S.R.O. (1)/2023:- In exercise of the powers conferred by rule 11 of the Pensioners' Benefit Accounts Rules, 2003, the Finance Division announces that the rate of profit on deposit made in Pensioners' Benefit Accounts with effect from 19th December, 2023 till further notification shall be **16.08% per annum**.

[No.F.20(1)GS-I/2016-1896]

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.


(Fahad Ahmed)
Section Officer (Borrowing)

Copy forwarded to Director General, CDNS, Islamabad for necessary action.


(Fahad Ahmed)
Section Officer (Borrowing)

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Government of Pakistan
Finance Division
(Budget Wing)


Islamabad, the 18th December, 2023

NOTIFICATION

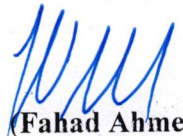
S.R.O. (1)/2023:- In exercise of the powers conferred by rule 9(1) of the Shuhada's Family Welfare Account Rules, 2018, the Finance Division announces that the rate of profit on deposit made in Shuhada's Family Welfare Account with effect from 19th December, 2023 till further notification shall be **16.08% per annum**.

[No.F.20(1)GS-I/2016-1897]

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.


(Fahad Ahmed)
Section Officer (Borrowing)

Copy forwarded to Director General, CDNS, Islamabad for necessary action.


(Fahad Ahmed)
Section Officer (Borrowing)

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Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 18th December, 2023

NOTIFICATION

S.R.O. (1)/2023.- In exercise of the powers conferred by sub-rule (1) and (2) of rule 7 of the Special Savings Certificates Rules, 1990, Finance Division is pleased to direct that the profit payable on the Special Savings Certificates (Registered) issued with effect from 19th December, 2023 till further notification shall be as follows: -

1. **Profit payable on Special Savings Certificates (Registered):**
(84) **On Certificates Purchased With Effect From 19th December, 2023 Till Further Notification (Issue-75)**

(In Rupees)

Period	Rs.500	Rs.1,000	Rs.5,000	Rs.10,000	Rs.50,000	Rs.100,000	Rs.500,000	Rs.1,000,000
1 st 6 months	41.00	82.00	410.00	820.00	4,100.00	8,200.00	41,000.00	82,000.00
2 nd 6 months	41.00	82.00	410.00	820.00	4,100.00	8,200.00	41,000.00	82,000.00
3 rd 6 months	41.00	82.00	410.00	820.00	4,100.00	8,200.00	41,000.00	82,000.00
4 th 6 months	41.00	82.00	410.00	820.00	4,100.00	8,200.00	41,000.00	82,000.00
5 th 6 months	41.00	82.00	410.00	820.00	4,100.00	8,200.00	41,000.00	82,000.00
6 th 6 months	43.50	87.00	435.00	870.00	4,350.00	8,700.00	43,500.00	87,000.00

2. In case the profit earned on or after the 1st February, 1992 on Special Savings Certificates (Registered) is not drawn on due date, the undrawn profit will automatically stand invested with effect from the date of accrual and the profit payable for different periods of six months shall be as shown below:-

- (85) **On Certificates Purchased With Effect From 19th December, 2023 Till Further Notification (Issue-74)**

Profit already drawn for the period of	Profit payable on a Registration of each Hundred Rupees on completion of period of					
	6 Months	1 Year	1 ½ Years	2 Years	2 ½ Years	3 Years
NIL	8.200	17.072	26.666	37.048	48.282	60.934
1 st 6 months	-	8.200	17.072	26.666	37.048	48.782
2 nd 6 months	-	-	8.200	17.072	26.666	37.548
3 rd 6 months	-	-	-	8.200	17.072	27.166
4 th 6 months	-	-	-	-	8.200	17.572
5 th 6 months	-	-	-	-	-	8.700

[No.F.20(1)GS-I/2016-1898]

(Fahad Ahmed)
Section Officer (Borrowing)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy to:

1. The Director General, DPCO, Finance Division, Islamabad
2. The Director General, CDNS, Islamabad.
3. The Director General, PPO, Islamabad.
4. The Director (Accounts), BSC (Bank), State Bank of Pakistan, Karachi.

(Fahad Ahmed)
Section Officer (Borrowing)

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Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 18th December, 2023

NOTIFICATION

S.R.O. (1)/2023.- In exercise of the powers conferred by rule 6 of the Regular Income Certificates Rules, 1993, the Finance Division announces that monthly profit payable on the Regular Income Certificates issued with effect from 19th December, 2023 till further notification shall be as follows:

(76) On a Regular Income Certificate of the following denomination purchased with effect from 19th December, 2023 till further notification (Issue-70), as shown against each:-

	Denomination	Profit Payable (Rupees)
a	Rs. 50,000	630.00
b	Rs. 100,000	1,260.00
c	Rs. 500,000	6,300.00
d	Rs. 1,000,000	12,600.00
e	Rs. 5,000,000	63,000.00
f	Rs. 10,000,000	126,000.00

[No.F.20(1)GS-I/2016-1899]


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(Fahad Ahmed)
Section Officer (Borrowing)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy to:

1. The Director General, CDNS, Islamabad.
2. The Director General, PPO, Islamabad.
3. The Director (Accounts), BSC (Bank), State Bank of Pakistan, Karachi.


(Fahad Ahmed)
Section Officer (Borrowing)

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Government of Pakistan
Finance Division
(Budget Wing)

Islamabad, the 18th December, 2023

NOTIFICATION

S.R.O. (1)/2023.-In exercise of the powers conferred by sub clause(1) and (2) of clause (e) of rule 36-E of the Post Office Savings Bank Rules, Finance Division is pleased to direct that the rate of profit payable on the deposits made in Special Savings Accounts with effect from 19th December, 2023 till further notification shall be as follows:-

1. Rate of profit applicable on accounts opened in terms of rule 36-E of the aforesaid Rules:

(Z 57) On deposits (principal amount) made with effect from 19th December, 2023 till further Notification: -

- | | | |
|------|--|--|
| (i) | For each of the first five periods
of completed six months. | 8.20% per half year
(16.40 % per annum) |
| (ii) | For the last period of completed
six months | 8.70% per half year
(17.40 % per annum) |

2. In case, the profit earned on or after 1st February, 1992 is not drawn on due date, the undrawn profit shall automatically stand invested with effect from the date of accrual and the profit payable for different periods of six months shall be as shown below: -

(85) On deposits (principal amount) made with effect from 19th December, 2023 till further notification.

Profit already drawn for the period of	Profit payable on a deposit of each Hundred Rupees on completion of period of					
	6 Months	1 Year	1 ½ Years	2 Years	2 ½ Years	3 Years
Nil	8.200	17.072	26.666	37.048	48.282	60.934
1 st 6 months	-	8.200	17.072	26.666	37.048	48.782
2 nd 6 months	-	-	8.200	17.072	26.666	37.548
3 rd 6 months	-	-	-	8.200	17.072	27.166
4 th 6 months	-	-	-	-	8.200	17.572
5 th 6 months	-	-	-	-	-	8.700

[No.F.20(1)GS-I/2016-1900]

(Fahad Ahmed)
Section Officer (Borrowing)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy to:

1. The Director General, DPCO, Finance Division, Islamabad
2. The Director General, CDNS, Islamabad.
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4. The Director (Accounts), BSC (Bank), State Bank of Pakistan, Karachi.

(Fahad Ahmed)
Section Officer (Borrowing)

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Government of Pakistan
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(Budget Wing)

Islamabad, the 18th December, 2023

NOTIFICATION

S.R.O. (I)/2023.- In exercise of the powers conferred by Rule 10 of the Short-Term Savings Certificates Rules 2008, the Finance Division announces that the profit payable on Short-Term Savings Certificates of 03, 06 & 12 Months maturity issued with effect from 19th December, 2023 till further notification shall be as follows:-

Denominations (In Rupees)	Profit on Maturity (In Rupees)		
	3 Months	6 Months	12 Months
10,000.00	518.00	1,038.00	2,080.00
50,000.00	2,590.00	5,190.00	10,400.00
100,000.00	5,180.00	10,380.00	20,800.00
500,000.00	25,900.00	51,900.00	104,000.00
1,000,000.00	51,800.00	103,800.00	208,000.00
5,000,000.00	259,000.00	519,000.00	1,040,000.00
10,000,000.00	518,000.00	1,038,000.00	2,080,000.00

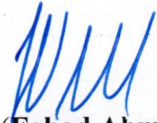
[No.F.20(1)GS-I/2016-1901]

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(Fahad Ahmed)
Section Officer (Borrowing)

The Manager,
Printing Corporation of Pakistan Press,
Islamabad.

Copy to:

1. The Director General, DPCO, Islamabad.
2. The Director General, CDNS, Islamabad.


(Fahad Ahmed)
Section Officer (Borrowing)