PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 18-07-2026

1 SPECIAL SAVINGS CERTIFICATE / ACCOUNT (Decreased)

Description	Annual Rate	Profit on Rs.100,000
Profit No. 1 to 5	11.20% per year	Rs.5,600/- per 100,000/- (Per 6 Months)
Profit No. 6 (Last)	12.60% per year	Rs.6,300/- 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 (Decreased)

Year	Profit Percentage	Year	Profit Percentage
01	10%	06	86%
02	21%	07	110%
03	34%	08	138%
04	49%	09	171%
05	66%	10	209%

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

3 REGULAR INCOME CERTIFICATE (Decreased)

Rs.960/- per month on Rs.100,000/- (11.52% per annum)

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

4 BEHBOOD SAVINGS CERTIFICATE (Decreased)

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 (Decreased)

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 (Decreased)

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/-

7 SHORT-TERM SAVINGS CERTIFICATES (Decreased)

Period	Annual Rate	Profit on Rs.100,000
3 Months	11.12% per annum	Rs.2,780/-
6 Months	11.14% per annum	Rs.5,570/-
1 Year	11.17% per annum	Rs.11,170/-

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.

9 SARWA ISLAMIC TERM ACCOUNT – SITA

Term	Annual Expected Rate	Profit on Rs.100,000
1 Year (Profit At Maturity)	11.11% (Decreased)	Rs.11,110/- at Maturity
3 Years (Bi-Annual Profit Payment)	11.50% (Increased)	Rs.11,500/- per year (Rs.5,750/- every 6 months)
5 Years (Monthly Profit Payment)	11.52% (Increased)	Rs.960/- per month

Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%), Zakat & Service Charges as per rules.

10 SARWA ISLAMIC SAVING ACCOUNT – SISA (Decreased)

Annual Expected Rate	Profit on Rs.100,000 per year	Monthly Profit
11.11% (Decreased)	Rs.11,110/-	Rs.925/- per month (Decreased)

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