

PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES

W.E.F. 29-01-2026

1	SPECIAL SAVINGS CERTIFICATE/ACCOUNT (No Change)		
	Profit No. 1 to 5	9.4% per year	Rs.4,700/- per 100,000 (Per 6 Months)
	Profit No. 6 (Last)	10.4% per year	Rs.5,200/- 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 (No Change)		
	Year	Profit Percentage	Year
	01	07%	06
	02	15%	07
	03	24%	08
	04	35%	09
	05	48%	10
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules			
3	REGULAR INCOME CERTIFICATE (No Change)		
	Rs.830/- per month on Rs.100,000/- (9.96% per annum)		
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rule			
4	BEHBOOD SAVINGS CERTIFICATE (No Change)		
	Eligibility: Only for Widow, Senior Citizen and Physically Challenged Person		
	Rate: Rs.1,000/- per month on Rs.100,000/- (12.00% per annum)		
Limits: Minimum Rs.5,000/- & Maximum Rs.7,500,000/-			
5	PENSIONER'S BENEFIT ACCOUNT (No Change)		
	Eligibility: Only for Retired Government Employees		
	Rate: Rs.1,000/- per month on Rs.100,000/- (12.00% per annum)		
Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-			
6	SHUHADA'S FAMILY WELFARE ACCOUNT (No Change)		
	Eligibility: Only for the families of Shuhadas		
	Rate: Rs.1,000/- per month on Rs.100,000/- (12.00% per annum)		
Limits: Minimum Rs.10,000/- & Maximum Rs.7,500,000/-			
7	SHORT-TERM SAVINGS CERTIFICATES (No Change)		
	3-Months	9.64% per annum	Rs.2,410/- per 100,000/-
	6-Months	9.58% per annum	Rs.4,790/- per 100,000/-
	1-Year	9.58% per annum	Rs.9,580/- per 100,000/-
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rules			
8	SAVING ACCOUNT (No Change)		
	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 ↓		
	9.00% per annum	Rs.750/- Monthly Profit Payment	
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules			