

**PROFIT OF NATIONAL SAVINGS SCHEMES & SARWA ISLAMIC SCHEMES**

**W.E.F. 29-01-2026**

<b>1</b>	<b>SPECIAL SAVINGS CERTIFICATE/ACCOUNT (No Change)</b>		
	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			
<b>2</b>	<b>DEFENCE SAVINGS CERTIFICATE (No Change)</b>		
	<b>Year</b>	<b>Profit Percentage</b>	<b>Year</b>
	<b>01</b>	<b>07%</b>	<b>06</b>
	<b>02</b>	<b>15%</b>	<b>07</b>
	<b>03</b>	<b>24%</b>	<b>08</b>
	<b>04</b>	<b>35%</b>	<b>09</b>
	<b>05</b>	<b>48%</b>	<b>10</b>
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules			
<b>3</b>	<b>REGULAR INCOME CERTIFICATE (No Change)</b>		
	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			
<b>4</b>	<b>BEHBOOD SAVINGS CERTIFICATE (No Change)</b>		
	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/-			
<b>5</b>	<b>PENSIONER'S BENEFIT ACCOUNT (No Change)</b>		
	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/-			
<b>6</b>	<b>SHUHADA'S FAMILY WELFARE ACCOUNT (No Change)</b>		
	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/-			
<b>7</b>	<b>SHORT-TERM SAVINGS CERTIFICATES (No Change)</b>		
	<b>3-Months</b>	9.64% per annum	Rs.2,410/- per 100,000/-
	<b>6-Months</b>	9.58% per annum	Rs.4,790/- per 100,000/-
	<b>1-Year</b>	9.58% per annum	Rs.9,580/- per 100,000/-
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) as per rules			
<b>8</b>	<b>SAVING ACCOUNT (No Change)</b>		
	9.00% per annum		
	Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules		
<b>9</b>	<b>SARWA ISLAMIC TERM ACCOUNT – SITA ↓</b>		
	<b>1 Year (Profit At Maturity)</b>	<b>Annual Expected Rate= 9.00%</b>	Rs.9,000/- per 100,000/-
	<b>3 Years (Bi-Annual Profit Payment)</b>	<b>Annual Expected Rate=9.16%</b>	Rs.4,580/- per 100,000/-
	<b>5 Years (Monthly Profit Payment)</b>	<b>Annual Expected Rate= 9.36 %</b>	Rs.780/- per 100,000/-
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%), Zakat & Service Charges as per rules			
<b>10</b>	<b>SARWA ISLAMIC SAVING ACCOUNT – SISA ↓</b>		
	<b>9.00% per annum</b>	<b>Rs.750/- Monthly Profit Payment</b>	
Subject to deduction of withholding tax (Filer 15% / Non-Filer 30%) & zakat (2.5%) as per rules			