

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Period		Defence Saving Certificates		Regular Income Certificates Rate	Savings Accounts	
From	To	1st Year	10 Years		Without Cheque	With Cheque
01-Jan-1966	18-Jun-1972	4.00	7.18	-	-	-
19-Jun-1972	08-Jun-1974	5.00	8.45	-	-	-
09-Jun-1974	08-Jun-1975	7.00	11.61	-	-	-
09-Jun-1975	12-Jun-1977	8.00	13.35	-	-	-
13-Jun-1977	19-Jun-1981	11.00	14.58	-	-	-
20-Jun-1981	24-Nov-1993	12.00	15.60	-	-	-
25-Nov-1993	12-Nov-1996	13.00	16.00	-	-	-
13-Nov-1996	13-May-1999	14.50	18.04	-	-	-
14-May-1999	31-Dec-1999	12.0	15.97	-	-	-
02-Feb-1993	20-Mar-1995	-	-	13.80	-	-
21-Mar-1995	12-Nov-1996	-	-	14.64	-	-
13-Nov-1996	06-Jan-1997	-	-	15.60	-	-
07-Jan-1997	13-May-1999	-	-	18.00	-	-
14-May-1999	31-Dec-1999	-	-	16.00	-	-
01-Aug-1973	31-May-1975	-	-	-	8.00	7.50
01-Jun-1975	30-Jun-1977	-	-	-	8.50	8.00
01-Jul-1977	31-Oct-1993	-	-	-	10.00	9.50
01-Nov-1993	31-Dec-1997	-	-	-	11.00	10.50
01-Jan-1997	31-May-1999	-	-	-	13.00	12.50
01-Jun-1999	31-Dec-1999	-	-	-	11.00	10.50

Period		1 st 6 Month	2 nd 6 Month	3 rd 6 Month	4 th 6 Month	5 th 6 Month	6 th 6 Month
Khas Deposits Certificates /Accounts							
Before	16-Aug-1973	8.00	10.00	10.00	10.00	10.00	12.00
16-Aug-1973	08-Jun-1975	10.00	10.00	10.00	10.00	10.00	12.00
09-Jun-1975	12-Jun-1977	11.00	11.00	11.00	11.00	11.00	13.00
13-Jun-1977	21-Jun-1981	12.00	12.00	12.00	12.00	12.00	14.00
22-Jun-1981	04-Feb-1990	15.00	15.00	15.00	15.00	15.00	17.00
Khas Deposits Accounts							
Before	09-Jun-1975	10.00	10.00	10.00	10.00	10.00	12.00
09-Jun-1975	12-Jun-1977	11.00	11.00	11.00	11.00	11.00	13.00
13-Jun-1977	21-Jun-1981	12.00	12.00	12.00	12.00	12.00	14.00
22-Jun-1981	04-Feb-1990	15.00	15.00	15.00	15.00	15.00	17.00

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Period		1 st 6 Month	2 nd 6 Month	3 rd 6 Month	4 th 6 Month	5 th 6 Month	6 th 6Month	
Special Savings Accounts/Certificates								
01-Feb-1992	24-Nov-1993	12.50	12.50	12.50	12.50	15.00	15.00	
25-Nov-1993	20-Mar-1995	12.70	12.70	12.70	12.70	15.00	15.00	
21-Mar-1995	26-Feb-1996	14.00	14.00	14.00	14.00	15.50	15.50	
27-Feb-1996	12-Nov-1996	15.00	15.00	15.00	15.00	15.00	17.00	
13-Nov-1996	13-May-1999	16.00	16.00	16.00	16.00	16.00	18.00	
14-May-1999	31-Dec-1996	14.00	14.00	14.00	14.00	14.00	16.00	
National Deposits Account								
Period		1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
Before	19-Jun-1972	6.00	5.83	5.67	5.53	9.86	10.09	10.41
19-Jun-1972	15-Aug-1973	7.00	6.77	6.56	6.37	9.86	10.09	10.41
10-Aug-1973	08-Jun-1975	8.00	8.17	8.29	10.67	11.84	12.25	12.28
09-Jun-1975	12-Jun-1977	9.00	9.09	9.14	13.34	13.70	13.61	13.32
13-Jun-1977	29-Feb-1984	12.00	11.80	11.87	14.19	14.29	14.47	14.63
National Deposits Certificates								
Before	01-Aug-1973	7.00	6.77	6.56	6.37	9.86	10.09	10.41
16-Aug-1973	08-Jun-1975	8.00	8.17	8.29	10.67	11.84	12.25	12.28
09-Jun-1975	12-Jun-1977	9.00	9.09	9.14	13.34	13.70	13.61	13.32
13-Jun-1977	15-Nov-1987	12.00	11.80	11.87	14.19	14.29	14.47	14.63
01-Nov-1987	04-Feb-1990	13.00	13.14	13.70	14.19	14.64	15.06	15.55

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Scheme	2000		2001		2002		2003		2004		2005	
	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul	1 st Jan	1 st Jul
1. Saving Accounts												
(i) With chequing facilities	8.25	6.50	6.50	7.30	7.30	6.50	4.50	3.50	3.50	3.50	3.50	4.50
(ii) Without chequing facilities	8.75	7.00	7.00	7.80	7.80	7.00	5.00	4.00	4.00	4.00	4.00	5.00
2. Khas Deposit Accounts or Certificates ¹												
3 Years (Rollover)												
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²												
(i) 1st year	12.00	9.00	9.00	9.00	9.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	11.80	9.54	9.54	9.54	9.54	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	11.87	10.52	10.52	10.52	10.52	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	14.19	11.58	11.58	11.58	11.58	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	14.87	11.84	11.84	11.84	11.84	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	12.25	12.25	12.25	12.25	12.25	9.77	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year						10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	14.87	12.25	12.25	12.25	12.25	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³												
(i) 1st year	11.00	9.00	9.00	10.00	9.00	7.00	6.00	5.00	4.00	4.00	4.00	5.00
(ii) 10 years (Compound rate)	15.01	14.01	14.01	15.01	14.13	11.61	10.03	8.50	7.96	8.15	8.15	9.46
5. National Deposit Certificates / Accounts ⁴												
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) ⁵ or Special Saving Accounts												
(i) First 5 periods of complete 6 months	12.00	11.00	11.00	12.20	12.20	10.30	8.50	7.50	7.00	6.80	6.80	8.40
(ii) Last period of complete 6 months	14.00	12.00	12.00	13.20	13.20	11.30	9.50	8.50	8.00	7.70	7.70	9.60
(b) Special Saving Certificates (Bearer) ⁵												
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ⁶												
	14.00	12.48	12.48	12.48	12.48	10.56	9.12	7.68	6.96	6.84	6.84	8.88
8. Pensioner's Benefit Accounts ⁷												
							11.04	10.08	10.08	10.08	10.08	11.04
9. Behood Saving Certificate												
								10.08	10.08	10.08	10.08	11.04

6.2 Rate of Profit on National Saving Schemes

Scheme	(Percent per annum)										
	2006		2007			2008			2009		
	1 st Jan	1 st Jul	2 nd Jan	2 nd Jul	3 rd Jan	24 th Jun	1 st Oct	1 st Dec	4 th Jan	1 st Apr	4 th Jul
1. Saving Accounts											
(i) With chequing facilities	4.50	5.50	5.50	6.00	6.00	8.00	8.50	9.50	9.50	8.50	8.00
(ii) Without chequing facilities	5.00	6.00	6.00	6.50	6.50	8.50	9.00	10.00	10.00	9.00	8.50
2. Khas Deposit Accounts or Certificates ¹											
3 Years (Rollover)											
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²											
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³											
(i) 1st year	5.00	6.00	6.00	7.00	7.00	9.00	8.00	8.00	9.00	8.00	8.00
(ii) 10 years (Compound rate)	9.46	10.00	10.00	10.15	10.15	12.15	12.50	12.15	12.15	12.15	12.15
5. National Deposit Certificates / Accounts ⁴											
(i) 1year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) 5 or Special Saving Accounts											
(i) First 5 periods of complete 6 months	8.40	9.00	9.00	9.00	9.25	11.00	12.80	14.40	14.40	13.00	11.60
(ii) Last period of complete 6 months	9.60	10.00	10.00	10.50	10.50	12.50	14.00	15.20	15.20	14.20	12.00
(b) Special Saving Certificates (Bearer) 5											
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ⁶											
	8.88	9.24	9.24	9.54	9.54	11.52	13.29	15.00	15.00	13.60	12.00
8. Pensioner's Benefit Accounts ⁷											
	11.04	11.52	11.52	11.64	11.64	13.56	15.00	16.80	16.80	16.10	14.16
9. Behbood Saving Certificate											
	11.04	11.52	11.52	11.64	11.64	13.56	15.00	16.80	16.80	16.10	14.16

6.2 Rate of Profit on National Saving Schemes

(Percent per annum)

Scheme	2010		2011				2012			
	1 st Jan	1 st Jul	1 st Oct	1 st Jan	1 st Oct	1 st Jan	1 st Apr	1 st Jul	27 th Aug	12 th Oct
1. Saving Accounts										
(i) With chequing facilities	8.00	8.00	8.00	8.00	8.00	8.00	8.40	8.65	7.40	6.85
(ii) Without chequing facilities	8.50	8.50	8.50	9.00	8.50	8.25	8.40	8.65	7.40	6.85
2. Khas Deposit Accounts or Certificates¹ 3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates³										
(i) 1st year	8.00	8.00	8.00	8.00	7.00	5.50	7.00	7.00	7.00	6.00
(ii) 10 years (Compound rate)	12.15	12.15	12.60	13.55	12.68	11.90	12.33	12.68	11.50	11.04
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) 5 or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.60	11.60	12.00	13.20	12.40	11.60	11.80	11.90	10.70	9.90
(ii) Last period of complete 6 months	12.00	12.00	12.80	14.00	13.00	12.00	12.20	12.60	11.30	10.50
(b) Special Saving Certificates (Bearer) 5										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶										
	12.00	12.00	12.36	13.44	12.60	11.76	12.12	12.36	11.04	10.56
8. Pensioner's Benefit Accounts⁷										
	14.16	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96
9. Behbood Saving Certificate										
	14.16	14.16	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96
10. Short Term Saving Certificate⁹										
(i) 3 Months								11.28	9.90	9.20
(ii) 6 Months								11.34	10.00	9.25
(iii) 1 year								11.40	10.10	9.30

6.2 Rate of Profit on National Saving Schemes

Scheme	(Percent per annum)										
	2013			2014			2015				
	1 st Jan	1 st July	1 st Oct	1 st Jan	1 st Oct	1 st Dec	1 st Feb	1 st Apr	1 st Jun.	1 st Aug	1 st Oct
1. Saving Accounts											
(i) With chequing facilities	6.65	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50	4.75	4.25
(ii) Without chequing facilities	6.65	6.00	7.25	7.75	8.20	6.25	4.75	4.10	4.50	4.75	4.25
2. Khas Deposit Accounts or Certificates ¹ 3 Years (Rollover)											
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²											
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³											
(i) 1st year	6.00	6.00	6.00	6.00	6.00	6.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years (Compound rate)	10.84	10.36	11.61	12.26	12.75	11.08	9.50	8.92	8.68	9.15	8.87
5. National Deposit Certificates / Accounts ⁴											
(i) 1year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) 5 or Special Saving Accounts											
(i) First 5 periods of complete 6 months	9.70	8.80	10.60	11.40	11.60	9.60	8.20	7.60	6.80	7.40	6.80
(ii) Last period of complete 6 months	10.30	9.50	11.50	12.00	13.40	11.20	9.70	8.80	8.00	8.80	8.00
(b) Special Saving Certificates (Bearer) 5											
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ⁶	10.36	9.48	11.22	11.88	12.30	10.15	8.952	8.232	7.608	8.52	7.848
8. Pensioner's Benefit Accounts ⁷	12.72	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56	11.04	10.80
9. Behhood Saving Certificate	12.72	12.24	13.44	14.04	14.04	12.72	11.28	10.80	10.56	11.04	10.80
10. Short Term Saving Certificate⁹											
(i) 3 Months	8.85	8.45	8.85	9.40	9.40	8.96	7.44	6.96	6.28	6.56	6.12
(ii) 6 Months	8.90	8.50	8.95	9.5	9.5	9	7.50	7.02	6.34	6.60	6.16
(iii) 1 year	8.95	8.55	9.00	9.55	9.55	9.05	7.55	7.07	6.38	6.65	6.20

Source: National Directorate of National Savings

Note:

1. Khas Deposit Accounts or Certificates introduced w.e.f. 15-03-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 was allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No.F.7(1) AFA(DM)/96-726-727.
2. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003
3. Defense Saving Certificates were introduced w.e.f. 08-11-1966.
4. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facilities have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax up to 24-05-2000 vide Finance Divisions U.O. No. referred above.
5. Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
6. Regular Income certificates introduced w.e.f 02-02-1993.
7. Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
8. The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above.
9. Short Term Certificates (STSC) introduced w.e.f 1st July 2012
10. Profit earned on deposits made in NSS except PBA & BSC are liable to \ withholding tax as per rules.