

6.1 National Saving Schemes

(Million Rupees)

Scheme	1971	1972	1973	1974	1975
A. Accounts (1+2 = i to iii)	1,020.9	1,230.2	1,506.6	1,613.6	1,712.6
1. National Savings Centers ¹					70.5
2. Post Offices	1,020.9	1,230.2	1,506.6	1,613.6	1,642.1
i. Khas Deposit Accounts					126.0
ii. National Deposit Accounts	412.2	530.4	644.3	715.9	707.8
iii. Savings Accounts	608.8	699.7	862.3	897.7	878.7
B. Certificates (1+2+3 = i to iii)	1,276.9	1,428.2	1,655.7	2,325.1	2,829.0
1. National Savings Centers		5.5	77.7	364.0	688.8
2. Post Offices	1,080.9	1,159.7	1,205.0	1,346.9	1,316.5
3. Bank	195.9	263.1	373.0	614.2	823.7
i. Defense Savings Certificates	1,276.9	1,428.2	1,561.6	1,571.6	1,606.7
ii. National Deposit Certificates ²			62.5	415.2	733.7
iii. Khas Deposit Certificates ²			31.6	338.3	488.5
C. Prize Bonds (1+2)	240.0	227.4	276.5	406.8	553.3
1. Rs. 5	68.5	65.0	81.2	116.0	141.3
2. Rs. 10	171.6	162.4	195.3	290.8	412.0
Total	2,537.8	2,885.8	3,438.7	4,345.5	5,094.8

Scheme	1976	1977	1978	1979	1980
A. Accounts (1+2 = i to iii)	1,861.1	1,974.8	2,249.9	2,506.6	3,042.3
1. National Savings Centers	270.5	482.3	843.6	1,255.7	1,869.1
2. Post Offices	1,590.6	1,492.5	1,406.3	1,250.9	1,173.2
i. Khas Deposit Accounts	274.2	432.0	687.7	987.8	1,480.4
ii. National Deposit Accounts	702.5	676.3	601.1	553.1	535.6
iii. Savings Accounts	884.4	866.5	961.1	965.7	1,026.3
B. Certificates (1+2+3=i to iii)	3,287.8	3,782.5	4,775.9	5,564.9	6,302.9
1. National Savings Centers	984.7	1,331.4	1,851.4	2,265.0	2,649.6
2. Post Offices	1,265.7	1,204.4	1,231.2	1,234.3	1,186.6
3. Bank	1,037.5	1,246.8	1,693.3	2,065.6	2,466.7
i. Defense Savings Certificates	1,797.8	2,020.4	2,439.5	2,846.5	3,143.3
ii. National Deposit Certificates	866.7	992.4	1,221.2	1,438.1	1,634.4
iii. Khas Deposit Certificates	623.3	769.7	1,115.2	1,280.3	1,505.3
iv. Premium Savings Certificates					19.9
C. Prize Bonds (1+2)	748.8	772.1	888.1	1,102.0	1,290.2
1. Rs. 5	238.2	253.1	305.2	374.7	442.0
2. Rs. 10	510.6	519.0	582.9	727.3	848.2
Total	5,897.6	6,529.4	7,913.8	9,173.5	10,635.4

6.1 National Saving Schemes

(Million Rupees)

Scheme	1981	1982	1983	1984	1985
A. Accounts (1+2=i to v)	3,408.0	4,422.0	7,958.6	11,089.8	15,048.8
1. National Savings Centers	2,475.5	3,625.0	7,087.9	10,140.0	14,007.2
2. Post Offices	932.4	796.9	870.8	949.8	1,041.6
i. Khas Deposit Accounts ³	1,931.1	2,996.7	5,760.7	9,169.7	13,379.3
ii. National Deposit Accounts	518.6	553.1	606.7	626.5	487.4
iii. Savings Accounts	958.3	872.2	932.9	1,024.3	1,107.3
iv. Special Savings Accounts			657.2	254.0	29.5
v. Mahana Amdani Accounts			1.1	15.3	45.2
B. Certificates (1+2+3= i to iv)	7,053.3	9,250.3	13,166.7	18,082.9	24,560.9
1. National Savings Centers	2,996.1	4,272.7	6,493.4	9,408.2	13,048.7
2. Post Offices	1,027.4	1,043.5	1,176.0	1,290.4	1,420.1
3. Bank	3,029.8	3,934.2	5,497.2	7,384.3	10,092.1
i. Defence Savings Certificates	3,606.0	4,459.3	5,730.9	7,277.6	9,311.0
ii. National Deposit Certificates	1,862.9	1,745.2	1,846.6	2,013.1	2,188.4
iii. Khas Deposit Certificates	1,531.3	2,997.1	5,536.8	8,744.0	13,016.9
iv. Premium Savings Certificates	53.2	48.7	52.3	48.2	44.5
C. Prize Bonds (1 to 6)	1,575.5	3,542.2	9,278.4	13,538.5	13,883.6
1. Rs. 5	536.1	463.4	395.1	370.1	358.9
2. Rs. 10	1,039.4	1,198.8	1,300.7	1,381.8	1,587.5
3. Rs. 50		233.2	722.5	2,167.9	2,074.9
5. Rs. 500		737.5	3,313.6	4,875.0	4,774.6
6. Rs. 1000		909.2	3,546.6	4,743.7	5,087.7
Total	12,036.7	17,214.5	30,403.7	42,711.1	53,493.3

Scheme	1986	1987	1988	1989	1990
A. Accounts(1+2=i to v)	18,032.4	22,914.8	30,664.3	37,913.1	39,231.0
1. National Savings Centers	16,692.1	20,954.6	27,842.3	33,816.8	34,903.8
2. Post Offices	1,340.3	1,960.2	2,822.0	4,096.3	4,327.2
i. Khas Deposit Accounts	16,304.6	20,657.6	28,003.0	34,911.6	33,931.9
ii. National Deposit Accounts	382.3	286.8	192.8	101.4	34.3
iii. Savings Accounts	1,237.5	1,786.1	2,196.2	2,514.9	3,032.9
iv. Special Savings Accounts	16.2	16.2	0.8		1,721.5
v. Mahana Amdani Accounts	92.0	168.2	271.5	385.3	510.3
B. Certificates(1+2+3=i to vi)	35,459.3	47,594.8	63,272.0	76,208.9	92,717.7
1. National Savings Centers	18,145.3	24,981.1	34,458.9	44,435.2	57,710.1
2. Post Offices	1,549.0	1,715.6	2,286.3	2,776.1	3,416.2
3. Bank	15,765.0	20,898.1	26,526.8	28,997.6	31,591.5
i. Defence Savings Certificates	12,089.9	15,733.4	20,923.0	25,373.2	35,156.0
ii. National Deposit Certificates	2,461.8	2,830.4	3,568.2	4,813.4	5,435.4
iii. Khas Deposit Certificates	20,865.8	29,004.2	38,769.7	46,018.4	45,091.3
iv. Special Savings Certificates					6,550.2
v. Special Savings Certificates					484.1
vi. Premium Savings Certificates	41.7	26.8	11.1	3.9	0.6
C. Prize Bonds (1 to 6)	16,321.9	20,059.0	21,090.2	22,511.8	24,818.1
1. Rs. 5	18.5	17.2	17.2	17.2	15.6
2. Rs. 10	1,733.4	1,418.0	47.7	25.6	25.3
3. Rs. 50	2,258.3	2,754.5	2,693.3	2,669.0	2,846.6
4. Rs 100			2,116.7	2,534.5	2,876.5
5. Rs 500	5,664.7	7,187.2	7,371.3	7,434.2	8,010.5
6. Rs 1000	6,647.0	8,682.1	8,844.0	9,831.3	11,043.5
Total	69,813.6	90,568.6	115,026.5	136,633.8	156,766.8

6.1 National Saving Schemes

(Million Rupees)

Scheme	1991	1992	1993	1994	1995
A. Accounts (1+2+3+4=i to ii)	32,115.8	28,338.6	23,262.0	34,778.3	36,715.6
1. National Savings Centres	28,360.2	21,841.3	15,055.5	26,489.8	26,314.2
2. Post Offices	3,755.5	6,497.3	8,206.5	8,288.4	10,401.4
i. Khas Deposit Accounts	20,162.0	9,973.8	1,349.6	986.5	763.6
ii. Savings Accounts	4,692.3	5,600.0	5,210.1	15,787.1	15,640.3
iii. Special Savings Accounts	6,596.7	11,913.1	15,650.1	16,743.1	18,844.8
iv. Mahana Amdani Accounts	664.9	851.7	1,052.2	1,261.6	1,466.9
B. Certificates (1+2+3=i to vii)	102,599.0	110,635.4	121,059.1	141,932.6	174,104.3
1. National Savings Centres	67,124.7	75,982.7	85,787.6	101,497.0	122,103.2
2. Post Offices	4,711.8	6,607.6	8,018.7	10,149.3	15,684.6
3. Bank	30,762.5	28,045.0	27,252.8	30,286.4	36,316.5
i. Defence Savings Certificates	41,926.6	47,504.9	52,994.7	64,364.6	85,019.4
ii. National Deposit Certificates	4,830.2	4,220.5	3,632.6	2,997.9	2,192.9
iii. Khas Deposit Certificates	29,105.3	13,012.8	1,139.3	800.8	612.9
iv. Special Savings Certificates (Regd)	24,876.7	43,011.4	58,450.6	64,101.3	71,524.1
v. Special Savings Certificates (Bearer)	1,859.7	2,885.2	3,721.1	4,303.3	5,367.3
vi. Regular Income Certificates ⁸			1,120.4	5,364.3	9,387.3
vii. Premium Savings Certificates	0.6	0.6	0.5	0.5	0.5
C. Prize Bonds (1 to 6)	27,884.2	29,717.8	34,623.3	39,269.5	44,704.8
1. Rs. 5	15.6	15.6	15.6	15.6	15.6
2. Rs. 10	25.3	25.3	25.3	25.3	25.3
3. Rs. 50	3,041.4	3,201.4	3,421.8	3,472.2	3,723.5
4. Rs. 100	2,993.8	3,109.2	3,503.4	3,829.0	4,172.2
5. Rs. 500	9,095.0	9,758.7	11,216.3	12,675.6	14,555.7
6. Rs. 1000	12,713.1	13,607.5	16,441.0	19,251.8	22,212.5
Total	162,598.9	168,691.7	178,944.3	215,980.4	255,524.7

Scheme	1996	1997	1998	1999
A. Accounts(1+2=i to iv)	43,557.4	41,891.1	37,821.9	45,964.4
1. National Savings Centres	31,967.5	29,368.5	23,783.2	28,647.8
2. Post Offices	11,589.9	12,522.6	14,038.6	17,316.6
i. Khas Deposit Accounts	588.6	511.8	486.7	436.2
ii. Savings Accounts	20,312.9	14,724.0	8,024.7	10,321.3
iii. Special Savings Accounts ⁶	20,984.1	24,834.1	27,441.2	33,321.1
iv. Mahana Amdani Account s ⁶	1,671.8	1,821.2	1,869.3	1,885.8
B. Certificates (1+2+3= i to vii)	209,336.2	269,892.6	374,981.0	496,434.8
1. National Savings Centres	146,532.6	191,476.3	270,177.1	353,890.9
2. Post Offices	18,837.4	22,606.2	27,918.2	36,005.5
3. Bank	43,966.2	55,810.0	76,885.7	106,538.4
i. Defence Savings Certificates	105,162.9	136,568.2	168,839.8	207,189.6
ii. National Deposit Certificates	1,086.7	233.2	132.1	83.4
iii. Khas Deposit Certificates	458.6	355.1	340.4	320.0
iv. Special Savings Certificates	83,868.7	98,771.2	118,965.9	143,922.6
v. Special Savings Certificates	4,639.5	3,372.9	1,702.3	819.3
vi. Regular Income Certificates	14,119.4	30,591.5	85,000.1	144,099.5
vii. Premium Savings Certificates	0.5	0.5	0.5	0.5
C. Prize Bonds (1 to 9)⁹	51,011.1	60,557.7	71,068.5	81,194.2
1. Rs. 5	15.6	15.6	15.6	15.6
2. Rs. 10	25.3	25.3	25.3	25.3
3. Rs. 50	3,643.4	3,671.0	3,141.0	49.3
4. Rs. 100	4,022.1	4,476.4	4,935.2	5,623.5
5. Rs. 500	14,446.8	15,456.8	17,033.3	18,013.1
6. Rs. 1000	21,838.9	24,891.8	26,971.7	24,914.6
7. Rs. 5000				10,773.5
8. Rs. 10000	3,040.0	6,070.8	9,711.3	12,577.6
9. Rs. 25000	3,978.9	5,949.9	9,235.2	9,201.8
Total	303,904.7	372,341.3	483,871.4	623,593.4

6.1 National Saving Schemes

(Million Rupees)

Scheme	2000	2001	2002	2003	2004	2005
A. Accounts (1+2=i to iv)	51,193.7	52,731.2	56,754.5	73,821.4	89,295.7	105,007.1
1. National Savings Centers	30,841.8	26,738.5	23,539.6	31,254.5	44,903.5	61,999.2
2. Post Offices	20,351.9	25,992.7	33,214.9	42,566.9	44,392.3	43,007.9
i. Khas Deposit Accounts	397.5	360.7	354.1	348.5	328.1	325.9
ii. Savings Accounts	10,124.6	8,019.6	7,689.9	9,327.9	8,598.4	8,120.1
iii. Special Savings Accounts	38,771.9	42,398.4	46,665.3	51,800.3	54,694.4	53,051.6
iv. Mahana Amdani Accounts	1,899.7	1,952.5	2,045.3	2,174.7	2,295.6	2,393.1
v. Pensioners' Benefit Account ¹²				10,170.0	23,379.3	41,116.5
B. Certificates (1+2+3= i to viii)	582,608.2	617,430.2	686,742.3	778,688.3	742,320.4	670,632.7
1. National Savings Centers	410,132.2	438,320.2	484,331.3	499,007.8	488,440.8	476,822.8
2. Post Offices	43,679.1	48,198.3	54,478.8	56,226.8	55,285.6	51,307.4
3. Bank	128,796.9	130,911.7	147,932.3	223,453.6	198,594.0	142,502.5
i. Defence Savings Certificates	248,401.8	264,982.1	287,019.4	309,009.9	312,248.2	303,533.7
ii. National Deposit Certificates	57.2	40.7	33.7	29.4	26.7	24.2
iii. Khas Deposit Certificates	307.1	294.8	290.5	286.1	284.1	282.4
iv. Special Savings Certificates (Regd.)	163,318.4	172,749.6	209,192.7	294,091.8	280,892.5	197,733.0
v. Special Savings Certificates (Bearer)	312.0	508.3	305.0	293.9	291.3	286.8
vi. Regular Income Certificates	170,211.1	178,854.3	189,900.6	174,976.7	125,886.2	85,426.5
vii. Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5
viii. Bahbood Savings Certificates					22,691.0	83,345.6
C. Prize Bonds (1 to 14)	81,162.1	91,552.7	103,140.7	129,980.9	152,822.8	162,491.5
1. Rs. 5	15.6	15.6	15.6	15.6	15.6	14.9
2. Rs. 10	25.3	25.3	25.3	25.3	25.3	25.3
3. Rs. 50	41.2	23.8	23.7	23.7	23.7	23.7
3. Rs. 100	139.0	98.1	98.0	97.9	97.9	79.9
4. Rs. 500	(190.5)	(160.5)	96.9	96.8	96.8	96.7
5. Rs. 1000	(4.7)	83.4	303.0	302.8	302.8	310.8
6. Rs. 5000	32.9	14.1	14.0	14.0	14.0	14.0
7. Rs. 10000	(520.2)	262.5	262.4	262.4	262.4	262.3
8. Rs. 25000	(1,276.1)	16.3	16.3	16.3	16.2	16.1
9. Rs. 200 ¹⁰	7,013.6	8,517.2	9,314.3	10,725.0	12,000.0	14,016.3
10. Rs. 750	13,695.3	16,468.0	18,580.7	22,258.2	24,943.7	24,509.8
11. Rs. 1500	18,021.3	19,737.6	21,255.3	24,879.0	27,516.2	28,693.2
12. Rs. 7500	13,187.0	14,284.8	16,200.8	21,004.2	24,113.4	25,122.2
13. Rs. 15000	15,637.9	16,522.2	18,105.5	24,471.5	29,342.0	32,132.7
14. Rs. 40000	15,344.4	15,644.6	18,829.0	25,788.2	34,052.8	37,173.6
Total	714,963.9	761,714.1	846,637.4	982,490.5	984,438.8	938,131.3

Source : Central Directorate of National Saving

- 1 National Saving Centres started sales of Savings Certificates from 1971-72
2. Khas Deposit Certificates and National Deposit Certificates were introduced in 1972-73 and discontinued w.e.f. 4-2-1990
3. Khas Deposit Accounts were introduced in 1974-75 and discontinued w.e.f. 4-2-1990
4. National Saving Centres started receiving Saving Deposit Accounts in 1974-75
5. Premium Saving Certificates were introduced from 1979-80 and discontinued from 1-7-1983
6. Mahana Saving Accounts and Special Saving Accounts were introduced from March 1983
7. Special Saving Certificates (Registered and Bearer) and Special Saving Accounts were introduced w.e.f. 4-2-1990
8. Regular Income Certificates were introduced w.e.f. 2-2-1993
9. Prize Bonds of Rs. 25,000, Rs. 10,000 and Rs.5000 were introduced w.e.f. 15-11-1995, 15-12-1995 and 1-8-1998 respectively
10. Date of introduction of new denominations: Rs.15,000 (1-10-1999) , Rs. 750 (15-10-1999) , Rs.7,500 (1-11-1999)
Rs. 1,500 (15-11-1999) , Rs.40,000 (1-12-1999) , Rs.200 (15-12-1999)
11. Totals may not tally due to separate rounding off
12. Pensioner's Benefit Accounts introduced w.e.f Jan, 2003

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		With out 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 6 Month
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

Period		1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year
National Deposits Account								
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)

S C H E M E	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. Behbood Saving Certificate							10.08	10.08	10.08	10.08	10.08	11.04

Source:- Central Directorate of National Saving

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
2. maturing on or after 5-02-1990 was allowed to rollover at 10% withholding tax at source.
3. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983.
4. Defence Saving Certificates introduced w.e.f. 08-11-1966.
5. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax.
5. Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
6. Regular Income certificates introduced w.e.f. 02-02-1993.
7. Pensioner's Benefit Accounts introduced w.e.f. Jan 2003.
8. Profit on deposits exceeding Rs.300, 000 earned on investment made in NSS Except RIC & MAA during the period from 01-07-2001.

6.3 Ownership Classification of the Federal Government Debt

(Million Rupees)

Period	Debt	HELD BY						Intera-Governmental Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	Inter-national Institutions	Foreign Governments & Banks	Others	
31st March								
1949	1,972	771	408	-	-	-	793	106
1950	2,271	974	419	-	59	-	819	114
1951	2,671	951	423	11	375	-	911	123
1952	3,051	1,301	406	4	395	50	896	137
1953	3,256	1,339	538	11	417	50	902	152
1954	3,579	1,511	607	16	423	75	947	168
1955	3,661	1,281	661	45	604	97	973	184
1956	4,514	1,988	690	110	598	105	1,023	220
1957	5,420	2,554	824	155	589	122	1,186	228
1958	5,344	2,811	861	186	210	129	1,147	229
1959	5,590	2,672	1,055	150	297	137	2,279	284
1960	5,860	2,825	1,120	166	315	144	1,290	309
30th June								
1961	5,868	2,907	1,147	196	302	175	1,141	327
1962	6,257	2,942	1,182	204	337	230	1,362	220
1963	7,412	2,977	1,208	211	381	893	1,742	429
1964	9,073	3,406	1,350	228	423	1,975	1,691	523
1965	10,762	3,474	1,522	210	603	3,162	1,791	547
1966	13,576	4,747	1,519	239	821	4,305	1,945	587
1967	15,039	4,726	1,479	238	1,183	5,496	1,917	644
1968	16,882	4,819	1,711	284	1,601	6,382	2,085	709
1969	19,174	4,757	2,188	308	1,826	7,864	2,231	753
1970	22,852	6,518	2,211	330	1,996	9,430	2,367	796
1971	26,096	7,492	2,247	340	2,130	11,093	2,974	721
1972	49,271	8,597	3,627	325	5,535	27,069	4,118	631
1973	50,147	8,812	4,998	395	5,624	26,705	3,613	923
1974	55,475	7,875	4,465	480	5,968	32,081	4,606	1,024
1975	59,102	9,273	5,415	489	6,250	31,607	6,068	1,062

6.3 Ownership Classification of the Federal Government Debt

(Million Rupees)

Period	Debt	HELD BY						Intera-Governmental Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	Inter-national Institutions	Foreign Governments & Banks	Others	
1976	74,148	12,053	8,080	744	6,977	39,751	6,543	1,362
1977	86,279	15,529	9,479	1,015	7,956	45,623	6,677	1,538
1978	97,965	16,112	12,678	1,166	10,324	49,111	8,574	1,686
1979	117,354	24,342	14,450	1,449	11,503	56,480	9,130	1,848
1980	127,492	25,269	19,000	1,666	12,477	58,261	10,819	2,277
1981	134,012	25,740	19,457	2,514	13,800	60,124	12,377	2,456
1982	177,828	34,756	20,812	3,162	19,407	81,765	17,926	2,662
1983	198,582	27,127	25,928	4,007	28,100	82,626	30,794	2,921
1984	227,792	35,598	23,152	4,327	33,529	87,711	43,475	2,935
1985	284,085	54,704	30,292	4,103	41,555	98,600	54,831	3,897
1986	360,388	59,827	38,979	5,055	49,647	117,354	89,526	4,125
1987	412,276	55,694	45,597	8,630	57,326	129,704	115,325	5,298
1988	492,236	81,957	63,281	9,194	69,786	137,958	130,060	3,130
1989	581,192	90,038	61,037	10,527	92,533	161,125	165,932	3,647
1990	674,248	110,774	51,177	10,593	108,635	189,017	204,052	4,243
1991	776,582	119,846	83,354	14,810	137,985	197,018	223,569	4,994
1992	902,827	158,354	134,375	14,067	158,382	216,851	220,798	10,630
1993	1,058,682	183,054	170,871	18,996	199,434	246,606	239,721	13,976
1994	1,219,863	173,256	233,912	39,466	241,135	282,756	249,338	10,316
1995	1,400,547	197,097	239,046	42,922	249,938	350,145	321,399	15,882
1996	1,573,338	217,060	277,146	44,853	295,800	362,358	376,121	19,180
1997	1,863,329	272,265	310,632	51,643	435,030	378,078	415,681	22,369
1998	2,094,051	236,909	351,173	54,974	536,930	397,454	516,611	23,565
1999	2,463,031	358,320	321,688	56,272	630,551	471,486	624,714	29,539
2000	2,790,632	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	3,127,300	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	2,699,897	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	2,846,031	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	3,477,022	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	1963	1964	1965	1966	1967	1968	1969
Federal Government				3,556.8	3,651.0	3,991.0	4,181.0
3.75 % 1965				0.3			
3.75 % 1966				162.4	1.3		
3.50 % 1967				108.5	108.5	0.8	
3.75 % 1967-68				224.0	224.0	224.0	0.4
3.00 % 1968				144.7	144.7	10.7	
3.75 % 1968-69				361.9	361.9	361.9	361.9
3.00 % 1969-70				53.0	53.0	53.0	53.0
3.00 % 1970				300.0	300.0	300.0	300.0
3.50 % 1970-71				344.1	344.1	344.1	344.1
5.00 % 1971-72				268.5	268.5	268.5	268.5
4.00 % 1972				241.4	241.4	241.4	241.4
4.00 % 1972-73				485.6	485.6	485.6	485.6
4.00 % 1974				218.0	218.0	218.0	218.0
5.25 % 1975						147.7	504.3
5.25 % 1977						262.1	267.8
5.00 % 1978					252.7	268.9	268.9
4.50 % 1980				178.3	178.3	178.3	178.3
4.75 % 1983	132.9	132.9	132.9	132.9	132.9	132.9	132.9
5.00 % 1984		147.0	147.5	147.5	147.5	14.7	147.5
5.50 % 1985							30.3
5.50 % 1987						83.4	83.4
5.00 % 1970 (Defence Bonds)				185.7	188.6	188.8	188.9
5.00 % Income Tax Bonds						73.4	105.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	1970	1971	1972	1973	1974
Federal Government	4,407.1	7,411.4	7,622.5	7,695.2	7,787.1
3.75 % 1968-69	1.7				
3.00 % 1969-70	53.0	1.7			
3.00 % 1970	300.0				
3.50 % 1970-71	344.1	339.5			
3.00 % 1971 (Permanent)		2,740.0	2,740.0	2,740.0	2,740.0
5.00 % 1971-72	268.5	268.5	268.5	16.5	
4.00 % 1972	241.4	241.4	239.6		
4.00 % 1972-73	485.6	485.6	485.6	485.6	5.9
4.00 % 1974	218.0	218.0	218.0	218.0	218.0
5.25 % 1975	504.6	504.6	504.6	504.6	504.6
5.25 % 1977	267.8	267.9	267.9	267.9	267.9
5.25 % 1977-78		644.8	644.8	644.8	644.8
5.00 % 1978	268.9	268.9	268.9	268.9	268.9
5.25 % 1979	337.7	337.7	337.7	337.7	337.7
5.25 % 1979-80			319.2	319.2	319.2
4.50 % 1980	178.3	178.3	178.3	178.3	178.3
6.00 % 1982				560.6	563.1
6.50 % 1982-83					580.9
4.75 % 1983	132.9	132.9	132.9	132.9	132.9
5.00 % 1984	147.5	147.5	147.5	147.5	147.5
5.50 % 1985	30.3	30.3	30.3	30.3	30.3
5.50 % 1987	83.4	83.4	83.4	83.4	83.4
5.75 % 1989	210.6	210.6	210.6	210.6	210.6
5.75 % 1990			175.2	175.2	175.2
6.00 % 1991			187.3	187.3	187.3
5.00 % 1970 (Defence Bonds)	188.9	129.2			
5.00 % Income Tax Bonds	143.8	180.6	182.2	185.9	190.6
Provincial Governments					
Punjab Government Loans			78.2	243.8	243.8
Sindh Government Loans			54.3	155.9	231.6
Balochistan Government Loans			13.4	30.9	80.1
N.W.F.P Government Loans			22.8	58.7	154.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	1975	1976	1977	1978	1979
Federal Government	8,481.2	8,591.1	8,635.4	8,939.3	10,588.3
3.00 %1971(Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
4.00 %1974	9.8				
5.25 %1975	504.6	11.0			
5.25 %1977	267.9	267.9	257.2		
5.25 %1977-78	644.8	644.8	644.8	263.5	
5.00 %1978	268.9	268.9	268.9	268.4	
5.25 %1979	337.7	337.7	337.7	337.7	337.6
5.25 %1979-80	319.2	319.2	319.2	319.2	319.2
4.50 %1980	178.3	178.3	178.3	178.3	178.3
6.00 %1982	563.1	563.1	563.1	563.1	563.1
6.50 %1982-83	580.9	580.9	580.9	580.9	580.9
4.75 %1983	132.9	132.9	132.9	132.9	132.9
5.00 %1984	147.5	147.5	147.5	147.5	147.5
9.50 %1984-85		232.6	232.6	232.6	232.6
5.50 %1985	30.3	30.3	30.3	30.3	30.3
8.50 %1986	366.1	366.1	366.1	366.1	366.1
10.00 %1986 (Special loan					1,000.0
5.5 0 %1987	83.4	83.4	83.4	83.4	83.4
5.25 %1989	210.6	210.6	210.6	210.6	210.6
5.75 %1990	175.2	175.2	175.2	175.2	175.2
6.00 %1991	187.3	187.3	187.3	187.3	187.3
10.00 %1993				413.9	413.9
11.00 %1994				523.6	819.2
10.00 %1995		313.7	317.7	314.2	314.2
11.00 %1998					422.0
5.00 % Income Tax Bonds	191.3	191.9	167.5	134.3	107.1
Govt. Bonds (under E.R.O. 1972)	119.0	126.4	127.5	126.7	133.6
Govt. Bonds (Nationalized Banks)	401.0	418.9	421.9	428.0	432.4
Govt. Bonds (Petroleum)	20.5	20.5	20.3	20.2	20.2
Govt. Bonds Shipping)	0.9	42.0	46.6	46.4	46.4
Govt. Bonds (Cotton Ginning & Dev)			17.9	32.9	12.1
Govt. Bonds (Vegetable Oil)			45.6	47.2	50.5
Govt. Bonds (Rice Milling Control & Dev)			1.6	17.1	6.6
Govt. Bonds. (Flour Milling Control & Dev)			16.8	17.7	
Provincial Governments					
Punjab Government Loans	348.9	349.2	373.0	423.6	499.3
Sindh Government Loans	249.2	249.2	279.8	306.1	371.5
Balochistan Government Loans	80.4	80.4	84.6	98.8	160.2
N.W.F.P Government Loans	154.8	155.0	165.3	191.1	311.1

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	1980	1981	1982	1983	1984
Federal Government	12,160.2	20,653.9	21,115.7	22,392.7	22,391.7
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
5.25 % 1979	3.6				
5.25 % 1979-80	319.2				
4.50 % 1980	178.3	10.1			
6.00 % 1982	563.1	563.1	12.0		
6.50 % 1982-83	580.9	580.9	580.9	580.9	0.1
4.75 % 1983	132.9	132.9	132.9	132.9	7.3
5.00 % 1984	147.5	147.5	147.5	147.5	147.5
9.50 % 1984-85	232.6	232.6	232.6	232.6	232.6
5.50 % 1985	30.3	30.3	30.3	30.3	30.3
8.50 % 1986	366.1	366.1	366.1	366.1	366.1
10.00 % 1986 Special Loan	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0
5.50 % 1987	83.4	83.4	83.4	83.4	83.4
10.00 % 1987 Special Loan	1,000.0	1,000.0	1,000.0	1,000.0	1,000.0
5.75 % 1989	210.6	210.6	210.6	210.6	210.6
5.75 % 1990	175.2	175.2	175.2	175.2	175.2
6.00 % 1991	187.3	187.3	187.3	187.3	188.6
10.00 % 1993	413.9	413.9	413.9	413.9	413.9
11.00 % 1994	819.2	819.2	819.2	819.2	819.2
10.50 % 1995	314.2	314.2	314.2	314.2	314.2
11.25 % 1998	422.0	422.0	422.0	422.0	422.0
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	1,193.3
11.50 % 2000		735.9	790.9	790.9	790.3
11.75 % 2001			8,208.7	8,208.7	8,208.7
11.75 % 2002			1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	72.4	37.8	33.0	30.2	25.0
Govt. Bonds (under E.R.O. 1972)	142.2	145.1	145.4	146.1	148.8
Govt. Bonds (under Land Reforms 1977)				17.2	33.5
Compensation Bonds (Nationalized Banks)	436.6	437.6	437.7	444.2	446.5
Govt. Bonds (Petroleum)	20.2	20.2	20.2	20.2	20.2
Govt. Bonds (Shipping)	46.4	46.4	46.4	46.4	46.4
Govt. Bonds (Cotton Ginning & Dev)	3.5	3.4	3.4	3.4	3.4
Govt. Bonds (Vegetable Oil)	50.5	50.5	50.5	50.5	50.5
Govt. Bonds (Rice Milling Control & Dev)	0.4	0.1	0.1	0.1	0.1
Special Govt. Bond (14.00% Compounding Interest)			766.9	1,506.6	2,194.9
Provincial Governments					
Punjab Government Loans	499.6	499.6	499.6	499.6	500.5
Sindh Government Loans	371.5	371.5	371.5	499.8	850.3
Balochistan Government Loans	201.0	201.0	231.3	262.1	538.2
N.W.F.P Government Loans	356.3	356.0	391.7	436.3	730.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	1985	1986	1987	1988	1989
Federal Government	22,852.9	41,800.7	48,438.3	42,627.3	56,197.9
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
5.00 % 1984	8.4				
9.50 % 1984-85	232.6	0.8			
5.50 % 1985	30.3	5.1			
8.50 % 1986	366.1	366.1	1.2		
10.00 % 1986 Special Loan	1,000.0	493.9			
5.50 % 1987	83.4	83.4	83.4	6.4	
10.00 % 1987 Special Loan	1,000.0	1,000.0	1,000.0		
5.75 % 1989	210.6	210.6	210.6	210.6	13.0
5.75 % 1990	175.2	175.2	175.2	175.2	175.2
6.00 % 1991	188.6	188.6	188.6	188.6	188.6
10.00 % 1993	413.9	413.9	413.9	413.9	413.9
11.00 % 1994	819.2	819.2	819.2	819.2	819.2
10.50 % 1995	314.2	314.2	314.2	314.2	314.2
10.50 % 1997				5,000.0	5,000.0
11.25 % 1998	422.0	422.0	422.0	422.0	422.0
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	1,193.3
11.50 % 2000	790.9	790.9	790.9	790.9	790.9
11.75 % 2001	8,208.7	8,208.7	8,208.7	8,208.7	8,208.7
11.75 % 2002	1,078.5	1,078.5	1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	24.0	23.3	22.8	22.7	22.6
Govt. Bonds (Public Sector)					4,339.6
Govt. Bonds (under E.R.O. 1972)	149.2	150.3	150.3	150.3	3.7
Govt. Bonds (under Land Reforms 1977)	51.1	55.1	58.2	53.9	53.7
Compensation Bonds (Nationalized Banks)	446.5	446.6	446.6	446.6	37.7
Govt. Bonds (Petroleum)	20.1	20.1	20.1	20.1	20.1
Govt. Bonds (Shipping)	46.4	46.4	46.4	59.7	93.2
Govt. Bonds (Cotton Ginning & Dev)	3.5	3.4	3.4	3.4	3.4
Govt. Bonds (Vegetable Oil)	50.5	50.5	50.5	50.5	50.5
Govt. Bonds (Rice Milling Control & Dev)	0.1	0.1	0.1	0.1	0.1
Special Govt. Bond (14.00% Compounding Interest)	2,785.6	3,417.2	4,231.7	5,056.4	6,198.1
Special National Fund Bonds		15,185.2	15,185.2	22.2	8.1
Foreign Exchange Bearer Certificates		2,375.9	3,481.3	5,459.4	5,920.1
Bearer National Fund Bonds		1,522.3	7,102.0	9,720.5	18,089.5
Provincial Governments					
Punjab Government Loans	500.4	500.4	503.9	503.9	503.9
Sindh Government Loans	850.3	850.3	1,791.7	1,789.2	1,723.8
Balochistan Government Loans	538.2	538.2	1,015.2	1,015.2	1,015.2
N.W.F.P Government Loans	730.8	730.8	730.8	730.8	730.8

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	1990	1991	1992	1993	1994
Federal Government	73,767.8	129,570.4	165,077.7	220,609.0	234,041.3
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
10.00 % 1993	413.9	413.9	413.9	1.3	1.2
11.00 % 1994	819.2	819.2	819.2	819.2	819.2
10.50 % 1995	314.2	314.2	314.2	314.2	314.2
10.50 % 1997	5,000.0	5,000.0	5,000.0	5,000.0	5,000.0
11.25 % 1998	422.0	422.0	422.0	422.0	422.0
11.50 % 1999	1,193.3	1,193.3	1,193.3	1,193.3	1,193.3
11.50 % 2000	790.9	790.9	790.9	790.9	790.9
11.75 % 2001	8,208.7	8,208.7	8,208.7	8,208.7	8,208.7
11.75 % 2002	1,078.5	1,078.5	1,078.5	1,078.5	1,078.5
5.00 % Income Tax Bonds	22.5	22.5	22.4	22.4	22.3
Govt. Bonds (Public Sector)	4,339.6	7,926.0	7,925.9	7,925.9	7,826.7
Govt. Bonds (under E.R.O. 1972)	3.5	3.0	2.8	1.8	1.5
Govt. Bonds (under Land Reforms 1977)	53.5	53.5	53.4	53.0	53.0
Compensation Bonds (Nationalized Banks,	144.4	85.1	35.4	31.5	30.0
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	73.1	73.1	73.1	73.1	73.1
Govt. Bonds (Heavy Mechanical Complex)	553.0	553.0	553.0	553.0	638.3
Govt. Bonds (Paper Corporation)	33.9	33.9	33.9	33.9	33.9
Special Govt. Bond (14.00% Compounding Interest)	6,910.7	7,304.2	7,304.1	7,304.1	7,304.1
Special National Fund Bonds	5.4	2.4	1.5	1.3	1.3
Foreign Exchange Bearer Certificates	7,747.7	9,277.2	8,500.4	11,008.6	11,815.4
Bearer National Fund Bonds	32,535.7	43,904.7	18,227.5	21.6	15.9
Federal Investment Bonds		38,420.2	83,223.7	136,801.7	149,720.9
Bearer Federal Investment Bonds		313.6	213.6	213.6	0.1
US. Dollar Bearer Certificates		584.2	2,197.5	1,547.1	1,265.5
F.C. Loan Repayment Bonds			8,353.1	9,903.7	9,248.2
Bearer National Fund Bonds Rollover			6,838.4	22,308.7	22,308.9
Foreign Currency Bearer Certificates			536.0	2,236.1	3,114.5
Provincial Governments					
Punjab Government Loans	503.9	503.9	503.9	413.4	415.5
Sindh Government Loans	1,723.8	1,723.8	1,723.8	1,723.8	1,723.8
Balochistan Government Loans	1,015.2	1,015.2	1,015.2	1,015.2	1,015.2
N.W.F.P Government Loans	730.8	682.5	682.5	225.9	223.7

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amounts)

(Millions Rupees)

Debt Instrument	1995	1996	1997	1998	1999
Federal Government	252,098.6	223,788.9	217,184.9	202,649.0	172,492.7
3.00 % 1971 (Permanent)	2,740.00	2,740.00	2,740.00	2,740.00	2,740.00
10.00 % 1993	1.20				
10.50 % 1995	314.20	15.00			
10.50 % 1997	5,000.00	5,000.00	5,000.00		
11.25 % 1998	422.00	422.00	422.00	9.20	0.70
11.50 % 1999	1,193.30	1,193.30	1,193.30	1,193.30	
11.50 % 2000	790.90	790.90	790.90	790.90	790.90
11.75 % 2001	8,280.70	8,208.70	8,208.70	8,208.70	8,208.70
11.75 % 2002	1,078.70	1,078.50	1,078.50	1,078.50	1,078.50
5.00 % Income Tax Bonds	22.30	22.30	22.30	22.30	22.30
Govt. Bonds (Public Sector)	7,826.70	7,826.70	7,826.70	7,826.70	3,131.00
Govt. Bonds (under E.R.O. 1972)	1.50	1.50	1.40	1.40	1.40
Govt. Bonds (under Land Reforms 1977)	53.00	53.00	52.90	52.90	52.90
Govt. Bonds (Paper Corporation)	33.90				
Petroleum, Shipping, Veg.Oil)		27.70	27.10	21.80	20.00
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	73.10	73.10	73.10	73.10	73.10
Govt. Bonds (Heavy Mechanical Complex)	638.30	638.30	638.30	638.30	510.20
Govt. Bonds (Pakistan Engineering Company)	753.50	787.40	787.40	787.40	692.30
Special Govt. Bond (14.00% Compounding Interest)	7,304.10				
Govt. Bonds issued at Low Yield Bonds					4,957.40
Govt. Bonds (Gem Stone Corporation of Pakistan)					24.80
Govt. Bonds (Shah dad Kot Textile)		116.20	116.20	116.20	77.80
Special Govt. Bonds issued to SLIC (original)		7,304.10	6,537.20	6,469.30	6,320.30
Govt. Bonds issued to SLIC (Capitalization)			2,597.50	3,876.90	4,666.30
Reinvestment of Face value of SLIC Bond (original)					149.00
Special National Fund Bonds	1.00	1.00	1.00	1.00	1.00
Govt. Bonds issued to DFIs			365.70	365.70	311.50
Govt. Bonds issued to ADBP			500.00	400.00	300.00
Foreign Exchange Bearer Certificates	13,493.00				
Bearer National Fund Bonds	14.10	10.20	10.10	9.40	8.60
Federal Investment Bonds	168,808.30	165,808.80	156,524.50	146,295.90	138,353.80
Bearer Federal Investment Bonds	0.10	0.10			
Bearer National Fund Bonds Rollover (I, II & III)	20,693.90	21,670.10	21,670.10	21,670.10	0.20
Foreign Currency Bearer Certificates	3,542.10				
US. Dollar Bearer Certificates	486.2				
F.C. Loan Repayment Bonds					
	8,576.5				
Provincial Governments					
Punjab Government Loans	415.4	415.4	386.0	355.5	335.4
Sindh Government Loans	1,723.8	1,723.8	1,723.8	1,708.1	1,708.1
Balochistan Government Loans	1,015.2	1,015.2	1,015.2	1,005.2	944.2
N.W.F.P Government Loans	223.7	223.7	213.5	187.6	67.6

6.4 Permanent Debt of Federal and Provincial Governments (Outstanding Amount)

(Millions Rupees)

Debt Instrument	2000	2001	2002	2003	2004	2005
Federal Government ¹	175,452.2	186,539.8	262,019.9	295,981.7	383,701.6	338,029.1
3.00 % 1971 (Permanent)	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0	2,740.0
11.25 % 1998	0.7	0.7				
11.50 % 2000	3.9	1.3				
11.75 % 2001	8,208.7	10.5	10.5	10.5		
11.75 % 2002	1,078.5	1,078.5	5.4	0.40		
5.00 % Income Tax Bonds	22.3	22.3	22.3	22.3	22.3	22.3
Govt. Bonds (Public Sector)	3,131.0	3,131.0	3,131.0	3,131.0	3,131.0	3,131.0
Govt. Bonds (under E.R.O. 1972)	1.4	1.4	1.4	1.4	1.4	1.4
Govt. Bonds (under Land Reforms 1977)	52.9	52.9	52.9	52.6	52.6	52.5
Compensation Bonds (Nationalized Banks, Petroleum, Shipping, Veg.Oil)	20.0	20.0	20.0	20.0	19.4	18.7
Govt. Bonds (Shah Nawaz Bhutto Sugar Mills)	73.1	73.1	73.1	73.1	73.1	73.1
Govt. Bonds (Heavy Mechanical Complex)	510.2	510.2	510.2	510.2	510.2	510.2
Govt. Bonds (Pakistan Engineering Company)	692.3	692.3	589.6	589.6	589.6	589.6
Govt. Bonds issued at Low Yield Bonds	4,957.4	4,957.4	4,957.4	4,957.4	4,957.4	4,957.3
Govt. Bonds (Gem Stone Corporation of Pakistan)	16.5	8.3				
Govt. Bonds (Shah dad Kot Textile)	77.8	77.8	77.8	77.8	77.8	
Special Govt. Bonds issued to SLIC (original)	4,594.2	2,505.2	1,691.5	931.0	745.0	393.5
Govt. Bonds issued to SLIC (Capitalisation)	12,317.9	11,169.1	12,635.7	8,544.5	5,442.6	3,210.7
Reinvestment of Face value of SLIC Bond (original)	631.4	0.0	0.0	0.0	0.0	
Special National Fund Bonds	1.0	1.0	1.0	1.0	0.7	0.7
Govt. Bonds issued to DFIs	243.8	213.3	183.0	164.5	146.2	127.9
Govt. Bonds issued to ADBP	200.0	100.0				
Bearer National Fund Bonds	7.2	7.2	7.2	7.2	7.2	7.2
Federal Investment Bonds	135,869.8	113,042.9	81,492.2	45,482.4	33,538.9	14,594.8
Bearer National Fund Bonds Rollover (I, II & III)	0.2	0.2	0.2	0.2	0.2	0.2
Pakistan Investment Bonds (PIB)		46,122.9	153,817.5	228,665.0	331,646.0	307,598.0
Provincial Governments						
Punjab Government Loans	256.9	256.9	181.7	181.7	75.7	75.7
Sindh Government Loans	1,653.8	1,653.8	1,609.5	1,423.6		
Balochistan Government Loans	889.5	889.5	851.0	150.9		

1. This does not include amount of loans already discharged and outstanding after one year from the date of notice of discharge. Special US \$ Bonds have been reclassified into external liabilities, while FEBC, FCBC and DBC have been classified to external liabilities payable in Rupees. Based on these changes, the numbers reported in the above table will not match with previous Annual Reports.

6.5 Domestic Debt Outstanding

(Millions Rupees)

Debt Instrument	1960	1961	1962	1963	1964
A. Permanent Debt	2,701.3	2,882.0	2,947.2	3,115.7	3,707.0
Market Loans 1	2,701.3	2,833.9	2,872.4	3,024.6	3,576.7
Prize Bonds		48.1	74.8	91.1	130.3
B. Floating Debt	1,712.2	1,742.2	1,752.2	1,952.2	1,752.2
Adhoc Treasury Bills	1,712.2	1,742.2	1,752.2	1,952.2	1,752.2
C. Unfunded Debt		759.9	836.2	932.2	1,048.7
National Deposit Certificates		266.9	342.2	412.2	494.0
Savings Accounts		493.0	494.0	520.0	554.7
Total (A+B+C)	4,413.5	5,384.1	5,535.6	6,000.1	6,507.9

Debt Instrument	1965	1966	1967	1968	1969
A. Permanent Debt	3,971.3	4,399.1	4,779.6	5,103.6	5,340.3
Market Loans	3,813.2	4,060.7	4,422.0	4,655.3	4,846.2
Federal Government Bonds		185.7	188.6	188.8	188.9
Income Tax Bonds				73.4	105.8
Prize Bonds	158.1	152.7	169.0	186.1	199.4
B. Floating Debt	1,752.2	2,397.5	2,380.0	2,486.1	3,170.6
Adhoc Treasury Bills	1,752.2	2,397.5	2,380.0	2,486.1	3,170.6
C. Unfunded Debt	1,151.8	1,223.9	1,301.7	1,366.6	688.0
National Deposit Certificates	565.5	633.9	688.7	752.6	54.0
Savings Accounts	586.3	590.0	613.0	614.0	634.0
Total (A+B+C)	6,875.3	8,020.5	8,461.3	8,956.3	9,198.9

Debt Instrument	1970	1971	1972	1973	1974
A. Permanent Debt	5,708.4	8,713.0	9,028.4	9,222.5	9,440.8
Market Loans	5,140.9	8,163.0	8,619.0	8,760.0	8,843.0
Federal Government Bonds	188.9	129.0	-	-	-
Income Tax Bonds	143.8	181.0	182.0	186.0	191.0
Prize Bonds	234.8	240.0	227.4	276.5	406.8
B. Floating Debt	4,555.2	2,841.0	4,933.0	6,949.0	5,749.0
Adhoc Treasury Bills	4,555.2	2,659.0	3,623.0	4,077.0	3,714.0
Treasury Bills (3 Months)		182.0	1,310.0	2,722.0	1,450.0
G.T.R.s				150.0	585.0
C. Unfunded Debt	748.0	2,041.7	3,163.5	3,640.8	3,429.1
Defence Savings Certificates		1,276.9	1,428.2	1,561.6	1,571.6
National Deposit Certificates	54.0			62.5	415.2
Khas Deposit Certificates				31.6	338.3
Savings Accounts	694.0	608.8	699.7	862.3	897.7
Postal Life Insurance		156.1	168.5	185.9	206.3
GP Fund			867.0	937.0	
Total (A+B+C)	11,011.6	13,595.7	17,124.9	19,812.3	18,618.9

6.5 Domestic Debt Outstanding

(Millions Rupees)

Debt Instrument	1975	1976	1977	1978	1979
A. Permanent Debt	10,334.3	10,640.8	10,783.1	11,185.1	12,666.0
Market Loans	9,049.0	9,092.0	9,146.0	9,427.0	10,755.0
Federal Government Bonds	541.0	608.0	698.0	736.0	702.0
Income Tax Bonds	191.0	192.0	167.0	134.0	107.0
Prize Bonds	553.3	748.8	772.1	888.1	1,102.0
B. Floating Debt	8,123.0	12,053.0	17,737.0	22,164.0	31,160.0
Adhoc Treasury Bills	5,371.0	8,410.0	12,219.0	12,802.0	20,989.0
Treasury Bills (3 Months)	2,039.0	2,642.0	4,372.0	7,762.0	8,319.0
G.T.R.s	713.0	1,001.0	1,146.0	1,600.0	1,852.0
C. Unfunded Debt	4,063.5	6,008.3	6,824.2	8,392.2	9,643.1
Defence Savings Certificates	1,606.7	1,797.8	2,020.4	2,439.4	2,846.5
National Deposit Certificates	733.7	866.7	992.4	1,221.2	1,438.1
Khas Deposit Certificates	488.5	623.3	769.7	1,115.2	1,280.3
Khas Deposit Accounts	126.0	274.2	432.0	687.7	987.8
Savings Accounts	878.7	884.4	866.5	961.1	965.7
Postal Life Insurance	229.8	249.9	275.2	306.6	340.8
GP Fund		1,312.0	1,468.0	1,661.0	1,784.0
Total (A+B+C)	22,520.8	28,702.1	35,344.3	41,741.3	53,469.1

Debt Instrument	1980	1981	1982	1983	1984
A. Permanent Debt	14,692.2	15,172.5	26,682.2	33,369.4	38,549.5
Market Loans	12,630.0	12,856.0	21,636.0	21,826.0	22,042.0
Federal Government Bonds	700.0	703.0	704.0	711.0	716.0
Income Tax Bonds	72.0	38.0	33.0	30.0	25.0
Government Bonds (L.R.-1977)				17.0	33.0
Special Government Bonds For SLIC (Original)			767.0	1,507.0	2,195.0
Prize Bonds	1,290.2	1,575.5	3,542.2	9,278.4	13,538.5
B. Floating Debt	35,078.0	31,688.0	40,487.0	48,554.0	56,453.0
Adhoc Treasury Bills	21,846.0	22,317.0	31,278.0	23,679.0	32,121.0
Treasury Bills (3 Months)	11,688.0	5,965.0	5,705.0	20,345.0	20,144.0
G.T.R.s	1,544.0	3,406.0	3,504.0	4,530.0	4,188.0
C. Unfunded Debt	11,068.5	12,264.8	15,713.8	23,439.4	31,868.4
Defence Savings Certificates	3,143.3	3,606.0	4,459.3	5,730.9	7,277.6
National Deposit Certificates	1,634.4	1,862.9	1,745.2	1,846.6	2,013.1
Khas Deposit Certificates	1,505.3	1,531.3	2,997.1	5,536.8	8,744.0
Khas Deposit Accounts	1,480.4	1,931.1	2,996.7	5,760.7	9,169.6
Savings Accounts	1,026.3	958.3	872.2	932.9	1,024.3
Special Savings Accounts				657.2	254.0
Mahana Amdani Accounts				1.1	15.3
Postal Life Insurance	392.8	446.3	515.3	642.1	789.5
GP Fund	1,886.0	1,929.0	2,128.0	2,331.0	2,581.0
Total (A+B+C)	60,838.7	59,125.3	82,883.0	105,362.8	126,870.9

6.5 Domestic Debt Outstanding

(Millions Rupees)					
Debt Instrument	1985	1986	1987	1988	1989
A. Permanent Debt	39,357.6	58,366.9	69,057.0	62,481.2	76,953.8
Market Loans	21,896.0	21,125.0	21,680.0	25,785.0	25,522.0
Federal Government Bonds	717.0	718.0	718.0	731.0	4,548.0
Income Tax Bonds	24.0	23.0	23.0	23.0	23.0
Government Bonds (L.R.-1977)	51.0	55.0	58.0	54.0	54.0
Special Government Bonds For SLIC (Original)	2,786.0	3,417.0	4,232.0	5,056.0	6,198.0
Bearer National Fund Bonds (BNFB)		1,522.0	7,102.0	9,720.0	18,089.0
Special National Fund Bonds		15,185.0	15,185.0	22.0	8.0
Prize Bonds	13,883.6	16,321.9	20,059.0	21,090.2	22,511.8
B. Floating Debt	73,087.0	87,266.0	104,885.0	127,525.0	135,238.0
Adhoc Treasury Bills	51,313.0	56,356.0	52,299.0	71,744.0	60,649.0
Treasury Bills (3 Months)	17,633.0	26,637.0	44,920.0	48,508.0	57,538.0
G.T.R.s	4,141.0	4,273.0	7,666.0	7,273.0	17,051.0
C. Unfunded Debt	42,963.4	57,573.0	75,246.9	99,451.7	120,332.5
Defence Savings Certificates	9,311.0	12,089.9	15,733.4	20,923.0	25,373.2
National Deposit Certificates	2,188.4	2,461.8	2,830.4	3,568.2	4,813.4
Khas Deposit Certificates	13,016.9	20,865.8	29,004.2	38,769.7	46,018.4
Khas Deposit Accounts	13,379.3	16,304.6	20,657.5	28,003.0	34,911.6
Savings Accounts	1,107.3	1,237.5	1,786.1	2,196.2	2,514.8
Special Savings Accounts	29.5	16.2	16.2	0.8	
Mahana Amdani Accounts	45.2	92.0	168.2	271.5	385.3
Postal Life Insurance	1,004.7	1,274.2	1,519.9	1,888.4	2,234.9
GP Fund	2,881.0	3,231.0	3,531.0	3,831.0	4,081.0
Total (A+B+C)	155,408.1	203,205.8	249,188.9	289,457.9	332,524.3

6.5 Domestic Debt Outstanding

(Millions Rupees)

Debt Instrument	1990	1991	1992	1993	1994
A. Permanent Debt	95,003.1	151,757.1	179,325.8	234,657.3	251,448.5
Market Loans	25,509.0	25,178.0	25,102.0	24,688.0	24,149.0
Federal Government Bonds	5,148.0	8,674.0	8,624.0	8,619.0	8,604.0
Income Tax Bonds	22.0	22.0	22.0	22.0	22.0
Government Bonds (L.R.-1977)	54.0	54.0	53.0	53.0	53.0
Special Government Bonds For SLIC (Original)	6,911.0	7,304.0	7,304.0	7,304.0	7,304.0
Bearer National Fund Bonds (BNFB)	32,536.0	43,905.0	18,227.0	22.0	16.0
BNFB (Roll Over)			6,838.0	22,309.0	22,309.0
Special National Fund Bonds	5.0	2.0	1.0	1.0	1.0
Federal Investment Bonds (Auction)		34,938.0	79,912.0	133,491.0	146,421.0
Federal Investment Bonds (TAP)		3,482.0	3,311.0	3,311.0	3,300.0
Federal Investment Bonds (Bearer)		314.0	214.0	214.0	-
Prize Bonds	24,818.1	27,884.1	29,717.8	34,623.3	39,269.5
B. Floating Debt	144,979.0	150,928.0	197,251.0	215,819.0	257,637.0
Adhoc Treasury Bills	69,595.0	69,541.0	61,399.0	61,417.0	61,436.0
6 Month Treasury Bills (Auction)		45,556.0	44,303.0	38,889.0	78,688.0
6 Month Treasury Bills (SBP)		30,500.0	91,500.0	115,500.0	117,500.0
Treasury Bills (3 Months)	58,714.0	13.0	13.0	13.0	13.0
G.T.R.s	16,070.0	5,318.0	36.0		
Market Bills	600.0				
C. Unfunded Debt	138,908.1	142,356.1	147,989.5	154,708.5	188,382.7
Defence Savings Certificates	35,156.0	41,926.6	47,504.9	52,994.7	64,364.6
National Deposit Certificates	5,435.4	4,830.2	4,220.5	3,632.6	2,997.9
Khas Deposit Certificates	45,091.3	29,105.3	13,012.8	1,139.3	800.8
Special Savings Certs (Regd)	6,550.2	24,876.7	43,011.4	58,450.6	64,101.2
Special Savings Certs (Bearer)	484.1	1,859.7	2,885.2	3,721.1	4,303.3
Regular Income Certificates				1,120.4	5,364.3
Khaas Deposit Accounts	33,931.9	20,161.9	9,973.8	1,349.6	986.5
Savings Accounts	3,032.9	4,692.3	5,600.0	5,210.1	15,787.1
Special Savings Accounts	1,721.5	6,596.7	11,913.1	15,650.1	16,743.0
Mahana Amdani Accounts	510.3	664.9	851.7	1,052.2	1,261.6
Pensioners' Benefit Account					
Post Life Insurance	2,663.3	3,060.9	4,186.1	5,276.9	6,253.2
GP fund	4,331.0	4,581.0	4,830.0	5,111.0	5,419.0
Total (A+B+C)	378,890.2	445,041.2	524,566.3	605,184.8	697,468.2

6.5 Domestic Debt Outstanding

(Millions Rupees)

Debt Instrument	1995	1996	1997	1998	1999
A. Permanent Debt	275,681.9	278,358.3	281,279.3	277,150.3	257,058.9
Market Loans	23,322.0	23,007.3	22,969.7	17,454.0	16,191.2
Federal Government Bonds	9,356.0	9,470.8	10,336.0	10,231.0	10,099.8
Income Tax Bonds	22.0	22.3	22.3	22.3	22.3
Government Bonds (L.R.-1977)	53.0	53.0	53.0	53.0	53.0
Special Government Bonds For SLIC (Original)	7,304.0	7,304.1	6,537.0	6,469.0	6,469.0
Special Government Bonds For SLIC (Capitalisation)			2,598.0	3,877.0	4,666.0
Bearer National Fund Bonds (BNFB)	14.0	9.5	10.0	9.0	9.0
BNFB (Roll Over)	22,098.0	21,670.1	21,670.1	21,670.0	-
Special National Fund Bonds	1.0	1.0	1.0	1.0	1.0
Federal Investment Bonds (Auction)	165,525.6	163,044.0	153,767.0	143,538.0	135,595.9
Federal Investment Bonds (TAP)	3,281.6	2,765.0	2,757.5	2,757.5	2,757.5
Prize Bonds	44,704.8	51,011.1	60,557.6	71,068.5	81,194.2
B. Floating Debt	294,233.0	361,297.6	433,833.3	473,849.8	561,590.5
Adhoc Treasury Bills	61,456.0	61,477.9	61,500.1	61,524.0	90,048.7
6 Months Treasury Bills (Auctioned)	57,172.0	54,524.1		25,453.0	
6 Months Treasury Bills(SBP)	175,592.0	245,282.7		34,500.0	
Treasury Bills(3 Months)	13.0	13.0	12.8	12.8	12.8
Short Term Federal Bonds (STFBs)			92,720.4	105,340.0	
STFBs for Replenishment.			279,600.0	247,020.0	
Market Treasury Bills (MTBs)					141,841.0
MTBs for Replenishment					329,688.0
C. Unfunded Debt	224,290.2	267,607.3	332,964.4	439,186.5	573,944.9
Defence Savings Certificates	85,019.4	105,162.9	136,568.2	168,839.8	207,189.6
National Deposit Certificates	2,192.9	1,086.7	233.2	132.1	83.4
Khaas Deposit Certificates	612.9	458.6	355.1	340.4	320.0
Special Savings Certs (Regd)	71,524.1	83,868.7	98,771.2	118,965.9	143,922.6
Special Savings Certs (Bearer)	5,367.3	4,639.5	3,372.9	1,702.3	819.3
Regular Income Certificates	9,387.3	14,119.4	30,591.5	85,000.1	144,099.5
Khaas Deposit Accounts	763.6	588.6	511.8	486.7	436.2
Savings Accounts	15,640.3	20,312.9	14,724.0	8,024.7	10,321.3
Special Savings Accounts	18,844.8	20,984.1	24,834.0	27,441.1	33,321.0
Mahana Amdani Accounts	1,466.9	1,671.8	1,821.2	1,869.3	1,885.8
Pensioners' Benefit Account	-	-	-	-	-
Post Life Insurance	7,743.8	8,837.1	10,301.2	12,441.1	14,989.2
GP fund	5,727.0	5,877.0	10,880.0	13,943.0	16,557.0
Total (A+B+C)	794,205.2	907,263.3	1,048,077.0	1,190,186.6	1,392,594.3

6.5 Domestic Debt Outstanding

(Millions Rupees)

Debt Instrument	2000	2001	2002	2003	2004 ^P	2005 ^P
A. Permanent Debt	259,609.1	281,087.7	367,999.7	427,818.8	536,810.8	500,873
Market Loans ¹	15,028.0	6,827.0	5,596.0	4,706.0	3,026.0	3,026.0
Federal Government Bonds	9,923.0	9,785.0	9,543.0	9,525.0	9,506.0	9,410.0
Income Tax Bonds	22.0	22.0	22.0	22.0	22.0	22.0
Government Bonds (L.R.-1977)	53.0	53.0	53.0	53.0	53.0	52.0
Special Government Bonds For SLIC (Original)	4,594.0	2,505.0	1,691.0	931.0	745.0	394.0
Special Government Bonds For SLIC (Capitalisation)	12,949.0	11,169.0	12,636.0	8,545.0	5,443.0	3,211.0
Bearer National Fund Bonds (BNFB)	7.0	7.0	7.0	7.0	7.0	7.0
Special National Fund Bonds	1.0	1.0	1.0	1.0	1.0	1.0
Federal Investment Bonds (Auction)	133,112.0	113,013.0	81,489.0	45,481.0	33,538.0	14,594.0
Federal Investment Bonds (TAP)	2,758.0	30.0	3.0	2.0	1.0	1.0
Pakistan Investment Bonds (PIBs)		46,123.0	153,818.0	228,565.0	331,646.0	307,598.0
Prize Bonds	81,162.1	91,552.7	103,140.7	129,980.8	152,822.8	162,558.0
B. Floating Debt	647,428.0	737,775.0	557,807.0	516,268.0	542,943.0	78,163.0
Adhoc Treasury Bills	90,074.0	125,301.0	122,830.0	-	-	0
Treasury Bills (3 Months)	13.0	13.0	13.0	13.0	13.0	13.0
Market Treasury Bills	90,009.0	104,097.0	208,133.0	403,024.0	345,686.0	453,206.0
MTBs for Replenishment of cash	467,332.0	508,364.0	226,831.0	113,231.0	197,244.0	324,944.0
C. Unfunded Debt	671,781.5	712,137.5	792,137.1	909,499.8	899,214.9	850,056.0
Defence Savings Certificates	248,401.8	264,982.1	287,019.4	309,009.9	312,248.2	303,534.0
National Deposit Certificates	57.2	40.7	33.7	29.4	26.7	24.0
Khass Deposit Certificates	307.1	294.8	290.4	286.1	284.1	282.0
Special Savings Certs (Regd)	163,318.4	172,749.6	209,192.7	294,091.8	280,892.5	197,733.0
Special Savings Certs (Bearer)	312.0	508.3	305.0	293.9	291.3	287.0
Regular Income Certificates	170,211.1	178,854.3	189,900.6	174,976.7	125,886.2	85,427.0
Bahbood Savings Certificates					22,691.0	83,346.0
Khas Deposit Accounts	397.5	360.7	354.1	348.5	328.1	326.0
Savings Accounts	10,124.6	8,019.6	7,689.9	9,327.9	8,598.4	8,120.0
Special Savings Accounts	38,771.9	42,398.4	46,665.3	51,800.3	54,694.4	53,052.0
Mahana Amdani Accounts	1,899.7	1,952.5	2,045.3	2,174.7	2,295.6	2,393.0
Pensioners' Benefit Account				10,170.0	23,379.3	41,116.0
Post Life Insurance	19,120.2	23,497.5	29,945.9	37,313.6	45,982.2	54,144.0
GP fund	18,860.0	18,479.0	18,695.0	19,677.0	21,617.0	20,272.0
Total (A+B+C)	1,578,818.6	1,731,000.2	1,717,943.8	1,853,586.6	1,978,968.6	2,129,091.0

1. Including Provincial Government Loans

Note: Special US \$ Bonds have been reclassified into external liabilities, while FEBC, FCBC and DBC have been classified to external liabilities payable in Rupees. Based on these changes, the numbers reported in the above table will not match with previous Annual Reports.