

## 6.1 National Saving Schemes

(Million Rupees)

| Scheme   | 1971           | 1972           | 1973           | 1974           | 1975           |
|--|----------------|----------------|----------------|----------------|----------------|
| <b>A. Accounts (1+2 = i to iii)</b>            | <b>1,020.9</b> | <b>1,230.2</b> | <b>1,506.6</b> | <b>1,613.6</b> | <b>1,712.6</b> |
| 1. National Savings Centers <sup>1</sup>       |                |                |                |                | 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>B. Certificates (1+2+3 = i to iii)</b>      | <b>1,080.9</b> | <b>1,232.2</b> | <b>1,459.8</b> | <b>2,129.1</b> | <b>2,633.0</b> |
| 1. National Savings Centers                    | 0.0            | 5.5            | 77.7           | 364.0          | 688.8          |
| 2. Post Offices                                | 1,080.9        | 1,159.7        | 1,205.0        | 1,346.8        | 1,316.5        |
| 3. Bank  | 0.0            | 67.1           | 177.0          | 418.3          | 627.8          |
| i. Defense Savings Certificates                | 1,080.9        | 1,232.3        | 1,365.7        | 1,375.6        | 1,410.8        |
| ii. National Deposit Certificates <sup>2</sup> |                |                | 62.5           | 415.2          | 733.7          |
| iii. Khas Deposit Certificates <sup>2</sup>    |                |                | 31.6           | 338.3          | 488.5          |
| <b>C. Prize Bonds (1+2)*</b>                   | <b>240.0</b>   | <b>227.4</b>   | <b>276.5</b>   | <b>406.8</b>   | <b>553.3</b>   |
| 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          |
| <b>Total</b>                                   | <b>2,341.9</b> | <b>2,689.8</b> | <b>3,242.8</b> | <b>4,149.5</b> | <b>4,898.9</b> |

| Scheme                                   | 1976           | 1977           | 1978           | 1979           | 1980            |
|--|----------------|----------------|----------------|----------------|-----------------|
| <b>A. Accounts (1+2 = i to iii)</b>      | <b>1,861.1</b> | <b>1,974.8</b> | <b>2,249.9</b> | <b>2,506.6</b> | <b>3,042.3</b>  |
| 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>B. Certificates (1+2+3 = i to iv)</b> | <b>3,091.8</b> | <b>3,586.6</b> | <b>4,579.9</b> | <b>5,369.0</b> | <b>6,107.0</b>  |
| 1. National Savings Centers              | 984.7          | 1,331.4        | 1,851.4        | 2,265.1        | 2,649.6         |
| 2. Post Offices                          | 1,265.6        | 1,204.4        | 1,231.2        | 1,234.3        | 1,186.5         |
| 3. Bank                                  | 841.5          | 1,050.8        | 1,497.3        | 1,869.6        | 2,270.9         |
| i. Defense Savings Certificates          | 1,601.8        | 1,824.4        | 2,243.5        | 2,650.5        | 2,947.4         |
| ii. National Deposit Certificates        | 866.7          | 992.4          | 1,221.2        | 1,438.1        | 1,634.5         |
| iii. Khas Deposit Certificates           | 623.3          | 769.8          | 1,115.2        | 1,280.4        | 1,505.2         |
| iv. Premium Savings Certificates         |                |                |                |                | 19.9            |
| <b>C. Prize Bonds (1+2)*</b>             | <b>748.8</b>   | <b>772.1</b>   | <b>888.0</b>   | <b>1,102.0</b> | <b>1,290.2</b>  |
| 1. Rs. 5                                 | 238.2          | 253.1          | 305.1          | 374.7          | 442.0           |
| 2. Rs. 10                                | 510.6          | 519.0          | 582.9          | 727.3          | 848.2           |
| <b>Total</b>                             | <b>5,701.7</b> | <b>6,333.5</b> | <b>7,717.9</b> | <b>8,977.6</b> | <b>10,439.4</b> |

## 6.1 National Saving Schemes

(Million Rupees)

| Scheme   | 1981            | 1982            | 1983            | 1984            | 1985            |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>A. Accounts (1+2=i to vi)</b>               | <b>3,408.0</b>  | <b>4,422.0</b>  | <b>7,958.6</b>  | <b>11,090.0</b> | <b>14,881.2</b> |
| 1. National Savings Centers 1                  | 2,475.5         | 3,625.0         | 7,087.8         | 10,140.0        | 14,007.2        |
| 2. Post Offices                                | 932.5           | 797.0           | 870.8           | 950.0           | 874.0           |
| i. Khas Deposit Accounts <sup>3</sup>          | 1,931.1         | 2,996.7         | 5,760.7         | 9,170.0         | 13,379.3        |
| ii. National Deposit Accounts                  | 518.6           | 553.1           | 606.7           | 627.0           | 320.0           |
| iii. Savings Accounts                          | 958.3           | 872.2           | 932.9           | 1,024.0         | 1,107.3         |
| iv. Special Savings Accounts <sup>6</sup>      |                 |                 | 657.2           | 254.0           | 29.5            |
| v. Mahana Amdani Accounts <sup>6</sup>         |                 |                 | 1.1             | 15.0            | 45.2            |
| <b>B. Certificates (1+2+3= i to viii)</b>      | <b>6,857.3</b>  | <b>9,054.4</b>  | <b>12,970.7</b> | <b>17,887.0</b> | <b>24,365.0</b> |
| 1. National Savings Centers                    | 2,996.1         | 4,272.7         | 6,493.4         | 9,408.0         | 13,049.0        |
| 2. Post Offices                                | 1,027.4         | 1,043.5         | 1,176.0         | 1,290.0         | 1,420.0         |
| 3. Bank  | 2,833.8         | 3,738.2         | 5,301.3         | 7,189.0         | 9,896.0         |
| i. Defence Savings Certificates                | 3,410.1         | 4,263.4         | 5,535.0         | 7,082.0         | 9,115.0         |
| ii. National Deposit Certificates <sup>2</sup> | 1,862.9         | 1,745.2         | 1,846.6         | 2,013.1         | 2,188.0         |
| iii. Khas Deposit Certificates <sup>2</sup>    | 1,531.2         | 2,997.1         | 5,536.8         | 8,744.0         | 13,017.0        |
| iv. Premium Savings Certificates <sup>5</sup>  | 53.2            | 48.7            | 52.3            | 48.0            | 45.0            |
| <b>C. Prize Bonds (1 to 5)*</b>                | <b>1,575.5</b>  | <b>3,542.2</b>  | <b>9,278.6</b>  | <b>13,538.5</b> | <b>13,882.0</b> |
| 1. Rs. 5                                       | 536.1           | 463.4           | 395.1           | 370.1           | 359.0           |
| 2. Rs. 10                                      | 1,039.4         | 1,198.9         | 1,300.7         | 1,381.8         | 1,587.0         |
| 3. Rs. 50                                      |                 | 233.2           | 722.7           | 2,167.9         | 2,073.0         |
| 4. Rs. 500                                     |                 | 737.5           | 3,313.5         | 4,875.0         | 4,775.0         |
| 5. Rs. 1,000                                   |                 | 909.2           | 3,546.6         | 4,743.7         | 5,088.0         |
| <b>Total</b>                                   | <b>11,840.8</b> | <b>17,018.6</b> | <b>30,208.0</b> | <b>42,515.5</b> | <b>53,128.2</b> |

| Scheme  | 1986            | 1987            | 1988             | 1989             | 1990             |
|---|-----------------|-----------------|------------------|------------------|------------------|
| <b>A. Accounts (1+2=i to vi)</b>                      | <b>17,664.0</b> | <b>22,336.0</b> | <b>29,867.0</b>  | <b>36,836.0</b>  | <b>37,923.0</b>  |
| 1. National Savings Centers <sup>1</sup>              | 16,692.0        | 20,955.0        | 27,842.0         | 33,817.0         | 34,904.0         |
| 2. Post Offices                                       | 972.0           | 1,381.0         | 2,025.0          | 3,019.0          | 3,019.0          |
| i. Khas Deposit Accounts <sup>3</sup>                 | 16,304.0        | 20,657.6        | 28,003.0         | 34,912.0         | 33,932.0         |
| ii. National Deposit Accounts                         | 11.0            | -292.0          | -604.0           | -976.0           | -1,274.0         |
| iii. Savings Accounts                                 | 1,241.0         | 1,786.1         | 2,196.0          | 2,514.0          | 3,032.0          |
| iv. Special Savings Accounts <sup>6</sup>             | 16.0            | 16.2            | 1.0              | 1.0              | 1,723.0          |
| v. Mahana Amdani Accounts <sup>6</sup>                | 92.0            | 168.2           | 271.0            | 385.0            | 510.0            |
| <b>B. Certificates (1+2+3= i to viii)</b>             | <b>35,221.0</b> | <b>47,594.8</b> | <b>63,268.0</b>  | <b>76,205.0</b>  | <b>92,678.0</b>  |
| 1. National Savings Centers                           | 18,145.0        | 24,981.1        | 34,459.0         | 44,435.0         | 57,709.0         |
| 2. Post Offices                                       | 1,490.0         | 1,715.6         | 2,283.0          | 2,772.0          | 3,412.0          |
| 3. Bank   | 15,586.0        | 20,898.1        | 26,526.0         | 28,998.0         | 31,557.0         |
| i. Defence Savings Certificates                       | 11,834.0        | 15,733.4        | 20,923.0         | 25,374.0         | 35,156.0         |
| ii. National Deposit Certificates <sup>2</sup>        | 2,471.0         | 2,830.4         | 3,568.2          | 4,813.0          | 5,435.0          |
| iii. Khas Deposit Certificates <sup>2</sup>           | 20,875.0        | 29,004.2        | 38,770.0         | 46,018.0         | 45,091.0         |
| iv. Special Savings Certificates (Regd.) <sup>7</sup> |                 |                 |                  |                  | 6,546.0          |
| v. Special Savings Certificates (Bearer) <sup>7</sup> |                 |                 |                  |                  | 454.0            |
| vii. Premium Savings Certificates <sup>5</sup>        | 41.0            | 26.8            | 7.0              | 0.0              | -4.0             |
| <b>C. Prize Bonds (1 to 6)*</b>                       | <b>16,322.0</b> | <b>20,059.0</b> | <b>21,090.0</b>  | <b>22,511.8</b>  | <b>24,853.5</b>  |
| 1. Rs. 5  | 19.0            | 17.2            | 17.0             | 17.2             | 15.6             |
| 2. Rs. 10   | 1,733.0         | 1,418.0         | 48.0             | 25.6             | 25.3             |
| 3. Rs. 50   | 2,258.0         | 2,754.5         | 2,693.0          | 2,669.0          | 2,846.6          |
| 4. Rs. 100  |                 |                 | 2,117.0          | 2,534.5          | 2,876.5          |
| 5. Rs. 500  | 5,665.0         | 7,187.2         | 7,371.0          | 7,434.2          | 8,010.5          |
| 6. Rs. 1,000  | 6,647.0         | 8,682.1         | 8,844.0          | 9,831.3          | 11,079.0         |
| <b>Total</b>  | <b>69,207.0</b> | <b>89,989.8</b> | <b>114,225.0</b> | <b>135,552.8</b> | <b>155,454.5</b> |

## 6.1 National Saving Schemes

| (Million Rupees)                                      |                  |                  |                  |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|
| Scheme  | 1991             | 1992             | 1993             | 1994             | 1995             |
| <b>A. Accounts (1+2=i to vi)</b>                      | <b>30,574.0</b>  | <b>24,658.0</b>  | <b>17,689.0</b>  | <b>29,054.0</b>  | <b>36,715.6</b>  |
| 1. National Savings Centers <sup>1</sup>              | 28,348.0         | 21,826.0         | 15,039.0         | 26,473.0         | 26,314.2         |
| 2. Post Offices                                       | 2,226.0          | 2,831.0          | 2,650.0          | 2,581.0          | 10,401.4         |
| i. Khas Deposit Accounts <sup>3</sup>                 | 20,173.0         | 7,884.0          | -2,620.0         | -3,128.0         | 763.6            |
| ii. National Deposit Accounts                         | -1,544.0         | -1,592.0         | -1,603.0         | -1,610.0         | -                |
| iii. Savings Accounts                                 | 4,692.0          | 5,599.0          | 5,209.0          | 15,787.1         | 15,640.3         |
| iv. Special Savings Accounts <sup>6</sup>             | 6,588.0          | 11,914.0         | 15,651.0         | 16,743.0         | 18,844.8         |
| v. Mahana Amdani Accounts <sup>6</sup>                | 665.0            | 852.0            | 1,052.0          | 1,262.0          | 1,466.9          |
| <b>B. Certificates (1+2+3= i to viii)</b>             | <b>101,977.0</b> | <b>109,362.0</b> | <b>119,372.0</b> | <b>140,184.0</b> | <b>174,104.3</b> |
| 1. National Savings Centers                           | 67,124.0         | 75,982.0         | 85,787.0         | 101,496.0        | 122,103.2        |
| 2. Post Offices                                       | 4,091.0          | 5,335.0          | 6,332.0          | 8,404.0          | 15,684.6         |
| 3. Bank   | 30,762.0         | 28,045.0         | 27,253.0         | 30,284.0         | 36,316.5         |
| i. Defence Savings Certificates                       | 41,893.0         | 47,505.0         | 52,995.0         | 64,365.0         | 85,019.4         |
| ii. National Deposit Certificates <sup>2</sup>        | 4,686.0          | 3,959.0          | 3,282.0          | 2,581.0          | 2,192.9          |
| iii. Khas Deposit Certificates <sup>2</sup>           | 28,661.0         | 12,005.0         | -192.0           | -526.0           | 612.9            |
| iv. Special Savings Certificates (Regd.) <sup>7</sup> | 24,881.0         | 42,775.0         | 58,450.0         | 64,101.0         | 71,524.1         |
| v. Special Savings Certificates (Bearer) <sup>7</sup> | 1,860.0          | 3,122.0          | 3,721.0          | 4,303.0          | 5,367.3          |
| vi. Regular Income Certificates <sup>8</sup>          | -                | -                | 1,120.0          | 5,364.0          | 9,387.3          |
| vii. Premium Savings Certificates <sup>5</sup>        | -4.0             | -4.0             | -4.0             | -4.0             | 0.5              |
| <b>C. Prize Bonds (1 to 6)*</b>                       | <b>27,876.0</b>  | <b>29,719.0</b>  | <b>34,623.3</b>  | <b>39,269.1</b>  | <b>44,704.8</b>  |
| 1. Rs. 5  | 15.6             | 15.6             | 15.6             | 16.0             | 15.6             |
| 2. Rs. 10   | 25.3             | 25.3             | 25.3             | 25.3             | 25.3             |
| 3. Rs. 50   | 3,041.4          | 3,194.0          | 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          | 9,759.0          | 11,216.3         | 12,675.6         | 14,555.7         |
| 6. Rs. 1,000  | 12,705.0         | 13,616.0         | 16,441.0         | 19,251.0         | 22,212.5         |
| <b>Total</b>  | <b>160,427.0</b> | <b>163,738.0</b> | <b>171,684.3</b> | <b>208,507.1</b> | <b>255,524.7</b> |

  

| Scheme  | 1996             | 1997             | 1998             | 1999             | 2000             |
|---|------------------|------------------|------------------|------------------|------------------|
| <b>A. Accounts (1+2=i to iv)</b>                      | <b>43,557.4</b>  | <b>41,891.1</b>  | <b>37,821.9</b>  | <b>45,964.4</b>  | <b>51,193.7</b>  |
| 1. National Savings Centers <sup>1</sup>              | 31,967.5         | 29,368.5         | 23,783.2         | 28,647.8         | 30,841.8         |
| 2. Post Offices                                       | 11,589.9         | 12,522.6         | 14,038.6         | 17,316.6         | 20,351.9         |
| i. Khas Deposit Accounts <sup>3</sup>                 | 588.6            | 511.8            | 486.7            | 436.2            | 397.5            |
| ii. Savings Accounts                                  | 20,312.9         | 14,724.0         | 8,024.7          | 10,321.3         | 10,124.6         |
| iii. Special Savings Accounts <sup>6</sup>            | 20,984.1         | 24,834.1         | 27,441.2         | 33,321.1         | 38,771.9         |
| iv. Mahana Amdani Accounts <sup>6</sup>               | 1,671.8          | 1,821.2          | 1,869.3          | 1,885.8          | 1,899.7          |
| <b>B. Certificates (1+2+3= i to viii)</b>             | <b>209,336.2</b> | <b>269,892.6</b> | <b>374,981.3</b> | <b>496,435.3</b> | <b>582,608.2</b> |
| 1. National Savings Centers                           | 146,532.6        | 191,476.3        | 270,177.1        | 353,890.9        | 410,132.2        |
| 2. Post Offices                                       | 18,837.4         | 22,606.2         | 27,918.2         | 36,005.5         | 43,679.1         |
| 3. Bank   | 43,966.2         | 55,810.0         | 76,886.0         | 106,538.8        | 128,796.9        |
| i. Defence Savings Certificates                       | 105,162.9        | 136,568.2        | 168,840.2        | 207,190.0        | 248,401.8        |
| ii. National Deposit Certificates <sup>2</sup>        | 1,086.7          | 233.2            | 132.1            | 83.4             | 57.2             |
| iii. Khas Deposit Certificates <sup>2</sup>           | 458.6            | 355.1            | 340.4            | 320.0            | 307.1            |
| iv. Special Savings Certificates (Regd.) <sup>7</sup> | 83,868.7         | 98,771.2         | 118,965.9        | 143,922.6        | 163,318.4        |
| v. Special Savings Certificates (Bearer) <sup>7</sup> | 4,639.5          | 3,372.9          | 1,702.3          | 819.3            | 312.0            |
| vi. Regular Income Certificates <sup>8</sup>          | 14,119.4         | 30,591.5         | 85,000.1         | 144,099.5        | 170,211.1        |
| vii. Premium Savings Certificates <sup>5</sup>        | 0.5              | 0.5              | 0.5              | 0.5              | 0.5              |
| <b>C. Prize Bonds (1 to 15)*</b>                      | <b>51,000.3</b>  | <b>60,547.0</b>  | <b>71,058.0</b>  | <b>81,183.7</b>  | <b>81,151.4</b>  |
| 1. Rs. 5  | 14.9             | 14.9             | 14.9             | 14.9             | 14.9             |
| 2. Rs. 10   | 25.3             | 25.3             | 25.3             | 25.3             | 25.3             |
| 3. Rs. 50   | 3,643.4          | 3,671.0          | 3,141.0          | 49.4             | 41.2             |
| 4. Rs. 100  | 4,004.2          | 4,458.4          | 4,917.2          | 5,605.4          | 121.0            |
| 5. Rs. 500  | 14,446.8         | 15,456.8         | 17,033.3         | 18,013.1         | -190.5           |
| 6. Rs. 1,000  | 21,846.8         | 24,899.9         | 26,979.7         | 24,922.7         | 3.4              |
| 7. Rs. 5,000 <sup>9</sup>                             | -                | -                | -                | 10,773.5         | 32.9             |
| 8. Rs. 10,000 <sup>9</sup>                            | 3,040.0          | 6,070.8          | 9,711.3          | 12,577.6         | -520.2           |
| 9. Rs. 25,000 <sup>9</sup>                            | 3,978.9          | 5,949.9          | 9,235.2          | 9,201.8          | -1,276.1         |
| 10. Rs. 200 <sup>10</sup>                             | -                | -                | -                | -                | 7,013.6          |
| 11. Rs. 750   | -                | -                | -                | -                | 13,695.3         |
| 12. Rs. 1,500   | -                | -                | -                | -                | 18,021.3         |
| 13. Rs. 7,500   | -                | -                | -                | -                | 13,187.0         |
| 14. Rs. 15,000  | -                | -                | -                | -                | 15,637.9         |
| 15. Rs. 40,000  | -                | -                | -                | -                | 15,344.4         |
| <b>Total</b>  | <b>303,893.9</b> | <b>372,330.7</b> | <b>483,861.1</b> | <b>623,583.3</b> | <b>714,953.3</b> |

## 6.1 National Saving Schemes

| (Million Rupees)                                      |                  |                  |                  |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|
| Scheme  | 2001             | 2002             | 2003             | 2004             | 2005             |
| <b>A. Accounts (1+2=i to vi)</b>                      | <b>52,731.2</b>  | <b>56,754.5</b>  | <b>73,821.4</b>  | <b>89,295.7</b>  | <b>105,668.1</b> |
| 1. National Savings Centers <sup>1</sup>              | 26,738.5         | 23,539.6         | 31,254.5         | 44,903.5         | 61,999.2         |
| 2. Post Offices                                       | 25,992.7         | 33,214.9         | 42,566.9         | 44,392.3         | 43,668.9         |
| i. Khas Deposit Accounts <sup>3</sup>                 | 360.7            | 354.1            | 348.5            | 328.1            | 325.9            |
| ii. Savings Accounts                                  | 8,019.6          | 7,689.9          | 9,327.9          | 8,598.4          | 9,054.5          |
| iii. Special Savings Accounts <sup>6</sup>            | 42,398.4         | 46,665.3         | 51,800.3         | 54,694.4         | 52,789.6         |
| iv. Mahana Amdani Accounts <sup>6</sup>               | 1,952.5          | 2,045.3          | 2,174.7          | 2,295.6          | 2,381.5          |
| v. Pensioners' Benefit Account <sup>11</sup>          |                  |                  | 10,170.0         | 23,379.3         | 41,116.5         |
| <b>B. Certificates (1+2+3= i to viii)</b>             | <b>617,430.2</b> | <b>686,742.3</b> | <b>778,688.3</b> | <b>742,320.4</b> | <b>670,232.3</b> |
| 1. National Savings Centers                           | 438,320.2        | 484,331.3        | 499,007.8        | 488,440.8        | 476,822.8        |
| 2. Post Offices                                       | 48,198.3         | 54,478.8         | 56,226.8         | 55,285.6         | 50,907.0         |
| 3. Bank   | 130,911.7        | 147,932.3        | 223,453.6        | 198,594.0        | 142,502.5        |
| i. Defence Savings Certificates                       | 264,982.1        | 287,019.4        | 309,009.9        | 312,248.2        | 303,489.1        |
| ii. National Deposit Certificates <sup>2</sup>        | 40.7             | 33.7             | 29.4             | 26.7             | 24.2             |
| iii. Khas Deposit Certificates <sup>2</sup>           | 294.8            | 290.5            | 286.1            | 284.1            | 282.4            |
| iv. Special Savings Certificates (Regd.) <sup>7</sup> | 172,749.6        | 209,192.7        | 294,091.8        | 280,892.5        | 197,580.6        |
| v. Special Savings Certificates (Bearer) <sup>7</sup> | 508.3            | 305.0            | 293.9            | 291.3            | 286.8            |
| vi. Regular Income Certificates <sup>8</sup>          | 178,854.3        | 189,900.6        | 174,976.7        | 125,886.2        | 85,223.1         |
| vii. Premium Savings Certificates <sup>5</sup>        | 0.5              | 0.5              | 0.5              | 0.5              | 0.5              |
| viii. Bahbood Savings Certificates                    |                  |                  |                  | 22,691.0         | 83,345.6         |
| <b>C. Prize Bonds (1 to 14)*</b>                      | <b>91,542.3</b>  | <b>103,130.1</b> | <b>129,970.3</b> | <b>152,812.1</b> | <b>164,056.5</b> |
| 1. Rs. 5  | 14.9             | 14.9             | 14.9             | 14.9             | 14.9             |
| 2. Rs. 10   | 25.3             | 25.3             | 25.3             | 25.3             | 25.3             |
| 3. Rs. 50   | 23.8             | 23.7             | 23.7             | 23.7             | 23.7             |
| 3. Rs. 100  | 80.1             | 80.0             | 79.9             | 79.9             | 79.9             |
| 4. Rs. 500  | (160.5)          | 96.9             | 96.8             | 96.8             | 96.7             |
| 5. Rs. 1000   | 91.5             | 311.0            | 310.9            | 310.8            | 310.8            |
| 6. Rs. 5000 <sup>9</sup>                              | 14.0             | 14.0             | 14.0             | 14.0             | 14.0             |
| 7. Rs. 10000 <sup>9</sup>                             | 262.5            | 262.4            | 262.4            | 262.4            | 262.3            |
| 8. Rs. 25000 <sup>9</sup>                             | 16.3             | 16.3             | 16.3             | 16.2             | 16.1             |
| 9. Rs. 200 <sup>10</sup>                              | 8,517.2          | 9,314.3          | 10,725.0         | 12,000.0         | 14,016.3         |
| 10. Rs. 750   | 16,468.0         | 18,580.7         | 22,258.2         | 24,943.7         | 26,074.8         |
| 11. Rs. 1500  | 19,737.6         | 21,255.3         | 24,879.0         | 27,516.2         | 28,693.2         |
| 12. Rs. 7500  | 14,284.8         | 16,200.8         | 21,004.2         | 24,113.4         | 25,122.2         |
| 13. Rs. 15000   | 16,522.2         | 18,105.5         | 24,471.5         | 29,342.0         | 32,132.7         |
| 14. Rs. 40000   | 15,644.6         | 18,829.0         | 25,788.2         | 34,052.8         | 37,173.6         |
| <b>Total</b>  | <b>761,703.8</b> | <b>846,626.9</b> | <b>982,480.0</b> | <b>984,428.2</b> | <b>939,956.9</b> |

## 6.1 National Saving Schemes

(End June: Million Rupees)

| Scheme                                      | 2006             | 2007               | 2008               | 2009               | 2010               |
|---|------------------|--------------------|--------------------|--------------------|--------------------|
| <b>A. Accounts (1+2= i to v )</b>           | <b>121,074.7</b> | <b>152,005.8</b>   | <b>185,183.5</b>   | <b>218,075.9</b>   | <b>268,440.4</b>   |
| 1. National Saving Centres                  | 76,736.3         | 95,918.8           | 119,299.4          | 145,591.6          | 187,961.4          |
| 2. Post Offices                             | 44,338.4         | 56,086.9           | 65,884.1           | 72,484.3           | 80,479.0           |
| i. Saving Accounts                          | 8,743.6          | 18,735.3           | 27,724.4           | 16,825.3           | 17,846.6           |
| ii. Khas Deposit Accounts                   | 324.5            | 320.7              | 316.8              | 315.6              | 312.2              |
| iii. Mahana Amdani Accounts                 | 2,427.2          | 2,484.1            | 2,459.2            | 2,409.1            | 2,213.4            |
| iv. Special Saving Accounts                 | 52,080.1         | 61,497.7           | 67,019.2           | 88,646.2           | 120,021.7          |
| v. Pensioners Benefit Account               | 57,499.4         | 68,968.0           | 87,663.9           | 109,879.6          | 128,046.5          |
| <b>B. Certificates (1+2+3= i to viii)</b>   | <b>649,014.3</b> | <b>677,548.0</b>   | <b>725,555.0</b>   | <b>945,236.2</b>   | <b>1,078,403.2</b> |
| 1. National Saving Centres                  | 501,448.9        | 539,540.0          | 602,491.4          | 825,661.7          | 960,049.7          |
| 2. Post Offices                             | 48,933.0         | 43,507.4           | 39,307.8           | 36,562.2           | 34,460.2           |
| 3. Banks                                    | 98,632.4         | 94,500.6           | 83,755.8           | 83,012.3           | 83,893.2           |
| i. Defence Saving Certificates              | 295,938.0        | 288,961.3          | 284,643.8          | 257,232.6          | 224,739.4          |
| ii. National Deposit Certificates           | 23.2             | 22.2               | 22.3               | 22.0               | 20.8               |
| iii. Khas Deposit Certificates              | 281.5            | 280.0              | 277.9              | 277.9              | 277.5              |
| iv. Premium Saving Certificates             | 0.5              | 0.5                | 0.5                | 0.5                | 0.5                |
| v. Special Saving Certificates (Registered) | 139,843.5        | 146,511.0          | 160,311.5          | 288,780.6          | 350,637.2          |
| vi. Special Saving Certificates (Bearer)    | 286.2            | 286.1              | 285.9              | 277.4              | 277.1              |
| vii. Regular Income Certificates            | 69,659.2         | 51,290.1           | 51,016.6           | 91,110.8           | 135,649.2          |
| viii. Bebood Saving Certificate             | 142,982.2        | 190,196.7          | 228,996.4          | 307,534.4          | 366,801.6          |
| <b>C. National Savings Bonds (1 to 3)</b>   |                  |                    |                    |                    | <b>3,625.2</b>     |
| 1. 3 Years                                  |                  |                    |                    |                    | 3,425.6            |
| 2. 5 Years                                  |                  |                    |                    |                    | 62.6               |
| 3. 10 Years                                 |                  |                    |                    |                    | 137.0              |
| <b>D. Prize Bonds ( 1 to 7 )*</b>           | <b>165,505.5</b> | <b>174,513.4</b>   | <b>182,790.3</b>   | <b>197,439.9</b>   | <b>235,997.1</b>   |
| 1. Rs. 200                                  | 12,691.3         | 13,083.4           | 13,686.5           | 14,363.1           | 16,026.7           |
| 2. Rs. 750                                  | 25,617.2         | 26,498.8           | 27,881.6           | 29,456.3           | 33,687.0           |
| 3. Rs. 1,500                                | 28,812.5         | 29,951.4           | 30,873.8           | 33,126.9           | 38,645.6           |
| 4. Rs. 7,500                                | 25,543.0         | 28,169.5           | 29,498.4           | 31,853.2           | 37,737.0           |
| 5. Rs. 15,000                               | 32,429.5         | 33,075.5           | 35,615.3           | 37,576.4           | 46,061.2           |
| 6. Rs. 40,000                               | 39,557.6         | 42,880.4           | 44,380.3           | 50,209.6           | 62,985.2           |
| 7. Others <sup>@</sup>                      | 854.5            | 854.5              | 854.5              | 854.5              | 854.5              |
| <b>Total</b>                                | <b>935,594.5</b> | <b>1,004,067.2</b> | <b>1,093,528.8</b> | <b>1,360,751.9</b> | <b>1,586,465.9</b> |

## 6.1 National Saving Schemes

(End June: Million Rupees)

| Scheme   | 2011               | 2012               | 2013               | 2014               | 2015               |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>A. Accounts (1+2= i to v )</b>              | 299,917.6          | 381,263.8          | 550,658.6          | 515,876.7          | 635,490.1          |
| 1. National Saving Centres                     | 209,583.7          | 273,221.1          | 429,609.6          | 383,618.8          | 489,583.5          |
| 2. Post Offices                                | 90,334.0           | 108,042.6          | 121,049.0          | 132,258.0          | 145,906.6          |
| i. Saving Accounts                             | 17,221.3           | 21,199.7           | 22,298.7           | 22,581.9           | 26,441.2           |
| ii. Khas Deposit Accounts                      | 311.6              | 311.5              | 311.0              | 311.0              | 311.1              |
| iii. Mahana Amdani Accounts                    | 2,135.5            | 2,045.0            | 1,966.4            | 1,894.0            | 1,821.0            |
| iv. Special Saving Accounts                    | 134,262.5          | 195,361.3          | 346,197.3          | 292,733.5          | 392,858.5          |
| v. Pensioners Benefit Account                  | 145,986.8          | 162,346.3          | 179,885.2          | 198,356.4          | 214,058.3          |
| <b>B. Certificates (1+2+3= i to viii)</b>      | 1,240,787.1        | 1,291,472.3        | 1,455,404.1        | 1,640,110.0        | 1,781,734.0        |
| 1. National Saving Centres                     | 1,117,616.7        | 1,167,630.5        | 1,313,699.7        | 1,493,403.1        | 1,630,029.4        |
| 2. Post Offices                                | 32,034.4           | 28,925.6           | 27,154.3           | 23,879.2           | 21,753.3           |
| 3. Banks                                       | 91,136.0           | 94,916.3           | 114,550.0          | 122,827.6          | 129,951.3          |
| i. Defence Saving Certificates                 | 234,487.5          | 241,783.0          | 271,675.0          | 284,645.8          | 300,829.2          |
| ii. National Deposit Certificates              | 20.1               | 19.2               | 19.1               | 18.9               | 17.8               |
| iii. Khas Deposit Certificates                 | 275.7              | 275.2              | 274.5              | 273.8              | 269.5              |
| iv. Premium Saving Certificates                | 0.5                | 0.5                | 0.5                | 0.5                | 0.5                |
| v. Special Saving Certificates (Registered)    | 394,597.8          | 341,763.6          | 388,165.2          | 445,784.7          | 474,331.8          |
| vi. Special Saving Certificates (Bearer)       | 276.4              | 275.5              | 275.2              | 274.4              | 274.4              |
| vii. Regular Income Certificates               | 182,596.0          | 226,567.6          | 262,614.5          | 325,397.9          | 375,980.0          |
| viii. Bebood Saving Certificate                | 428,533.1          | 480,787.6          | 528,410.3          | 582,373.3          | 628,301.0          |
| ix. Short Term Saving Certificates (3 Months)  |                    |                    | 1,674.5            | 972.7              | 1,438.6            |
| x. Short Term Saving Certificates (6 Months)   |                    |                    | 90.0               | 57.9               | 26.2               |
| xi. Short Term Saving Certificates (12 Months) |                    |                    | 2,205.3            | 310.2              | 265.1              |
| <b>C. National Savings Bonds (1 to 3)</b>      | 3,625.2            | 3,625.2            | 199.6              | 199.6              | 137.0              |
| 1. 3 Years                                     | 3,425.6            | 3,425.6            | 0.0                | 0.0                | 0.0                |
| 2. 5 Years                                     | 62.6               | 62.6               | 62.6               | 62.6               | 0.0                |
| 3. 10 Years                                    | 137.0              | 137.0              | 137.0              | 137.0              | 137.0              |
| <b>D. Prize Bonds (1 to 9)*</b>                | 277,080.0          | 333,404.2          | 389,579.6          | 446,638.0          | 522,522.6          |
| 1. Rs. 100                                     |                    |                    | 4,337.0            | 6,015.5            | 6,902.1            |
| 2. Rs. 200                                     | 17,556.2           | 18,795.6           | 20,194.1           | 21,164.7           | 22,353.7           |
| 3. Rs. 750                                     | 39,853.4           | 44,206.7           | 49,942.3           | 54,630.3           | 60,850.1           |
| 4. Rs. 1,500                                   | 44,874.9           | 49,337.5           | 56,007.2           | 62,528.0           | 70,665.7           |
| 5. Rs. 7,500                                   | 43,440.9           | 42,790.4           | 48,125.5           | 52,412.3           | 60,449.1           |
| 6. Rs. 15,000                                  | 54,061.8           | 61,862.4           | 70,664.9           | 79,610.8           | 91,107.8           |
| 7. Rs. 25,000                                  |                    | 27,850.8           | 40,328.5           | 51,487.5           | 66,553.4           |
| 8. Rs. 40,000                                  | 76,438.4           | 87,706.3           | 99,125.6           | 117,934.5          | 142,786.2          |
| 9. Others <sup>@</sup>                         | 854.5              | 854.5              | 854.5              | 854.5              | 854.5              |
| <b>Total</b>                                   | <b>1,821,409.8</b> | <b>2,009,765.5</b> | <b>2,395,841.8</b> | <b>2,602,824.4</b> | <b>2,939,883.6</b> |

## 6.1 National Saving Schemes

(End June: Million Rupees)

| Scheme  | 2016               | 2017               | 2018               | 2019               | 2020               |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>A. Accounts (i-ii / 1 to 5 )</b>             | 690,803.9          | 779,395.8          | 864,205.5          | 774,981.5          | 1,014,131.6        |
| 1. National Saving Centres                      | 534,852.2          | 614,813.4          | 691,474.3          | 586,606.9          | 811,966.1          |
| 2. Post Offices                                 | 155,951.7          | 164,582.5          | 172,731.2          | 188,374.6          | 202,165.5          |
| i. Saving Accounts                              | 30,248.9           | 34,933.3           | 38,346.3           | 38,180.1           | 42,717.1           |
| ii. Khas Deposit Accounts                       | 311.1              | 310.6              | 310.4              | 310.4              | 310.4              |
| iii. Mahana Amdani Accounts                     | 1,758.0            | 1,702.8            | 1,656.1            | 1,582.2            | 617,345.4          |
| iv. Special Saving Accounts                     | 423,782.6          | 489,029.1          | 548,968.3          | 416,574.8          | 1,521.8            |
| v. Pensioners Benefit Account                   | 234,703.4          | 253,420.1          | 274,924.5          | 318,291.8          | 352,167.8          |
| vi. Shuhadas Family Welfare Account             |                    |                    | -                  | 42.1               | 69.2               |
| <b>B. Certificates (1+2+3= i to viii)</b>       | 1,835,591.6        | 1,851,104.1        | 1,865,349.3        | 2,216,784.7        | 2,509,380.2        |
| 1. National Saving Centers                      | 1,690,445.3        | 1,720,009.0        | 1,749,442.4        | 2,096,092.4        | 2,377,088.2        |
| 2. Post Offices                                 | 19,354.1           | 17,180.4           | 14,725.2           | 10,412.2           | 7,782.7            |
| 3. Banks  | 125,792.3          | 113,914.7          | 101,181.7          | 110,280.0          | 124,509.2          |
| i. Defense Saving Certificates                  | 308,882.2          | 325,502.1          | 336,245.8          | 393,416.8          | 486,199.9          |
| ii. National Deposit Certificates               | 17.6               | 17.0               | 17.0               | 17.0               | 17.0               |
| iii. Khas Deposit Certificates                  | 267.5              | 216.6              | 216.5              | 216.5              | 216.5              |
| iv. Premium Saving Certificates                 | 0.5                | 0.5                | 0.5                | 0.5                | 0.5                |
| v. Special Saving Certificates (Registered)     | 472,399.0          | 433,054.4          | 381,874.3          | 413,716.9          | 427,662.6          |
| vi. Special Saving Certificates (Bearer)        | 274.4              | 273.7              | 273.1              | 273.1              | 273.1              |
| vii. Regular Income Certificates                | 359,756.9          | 338,806.3          | 347,532.6          | 489,620.5          | 572,852.8          |
| viii. Bebood Saving Certificate                 | 692,062.1          | 749,494.2          | 794,889.5          | 914,462.6          | 997,842.5          |
| ix. Short Term Saving Certificates (3 Months)   | 1,538.7            | 3,378.2            | 3,830.8            | 4,520.1            | 5,178.6            |
| x. Short Term Saving Certificates (6 Months)    | 94.7               | 94.8               | 99.2               | 94.9               | 15,392.1           |
| xi. Short Term Saving Certificates (12 Months)  | 298.0              | 266.6              | 370.1              | 445.8              | 3,744.6            |
| <b>C. National Savings Bonds (17)</b>           | 137.0              | 137.0              | 137.0              | 137.0              | -                  |
| 17- 10 Years                                    | 137.0              | 137.0              | 137.0              | 137.0              | -                  |
|   | 646,424.5          | 744,216.1          | 845,791.7          | 886,223.8          | 715,113.9          |
| <b>D. Prize Bonds ( 18 to 26 )*</b>             |                    |                    |                    |                    |                    |
| 18- Rs. 100                                     | 7,774.5            | 8,404.4            | 9,241.0            | 10,188.0           | 10,284.6           |
| 19- Rs. 200                                     | 24,069.8           | 25,826.9           | 28,011.4           | 29,578.5           | 29,327.3           |
| 20- Rs. 750                                     | 71,006.6           | 80,290.2           | 91,666.6           | 103,429.8          | 107,326.2          |
| 21- Rs. 1,500                                   | 82,515.6           | 85,884.0           | 95,710.0           | 108,134.3          | 123,217.3          |
| 22- Rs. 7,500                                   | 71,733.9           | 75,291.1           | 83,848.3           | 102,675.2          | 106,500.5          |
| 23- Rs. 15,000                                  | 112,265.6          | 133,402.3          | 154,085.2          | 176,739.8          | 172,728.2          |
| 24- Rs. 25,000                                  | 93,338.1           | 118,233.3          | 146,602.8          | 160,698.3          | 164,118.8          |
| 25- Rs. 40,000                                  | 182,980.0          | 216,029.5          | 235,771.9          | 193,925.3          | 756.6              |
| 26- Others@                                     | 740.4              | 854.5              | 854.5              | 854.5              | 854.5              |
| <b>E. Premium Prize Bonds (Registered) (27)</b> | -                  | 2,921.7            | 5,244.9            | 7,664.9            | 18,987.6           |
| 27- Rs. 40,000                                  | -                  | 2,921.7            | 5,244.9            | 7,664.9            | 18,987.6           |
| <b>TOTAL ( A+B+C+D+E)</b>                       | <b>3,172,957.0</b> | <b>3,377,774.8</b> | <b>3,580,728.4</b> | <b>3,885,791.9</b> | <b>4,257,613.3</b> |

\* State Bank of Pakistan

Source: National Saving Organization GOP

Notes:

- National Saving Centres started sales of Savings Certificates from 1971-72
  - Khas Deposit Certificates and National Deposit Certificates were introduced in 1972-73 and discontinued w.e.f. 4-2-1990
  - Khas Deposit Accounts were introduced in 1974-75 and discontinued w.e.f. 4-2-1990
  - National Saving Centres started receiving Savings Deposit Accounts in 1974-75
  - Profit-cum-Bonus Deposits Accounts was replaced by National Deposit Accounts in 1976-77
  - Fixed Deposits Accounts were discontinued in 1976-77
  - Premium Saving Certificates were introduced from 1979-80 and discontinued from 1-7-1983
  - Mahana Saving Accounts and Special Saving Accounts were introduced from March 1983
  - Special Saving Certificates (Registered and Bearer) and Special Saving Accounts were introduced w.e.f. 4-2-1990,
  - Special Saving Certificates (Bearer) have been discontinued w.e.f. 20-02-1997.
  - Regular Income Certificates were introduced w.e.f. 2-2-1993
  - National Savings Bonds introduced w.e.f. 11-01-2010
  - 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
  - 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 )
  - Pensioner's Benefit Accounts introduced w.e.f Jan, 2003
  - Shuhada Family Welfare Account (SFWA) is introduced in May 2018
  - Prize Bonds of Denomination Rs. 25000 (New) and Rs. 100 launched in February and November, 2012 respectively.
  - Premium Prize Bonds (Registered) of Denomination RS. 40,000 launched in March 2017.
- @ It include Prize Bonds of Rs. 5 , Rs. 10 , Rs. 50 , Rs. 100 (old) , Rs. 500 , Rs. 1,000 , Rs. 5,000 , Rs. 10,000 and Rs. 25,000 (old)