

13. National Saving Schemes (Outstanding Amount)

(End June: Million Rupees)

SCHEME		1995	1996	1997	1998	1999
A. Accounts (i+ii / 1 to 5)		36,715.6	43,557.4	41,891.1	37,821.9	45,964.4
(i)	National Saving Centres	26,314.2	31,967.5	29,368.5	23,783.2	28,647.8
(ii)	Post Offices	10,401.4	11,589.9	12,522.6	14,038.6	17,316.6
1.	Saving Accounts	15,640.3	20,312.9	14,724.0	8,024.7	10,321.3
2.	Khas Deposit Accounts	763.6	588.6	511.8	486.7	436.2
3.	Mahana Amdani Accounts	1,466.9	1,671.8	1,821.2	1,869.3	1,885.8
4.	Special Saving Accounts (Old)	-	-	-	-	-
5.	Special Saving Accounts	18,844.8	20,984.1	24,834.1	27,441.2	33,321.05
B. Certificates (i+ii+iii /6 to 12)		174,104.3	209,336.2	269,892.6	374,981.2	496,435.2
(i)	National Saving Centres	122,103.2	146,532.6	191,476.3	270,177.1	353,890.9
(ii)	Post Offices	15,684.6	18,837.4	22,606.2	27,918.2	36,005.5
(iii)	Banks	36,316.5	43,966.2	55,810.0	76,886.0	106,538.8
6.	Defence Saving Certificates	85,019.4	105,162.9	136,568.2	168,840.2	207,190.0
7.	National Deposit Certificates	2,192.9	1,086.7	233.17	132.1	83.4
8.	Khas Deposit Certificates	612.9	458.6	355.09	340.35	320.0
9.	Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5
10.	Special Saving Certificates (Registered)	71,524.1	83,868.7	98,771.2	118,965.9	143,922.6
11.	Special Saving Certificates (Bearer)	5,367.3	4,639.5	3,372.9	1,702.3	819.3
12.	Regular Income Certificates	9,387.3	14,119.4	30,591.5	85,000.1	144,099.5
C. Prize Bonds (13 to 21) *		44,694.2	51,000.4	60,547.1	71,058.0	81,183.7
13.	Rs. 5/=	14.9	14.9	14.9	14.9	14.9
14.	Rs. 10/=	25.3	25.3	25.3	25.3	25.3
15.	Rs. 50/=	3,723.5	3,643.4	3,671.0	3,141.1	49.4
16.	Rs. 100/=	4,154.2	4,004.2	4,458.4	4,917.2	5,605.4
17.	Rs. 500/=	14,555.7	14,446.8	15,456.8	17,033.3	18,013.1
18.	Rs. 1,000/=	22,220.5	21,846.8	24,899.9	26,979.7	24,922.7
19.	Rs. 5,000/=	-	-	-	-	10,773.5
20.	Rs. 10,000/=	-	3,040.0	6,070.8	9,711.3	12,577.6
21.	Rs. 25,000/=	-	3,978.9	5,949.9	9,235.2	9,201.8

TOTAL (A+B+C)	255,514.1	303,894.0	372,330.8	483,861.1	623,583.3
------------------------	------------------	------------------	------------------	------------------	------------------

- Notes : 1. National Saving Centres started sales of Saving 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

* State Bank of Pakistan

13. National Saving Schemes (Outstanding Amount)

(End June: Million Rupees)

SCHEME	2000	2001	2002	2003	2004	2005
A. Accounts (i+ii / 1 to 5)	51,193.7	52,731.2	56,754.5	73,821.4	89,295.7	105,668.1
(i) National Saving Centres	30,841.8	26,738.5	23,539.6	31,254.5	44,903.5	61,999.2
(ii) Post Offices	20,351.9	25,992.7	33,214.9	42,566.9	44,392.2	43,668.9
1. Saving Accounts	10,124.6	8,019.6	7,689.9	9,327.9	8,598.4	9,054.5
2. Khas Deposit Accounts	397.5	360.7	354.1	348.5	328.1	325.9
3. Mahana Amdani Accounts	1,899.7	1,952.5	2,045.2	2,174.7	2,295.5	2,381.5
4. Special Saving Accounts	38,771.9	42,398.4	46,665.3	51,800.3	54,694.4	52,789.6
5. Pensioners Benefit Account	-	-	-	10,170.0	23,379.3	41,116.5
B. Certificates (i+ii+iii / 6 to 12)	582,608.2	617,430.2	686,742.2	778,688.3	742,320.4	670,232.3
(i) National Saving Centres	410,132.2	438,320.2	484,331.2	499,007.8	488,440.8	476,822.8
(ii) Post Offices	43,679.1	48,198.3	54,478.7	56,226.8	55,285.6	50,907.0
(iii) Banks	128,796.9	130,911.7	147,932.3	223,453.7	198,594.0	142,502.5
6. Defence Saving Certificates	248,401.8	264,982.1	287,019.4	309,009.9	312,248.2	303,489.1
7. National Deposit Certificates	57.2	40.7	33.7	29.4	26.7	24.2
8. Khas Deposit Certificates	307.1	294.8	290.5	286.1	284.0	282.5
9. Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5	0.5
10. Special Saving Certificates (Registered)	163,318.4	172,749.6	209,192.7	294,091.8	280,892.5	197,580.6
11. Special Saving Certificates (Bearer)	312.0	508.3	304.8	293.9	291.3	286.8
12. Regular Income Certificates	170,211.1	178,854.3	189,900.6	174,976.7	125,886.2	85,223.1
13. Bebood Saving Certificate	-	-	-	-	22,691.0	83,345.6
C. Prize Bonds (14 to 28) *	81,151.4	91,542.4	103,130.1	129,970.3	152,812.1	164,056.5
14. Rs. 5/=	14.9	14.9	14.9	14.9	14.9	14.9
15. Rs. 10/=	25.3	25.3	25.3	25.3	25.3	25.3
16. Rs. 50/=	41.2	23.8	23.7	23.7	23.7	23.7
17. Rs. 100/=	121.0	80.1	80.0	79.9	79.9	79.9
18. Rs. 500/=	(190.5)	(160.4) ^φ	96.9	96.8	96.8	96.7
19. Rs. 1,000/=	3.4	91.5	311.0	310.9	310.8	310.8
20. Rs. 5,000/=	32.9	14.0	14.0	14.0	14.0	14.0
21. Rs. 10,000/=	(520.2)	262.5	262.4	262.4	262.4	262.3
22. Rs. 25,000/=	(1,276.1)	16.3	16.3	16.3	16.2	16.1
23. Rs. 200/=	7,013.6	8,517.2	9,314.3	10,725.0	12,000.0	14,016.3
24. Rs. 750/=	13,695.3	16,468.0	18,580.7	22,258.2	24,943.7	26,074.8
25. Rs. 1,500/=	18,021.3	19,737.6	21,255.3	24,879.0	27,516.2	28,693.2
26. Rs. 7,500/=	13,187.0	14,284.8	16,200.8	21,004.2	24,113.4	25,122.2
27. Rs. 15,000/=	15,637.9	16,522.2	18,105.5	24,471.5	29,342.0	32,132.7
28. Rs. 40,000/=	15,344.4	15,644.6	18,829.0	25,788.2	34,052.8	37,173.6
TOTAL (A+B+C)	714,953.3	761,703.8	846,626.8	982,480.0	984,428.2	939,956.9

7. Special Saving Certificates (Registered and Bearer) and Special Saving Accounts were introduced w.e.f. 4-2-1990, SSC(Bearer) have been discontinued w.e.f. 20-02-1997.

8. Regular Income Certificates were introduced w.e.f. 2-2-1993

9. Prize Bonds of Rs. 25,000 , Rs. 10,000 and Rs.5,000 were introduced w.e.f. 15-11-1995 ,15-12-1995 and 1-8-1998 respectively

10. Date of introduction of new denominations Prize Bonds : 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. Pensioners Benefit Account introduced w.e.f Jan.2003

^φ It does not include the sale proceeds of bonds issued by commercial banks whereas the encashment includes both bonds issued by State Bank of Pakis an and commercial banks, thus the amount encashed exceeded the sale proceeds resulting in negative net.

Source : Central Directorate of National Saving

* State Bank of Pakistan