TABLE 6.1

NATIONAL SAVINGS SCHEMES (NET INVESTMENT)

Rs million

	Name of Scheme	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22 (Jul-Mar)
1	Defence Savings Certificates	16,183.3	8,053.0	16,620.0	10,743.6	57,171.0	92,783.1	(9,132.6)	(6,771.6)
2	National Deposit Scheme	(1.0)	(0.3)	(0.7)	0.1	(0.03)	-	(0.00)	(0.35)
3	Khaas Deposit Scheme	(4.3)	(2.0)	(51.4)	(0.2)	(0.04)	(0.05)	(0.24)	(0.02)
4	Special Savings Certificates (R)	28,547.1	(1,932.8)	(39,344.6)	(51,180.1)	31,842.5	13,945.7	(6,327.9)	(22,611.8)
5	Special Savings Certificates (B)	-	-	(0.8)	(0.6)	-	(0.01)	(0.50)	-
6	Regular Income Certificates	50,582.1	(16,223.0)	(20,950.7)	8,726.3	142,088.1	83,232.3	26,711.2	19,812.6
7	Bahbood Saving Certificates	45,927.8	63,761.1	57,432.1	45,395.3	119,573.1	83,380.0	2,549.4	8,816.6
8	Pensioners' Benefit Account	15,701.9	20,645.1	18,716.7	21,504.4	43,367.4	33,876.0	16,347.2	15,710.2
9	Savings Accounts	3,859.4	3,807.7	4,684.4	3,413.0	(166.2)	4,537.0	1,083.5	6,442.8
10	Special Savings Accounts	100,124.9	30,924.1	65,246.6	59,939.2	(132,393.5)	200,770.6	(39,659.1)	(37,415.8)
11	Mahana Amdani Accounts	(73.0)	(63.0)	(55.2)	(46.7)	(73.8)	(60.4)	(47.52)	(48.8)
12	Prize Bonds	75,884.6	123,901.9	97,791.6	101,575.7	40,432.1	(171,109.9)	(315,531.7)	(82,941.4)
13	Postal Life Insurance	-	-	2,529.8	875.5	1,248.4	628.0	(1,311.9)	-
14	National Savings Bonds	(62.6)	-	-	-	-	(137.0)	-	-
15	Short Term Saving Certificates	389.1	157.9	2,077.4	560.6	761.0	19,254.6	(20,362.2)	(89.7)
16	Premium Prize Bonds (R)	-	-	2,921.7	2,323.2	2,820.0	11,322.7	25,147.2	12,675.3
17	Shuhda Welfare Accounts	-	-	-	-	42.1	27.0	24.2	13.9
	Grand Total	337,059.3	233,029.6	207,617.0	203,829.1	306,712.0	372,449.4	(320,510.9)	(86,408.1)

- : Not available

Source: Central Directorate of National Savings (CDNS)

Figures in Parenthesis represent negative value

TABLE 6.2

MARK UP RATE/PROFIT RATE ON FEDERAL GOVERNMENT'S DEBT INSTRUMENTS

S. No.	Name of Securities	Coupon/Profit Rates	Remarks	Tax Status
1	Pakistan Investment Bonds (PIBs)			Profit taxable
	Fixed-rate PIBs			
	3-years maturity	7.00%	3-years PIB first issued on 02-Aug-21	
	5-Years maturity	7.50%	5-Years PIB first issued on 15-Oct-20	
	10-Years maturity	8.00%	10-Years PIB first issued on 10-Dec-20	
	15-Years maturity	10.50%	15-Years PIB first issued on 16-Apr-20	
	20-Years maturity	11.00%	20-Years PIB first issued on 19-Sep-19	
	30-Years maturity	11.00%	30-Years PIB first issued on 07-Jan-21	
	Floating-rate PIBs			
	2-years maturity	coupon rate linked to 3M t-bill auction's weighted-average yield	fortnightly coupon reset and quarterly coupon payment; first issued on 30-Dec-21	
	3-years maturity		Quarterly coupon reset and payment; issued on 07-Oct-21	
	5-Years maturity	coupon rate linked to 6M t-bill auction's weighted-average yield	For 5- and 10- year floating rate PIBs, coupon reset and payment are half yearly; 5- and 10-year floating-rate PIBs were issued on 06-May-21 and 04-Nov-2021, respectively.	
	10- Years maturity			
2	Government Ijara Sukuk			Profit taxable
	5-year Variable Rental Rate (VRR) Sukuk	rental rate is benchmardked to 6-month t-bill's auction weighted-average yield	Cut-off margin is -10 BPs; first issued on 29-Oct-2021	
	5-year Fixed Rental Rate (FRR) Sukuk	11.40%	First Issued on 15-Dec-2021	

Note: Federal Government debt securities auctioned by DMMD, SBP

The Securities issuance status is as of end March, 2022

Source: State Bank of Pakistan