

TABLE 6.1

NATIONAL SAVINGS SCHEMES (NET INVESTMENT)

(Rs million)										
Name of Scheme	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19 (Jul-Mar)
1 Defence Savings Certificates	(32,493.2)	9,748.1	7,295.5	29,892.0	12,970.8	16,183.3	8,053.0	16,620.0	10,743.6	44,557.5
2 National Deposit Scheme	(0.1)	(1.0)	(0.9)	(0.6)	(0.3)	(1.0)	(0.3)	(0.7)	0.1	(0.02)
3 Khaas Deposit Scheme	(3.8)	(2.6)	(0.6)	(1.2)	(0.8)	(4.3)	(2.0)	(51.4)	(0.2)	(0.1)
4 Special Savings Certificates (R)	61,856.6	43,960.6	(52,834.2)	46,401.5	57,619.6	28,547.1	(1,932.8)	(39,344.6)	(51,180.1)	33,138.9
5 Special Savings Certificates (B)	(0.3)	(0.7)	(0.9)	(0.3)	(0.8)	-	-	(0.8)	(0.6)	-
6 Regular Income Certificates	44,538.3	46,946.8	43,971.6	36,047.0	62,783.3	50,582.1	(16,223.0)	(20,950.7)	8,726.3	102,872.3
7 Bahbood Saving Certificates	59,267.2	61,731.6	52,254.5	47,622.7	53,963.0	45,927.8	63,761.1	57,432.1	45,395.3	89,549.1
8 Pensioners' Benefit Account	18,166.9	17,940.3	16,359.5	17,538.9	18,471.2	15,701.9	20,645.1	18,716.7	21,504.4	31,058.9
9 Savings Accounts	1,021.3	(625.3)	3,978.5	1,098.9	283.2	3,859.4	3,807.7	4,684.4	3,413.0	(1,141.9)
10 Special Savings Accounts	31,375.5	14,240.8	61,098.8	150,836.0	(53,463.7)	100,124.9	30,924.1	65,246.6	59,939.2	(75,414.5)
11 Mahana Amdani Accounts	(195.7)	(77.9)	(90.5)	(78.5)	(72.5)	(73.0)	(63.0)	(55.2)	(46.7)	(57.2)
12 Prize Bonds	38,556.7	41,083.4	56,324.2	56,175.4	57,058.4	75,884.6	123,901.9	97,791.6	101,575.7	96,564.5
13 Postal Life Insurance	-	-	-	-	-	-	-	2,529.8	875.5	(295.3)
14 National Savings Bonds	3,625.2	-	-	(3,425.6)	-	(62.6)	-	-	-	-
15 Short Term Saving Certificates	-	-	-	3,969.7	(2,628.9)	389.1	157.9	2,077.4	560.6	686.6
16 Premium Prize Bonds (R)	-	-	-	-	-	-	-	2,921.7	2,323.2	622.4
17 Shuhda Welfare Accounts	-	-	-	-	-	-	-	-	-	40.8
Grand Total	225,714.5	234,944.0	188,355.6	386,075.9	206,982.4	337,059.3	233,029.6	207,617.0	203,829.1	322,181.8

- : Not available B : Bearer R : Registered
 Figures in Parenthesis represent negative growth

Source : Central Directorate of National Savings (CDNS)

TABLE 6.2

MARK UP RATE/PROFIT RATE ON DEBT INSTRUMENTS CURRENTLY AVAILABLE IN THE MARKET

S.No.	Schemes	Markup/Profit Rate	Maturity Period	Tax Status
1.	Special US\$ Bonds			
a)	3 year maturity	LIBOR+1.00%	The rates are effective from Sept.1999. All the special US\$ Bonds have now matured, but some have not been encashed.	
b)	5 year maturity	LIBOR+1.50%		
c)	7 year maturity	LIBOR+2.00%		
2.	Pakistan Investment Bonds (PIBs)			
	<u>Tenor</u>	<u>Rate of Profit</u>		
	3-Year Maturity	7.25 % p.a	These coupon rates are applicable w.e.f. July 12, 2018 to date	
	5-Year Maturity	8.00 % p.a		
	10-Year Maturity	8.75 % p.a		
	20-Year Maturity	10.75 % p.a		
3.	Unfunded Debt			
	Defence Saving Certificates	12.47 % p.a	10 Years	Taxable
	Special Saving Certificates (R)	11.57 % p.a (Average)	3 Years	Taxable
	Regular Income Certificates	12.00 % p.a	5 Years	Taxable
	Saving Accounts	8.50 % p.a	Running Account	Taxable
	Pensioners' Benefit Account	14.28 % p.a	10 Years	Tax Exempt
	Bahbood Savings Certificate	14.28 % p.a	10 Years	Tax Exempt
	Shuhada Family Welfare Account	14.28 % p.a	10 Years	Tax Exempt
	National Prize Bonds (B)	10.00 % p.a	Perpetual	Taxable
	Premium Prize Bonds (R)	8.93 % p.a *	Perpetual	Taxable
	Short Term Savings Certificate (STSC)			
	STSC 3 Months	9.80 % p.a	3 Months	Taxable
	STSC 6 Months	9.88 % p.a	6 Months	Taxable
	STSC 12 Months	9.98 % p.a	12 Months	Taxable

p.a : Per annum

R : Registered

B: Bearer

Source: State Bank of Pakistan and
Central Directorate of National Savings

* : Effective from 10-09-2018

STSC: Short Term Savings Certificate