

TABLE 6.1

NATIONAL SAVINGS SCHEMES (NET INVESTMENT)

										Rs million
Name of Scheme	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18 (Jul-Feb)
1. Defence Savings Certificates	(27,411.3)	(32,493.2)	9,748.1	7,295.5	29,892.0	12,970.8	16,183.3	8,053.0	16,620.0	7,992.8
2. National Deposit Scheme	(2.7)	(0.1)	(1.0)	(0.9)	(0.6)	(0.3)	(1.0)	(0.3)	(0.7)	(0.4)
3. Khaas Deposit Scheme	(1.6)	(3.8)	(2.6)	(0.6)	(1.2)	(0.8)	(4.3)	(2.0)	(51.4)	(0.4)
4. Special Savings Certificates (R)	128,469.0	61,856.6	43,960.6	(52,834.2)	46,401.5	57,619.6	28,547.1	(1,932.8)	(39,344.6)	(35,206.6)
5. Special Savings Certificates (B)	(8.5)	(0.3)	(0.7)	(0.9)	(0.3)	(0.8)	-	-	(0.8)	(0.6)
6. Regular Income Certificates	40,094.3	44,538.3	46,946.8	43,971.6	36,047.0	62,783.3	50,582.1	(16,223.0)	(20,950.7)	3,163.9
7. Bahbood Savings Certificates	78,538.0	59,267.2	61,731.6	52,254.5	47,622.7	53,963.0	45,927.8	63,761.1	57,432.1	28,622.9
8. Pensioners' Benefit Account	22,215.7	18,166.9	17,940.3	16,359.5	17,538.9	18,471.2	15,701.9	20,645.1	18,716.7	13,355.6
9. Savings Accounts	(10,899.2)	1,021.3	(625.3)	3,978.5	1,098.9	283.2	3,859.4	3,807.7	4,684.4	1,712.2
10. Special Savings Accounts	21,627.1	31,375.5	14,240.8	61,098.8	150,836.0	(53,463.7)	100,124.9	30,924.1	65,246.6	24,938.8
11. Mahana Amdani Accounts	50.0	(195.7)	(77.9)	(90.5)	(78.5)	(72.4)	(73.0)	(63.0)	(55.2)	(28.5)
12. Prize Bonds	14,650.0	38,556.7	41,083.4	56,324.2	56,175.4	57,058.4	75,884.6	123,901.9	97,791.6	59,310.1
13. National Savings Bonds	-	3,625.2	-	-	(3,425.6)	-	(62.6)	-	-	-
14. Short Term Savings Certificates	-	-	-	-	3,969.7	(2,628.9)	389.1	157.9	2,077.4	70.0
15. Premium Prize Bonds (R)	-	-	-	-	-	-	-	-	2921.72	1705.5
16. Postal Life Insurance	-	-	-	-	-	-	-	-	2529.79	779.0
Grand Total	267,220.7	225,714.5	234,944.0	188,355.6	386,075.9	206,982.4	337,059.2	233,029.6	207,617.0	106,274.5

Note : Figures in Parenthesis represent negative numbers.

Source : Central Directorate of National Savings

R : Registered

B : Bearer

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+1.0%	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+1.5%		
	c) 7 year maturity	LIBOR+2.0%		
2.	Pakistan Investment Bonds			
	<u>Tenor</u>	<u>Rate of Profit</u>		
	3-Year Maturity	7.00% p.a	These coupon rates are applicable w.e.f April 21, 2016	
	5-Year Maturity	7.75% p.a		
	10-Year Maturity	8.75% p.a		
	20-Year Maturity	10.75% p.a		
3.	Unfunded Debt			
	Defence Savings Certificates	7.54%p.a	10 Years	Taxable
	Special Savings Certificates (R)	6.03%p.a (average)	3 Years	Taxable
	Regular Income Certificates	6.54%p.a	5 Years	Taxable
	Savings Accounts	3.95%p.a	Running Account	Taxable
	Pensioners' Benefit Account	9.36%p.a	10 Years	Tax Exempt
	Bahbood Savings Certificate	9.36% p.a	10 Years	Tax Exempt
	National Prize Bonds	10.00%	Perpetual	Taxable
	Premium Prize Bond (R)	8.00%	Perpetual	Taxable
	Short Term Savings Certificate (STSC)			
	STSC 3 Months	5.60% p.a (m)	3 Months	Taxable
	STSC 6 Months	5.62% p.a. (m)	6 Months	Taxable
	STSC 12 Months	5.64% p.a. (m)	12 Months	Taxable
R :	Registered	p.a : Per annum	Source : State Bank of Pakistan	
m :	on maturity	STSC : Short Term Savings Certificates	Central Directorate of National Savings	