TABLE 6.1

NATIONAL SAVINGS SCHEMES (NET INVESTMENT)

Rs Million

	Name of Scheme	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20 (Jul-Mar)
1	Defence Savings Certificates	7,295.5	29,892.0	12,970.8	16,183.3	8,053.0	16,620.0	10,743.6	57,171.0	92,893.0
2	National Deposit Scheme	(0.9)	(0.6)	(0.3)	(1.0)	(0.3)	(0.7)	0.1	(0.03)	(0.01)
3	Khaas Deposit Scheme	(0.6)	(1.2)	(0.8)	(4.3)	(2.0)	(51.4)	(0.2)	(0.04)	(0.05)
4	Special Savings Certificates (R)	(52,834.2)	46,401.5	57,619.6	28,547.1	(1,932.8)	(39,344.6)	(51,180.1)	31,842.5	1,125.5
5	Special Savings Certificates (B)	(0.9)	(0.3)	(0.8)	-	-	(0.8)	(0.6)	-	(0.01)
6	Regular Income Certificates	43,971.6	36,047.0	62,783.3	50,582.1	(16,223.0)	(20,950.7)	8,726.3	142,088.1	71,637.7
7	Bahbood Saving Certificates	52,254.5	47,622.7	53,963.0	45,927.8	63,761.1	57,432.1	45,395.3	119,573.1	77,553.9
8	Pensioners' Benefit Account	16,359.5	17,538.9	18,471.2	15,701.9	20,645.1	18,716.7	21,504.4	43,367.4	31,186.2
9	Savings Accounts	3,978.5	1,098.9	283.2	3,859.4	3,807.7	4,684.4	3,413.0	(166.2)	1,327.4
10	Special Savings Accounts	61,098.8	150,836.0	(53,463.7)	100,124.9	30,924.1	65,246.6	59,939.2	(132,393.5)	36,478.2
11	Mahana Amdani Accounts	(90.5)	(78.5)	(72.5)	(73.0)	(63.0)	(55.2)	(46.7)	(73.8)	(72.7)
12	Prize Bonds	56,324.2	56,175.4	57,058.4	75,884.6	123,901.9	97,791.6	101,575.7	40,432.1	(168,505.0)
13	Postal Life Insurance	-	-	-	-	-	2,529.8	875.5	1,248.4	(541.1)
14	National Savings Bonds	-	(3,425.6)	-	(62.6)	-	-	-	-	(137.0)
15	Short Term Saving Certificates	-	3,969.7	(2,628.9)	389.1	157.9	2,077.4	560.6	761.0	5,879.6
16	Premium Prize Bonds (R)	-	-	-	-	-	2,921.7	2,323.2	2,820.0	11,542.8
17	Shuhda Welfare Accounts	-	-	-	-	-	-	-	42.1	26.9
	Grand Total	188,355.6	386,075.9	206,982.4	337,059.3	233,029.6	207,617.0	203,829.1	306,712.0	160,395.4

- : Not available

Source : Central Directorate of National Savings (CDNS) ngs (CDNS)

Figures in Parenthesis represent negative growth

TABLE 6.2

MARK UP RATE/PROFIT RATE ON Federal Government's Debt Instruments*

S.No.	Name of Security	Coupon rate/ profit rate	Remarks	Tax Status
1.	Pakistan Banao Certificate			Exempted from tax deduction at source
a)	3 year maturity	6.25%		
b)	5 year maturity	6.75%		
2.	Pakistan Investment Bonds Fixed- rate (PIBs)			
	3-Year Maturity	9.00%	All tenors of the issue are available in the primary market.	Taxable
	5-Year Maturity	9.50%		
	10-Year Maturity	10.00%		
	15-Year Maturity	10.50%		
	20-Year Maturity	11.00%		
	Floating-rate PIBs		Margin range: 50-75 BPS	
	10-Years Maturity	6-M T-bill Auction rate+ Margin	10 different issues outstanding August 28,2019 issue is availble in the primary market	
3.	Ijara sukuk			
	3- Years fixed- rate sukuk	5.24%	Maturity: June 2020	Taxable
	5- Years fixed- rate sukuk	6M T-bill rate + margin	Margin: -125 BPs; maturity: May 2025	

* : Federal governments debt instruments under SBP management