

TABLE 6.1

## NATIONAL SAVINGS SCHEMES (NET INVESTMENT)

(Rs. million)										
Name of Scheme	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17 (Jul-Mar)
1. Defence Savings Certificates	(4,317.4)	(27,411.3)	(32,493.2)	9,748.1	7,295.5	29,892.0	12,970.8	16,183.3	8,053.0	17,152.5
2. National Deposit Scheme	0.1	(2.7)	(0.1)	(1.0)	(0.9)	(0.6)	(0.3)	(1.0)	(0.3)	(0.1)
3. Khaas Deposit Scheme	7.0	(1.6)	(3.8)	(2.6)	(0.6)	(1.2)	(0.8)	(4.3)	(2.0)	(0.2)
4. Special Savings Certificates (R)	13,800.6	128,469.0	61,856.6	43,960.6	(52,834.2)	46,401.5	57,619.6	28,547.1	(1,932.8)	(22,063.1)
5. Special Savings Certificates (B)	(0.2)	(8.5)	(0.3)	(0.7)	(0.9)	(0.3)	(0.8)	-	-	(0.7)
6. Regular Income Certificates	(273.5)	40,094.3	44,538.3	46,946.8	43,971.6	36,047.0	62,783.3	50,582.1	(16,223.0)	(20,649.1)
7. Bahbood Savings Certificates	38,799.7	78,538.0	59,267.2	61,731.6	52,254.5	47,622.7	53,963.0	45,927.8	63,761.1	45,337.1
8. Pensioners' Benefit Account	18,695.9	22,215.7	18,166.9	17,940.3	16,359.5	17,538.9	18,471.2	15,701.9	20,645.1	16,224.9
9. Savings Accounts	8,989.1	(10,899.2)	1,021.3	(625.3)	3,978.5	1,098.9	283.2	3,859.4	3,807.7	1,600.6
10. Special Savings Accounts	5,521.5	21,627.1	31,375.5	14,240.8	61,098.8	150,836.0	(53,463.7)	100,124.9	30,924.1	47,795.4
11. Mahana Amdani Accounts	(25.0)	50.0	(195.7)	(77.9)	(90.5)	(78.5)	(72.4)	(73.0)	(63.0)	(42.2)
12. Prize Bonds	8,277.1	14,650.0	38,556.7	41,083.4	56,324.2	56,175.4	57,058.4	75,884.6	123,901.9	82,331.5
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	841.6
15. Premium Prize Bonds (R)	-	-	-	-	-	-	-	-	-	769.0
Grand Total	89,460.8	267,220.7	225,714.5	234,944.0	188,355.6	386,075.9	206,982.4	337,059.2	233,029.6	169,297.2

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.	<b>Special US\$ Bonds</b>			
	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.	<b>Pakistan Investment Bonds</b>			
	<u>Tenor</u>	<u>Rate of Profit</u>		
	3-Year Maturity	7.00% p.a	The 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.	<b>Unfunded Debt</b>			
	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
	Bahhood Savings Certificate	9.36% p.a	10 Years	Tax Exempt
	Prize Bonds	10.00%	Bearer Instrument	Taxable
	<b>Short Term Savings Certificate (STSC)</b>			
	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	