

TABLE 6.1

## NATIONAL SAVINGS SCHEMES (NET INVESTMENT)

		Rs Million							
	Name of Scheme	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20 (Jul-Mar)
1	Defence Savings Certificates	29,892.0	12,970.8	16,183.3	8,053.0	16,620.0	10,743.6	57,171.0	92,783.1
2	National Deposit Scheme	(0.6)	(0.3)	(1.0)	(0.3)	(0.7)	0.1	(0.03)	-
3	Khaas Deposit Scheme	(1.2)	(0.8)	(4.3)	(2.0)	(51.4)	(0.2)	(0.04)	(0.05)
4	Special Savings Certificates (R)	46,401.5	57,619.6	28,547.1	(1,932.8)	(39,344.6)	(51,180.1)	31,842.5	13,945.7
5	Special Savings Certificates (B)	(0.3)	(0.8)	-	-	(0.8)	(0.6)	-	(0.01)
6	Regular Income Certificates	36,047.0	62,783.3	50,582.1	(16,223.0)	(20,950.7)	8,726.3	142,088.1	83,232.3
7	Bahhood Saving Certificates	47,622.7	53,963.0	45,927.8	63,761.1	57,432.1	45,395.3	119,573.1	83,380.0
8	Pensioners' Benefit Account	17,538.9	18,471.2	15,701.9	20,645.1	18,716.7	21,504.4	43,367.4	33,876.0
9	Savings Accounts	1,098.9	283.2	3,859.4	3,807.7	4,684.4	3,413.0	(166.2)	4,537.0
10	Special Savings Accounts	150,836.0	(53,463.7)	100,124.9	30,924.1	65,246.6	59,939.2	(132,393.5)	200,770.6
11	Mahana Amdani Accounts	(78.5)	(72.5)	(73.0)	(63.0)	(55.2)	(46.7)	(73.8)	(60.4)
12	Prize Bonds	56,175.4	57,058.4	75,884.6	123,901.9	97,791.6	101,575.7	40,432.1	(171,109.9)
13	Postal Life Insurance	-	-	-	-	2,529.8	875.5	1,248.4	628.0
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	19,254.6
16	Premium Prize Bonds (R)	-	-	-	-	2,921.7	2,323.2	2,820.0	11,322.7
17	Shuhda Welfare Accounts	-	-	-	-	-	-	42.1	27.0
Grand Total		386,075.9	206,982.4	337,059.3	233,029.6	207,617.0	203,829.1	306,712.0	372,449.4

- : Not available

Source : Central Directorate of National Savings (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 Securities	Coupon/Profit Rates	Remarks	Tax Status
1	Pakistan Investment Bonds (PIBs)			
	Fixed-rate PIBs			
	3-years maturity	7.00%	3-years PIB first issued on 20-Aug-20	
	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	Profit taxable
	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 05-Nov-20	
	3-years maturity		Quarterly coupon reset and payment; first issued on 22-Oct-20	
	5-Years maturity	coupon rate linked to 6M t-bill auction's weighted-average yield	Half-yearly coupon reset and payment. Security available for sale in the primary market, though no acceptance.	
2	Government Ijara Sukuk			
	5-year variable rental rate (VRR) Sukuk	rental rate is 6-month t-bill's auction weighted-average yield plus margin	Cut-off margin is -20 BPs; Security last auctioned on 14-Jan-2021	Profit taxable
	5-year fixed rental rate (FRR) Sukuk	9.45%	Security last auctioned on 14-January-21	

\*: Federal governments debt instruments under SBP management

Source: State Bank of Pakistan