DEVELOPMENT OF WEBSITE

Of

CENTRAL DIRECTORATE OF NATIONAL SAVINGS

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Post Graduate Diploma
in
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DEDICATED TO

My Parents, Honorable Teachers
& Friends

DECLARATION

I hereby declare and affirm that this site/software neither as a whole nor as a part thereof has been copied out from any source. It is further declared that I have developed this software and the accompanied reports entirely on the basis of my personal efforts, made under the sincere guidance of my teachers. If any part of this system is proved to be copied out or found to be a report of some other, I shall stand by the consequences. No portion of work presented in this report has been submitted in support of an application for another degree or qualification of this or any other University or Institute of learning.

Sajid Mahmood

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Sajid Mahmood

PROJECT BRIEF

Project Title	:	Re-Development of CDNS Website
Organization	:	Central Directorate of National Savings CDA Block No.1, Civic Centre, G-6, Islamabad
Undertaken By	:	Sajid Mahmood
Supervised By	:	Mr. Javed Hussain Professor, Computer Centre, QAU, Islamabad.
Starting Date	:	02nd January, 2005
Completion Date	:	22nd March, 2005.
Language Used	:	HTML, VB.net, ASP.net
Databases Used	:	SQL Server 2000
Other tools	:	All Web Menus 2.0, MS Word, Excel, FrontPage 2003
Operating System	:	Windows Server 2003 (Enterprise Edition)
System Used	:	P-IV 2.4 GHz
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PREFACE

The Development of the new website of National Savings Organization is a project which will benefit more than 4 million investors and a lot more potential investors of National Savings Schemes from within as well as outside the country. This will indeed help in promoting the better image of National Savings Organization and publicize the schemes in a better and cost effective manner. This report consists of six chapters and annexures (A to I). Following is an overview of this report:

1st Chapter contains introduction of organization, its setup & objectives. Project overview is also briefly described.

In chapter two Existing system, flow of data among different Departments /sections, drawbacks of the system are described.

The third chapter describes the proposed system, its objectives and main features.

In chapter four System designing, its tools, elements and databases are discussed.

In chapter five implementation method and conversion plan are described.

In chapter six instructions for use of developed website are provided.

ABSTRACT

The new and largely dynamic website of National Savings Organization has been developed using asp.net at the front end and the SQL Server 2000 as the backhand database. It not only caters for the needs of the National Savings clients, but also provides an easy and cost effective publicity avenue to the Department. Moreover, the department can also use the site to speed up their official work as they have the liberty to go for fast rate search and Prize Bonds number search which is a cumbersome job if done manually.

This site is largely menu driven. Thanks to the asp.net; the input and output is displayed on the same page. Certain validation checks on input have been placed to improve the accuracy of the data entered as well as to make the system more efficient and reliable.

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1   INTRODUCTION

1.1   THE ORGANIZATION:

The idea of National Savings was first introduced in the Sub-continent in 1916 by the British Govt. Cash Certificates were launched to attract small savings. During the 2nd World War, Defence Savings Certificates were introduced through Post Offices in 1941-42. To have a permanent arrangement, the British Govt. established a National Savings Bureau at Simla in 1944 as an Attached Department of the Ministry of Finance.

Pakistan on its independence inherited the above setup. On the recommendations of the Public Investment Enquiry Committee, the National Savings Bureau was renamed as Central Directorate of National Savings (CDNS) in 1953 and was made a section of the Ministry of Finance. The Directorate was responsible for policy formulation and publicity only, whereas the National Savings Schemes (NSS) were marketed by the Pakistan Post Offices and banks on commission basis. The field staff of CDNS was working under the administrative control of Provincial Governments, while the entire expenditure involved in this behalf was borne by the Central Government. Such an arrangement created a large number of operational & administrative difficulties. In view of the aforesaid, the CDNS was given the status of an Attached Department of the Finance Division in 1960. In 1972, the scope of the activities of the CDNS was broadened. Accordingly, it started selling 11 rupee prize bonds and subsequently engaged in the operation of other savings schemes through National Savings Centres (NSCs).

1.2   SET UP OF CDNS

At present, the network of the Central Directorate of National Savings consists of 416 units comprising 12 Regional Directorates, 01 Directorate of Inspection and Accounts, 07 Zonal Inspection and Accounts Offices, 12 Regional Accounts Offices, 16 National Savings Treasuries, 366 National

Savings Centres and 02 Training Institutes of National Savings. The organizational chart is at annex-A.

1.3   MANPOWER

The organization is headed by the Director General (B-20) who is assisted by 09 officers in BPS-19 and 16 officers in BPS-18. There are 123 sanctioned posts in BPS-17, 401 posts in BPS-16 and 2815 non-gazetted employees in B-1 to 15. The total strength of the department comprises 3366 employees. In addition, one post of Director Operations (BPS-19), one post of System Analyst (B-18), three posts of Programmer (B-17) and 06 posts of Computer Operators have recently been sanctioned for automation. One post of Chairman (MP-II) is also available. A chart showing grade-wise sanctioned strength is at annex-B.

1.4   FUNCTIONS

The CDNS is involved in deposit banking. Its main functions are to:

- mobilize domestic savings;
- provide funding to the Federal Government to meet a portion of the Overall Fiscal Deficit (OFD).
- assist the Finance Division in policy formulation regarding NSS;
- control the working of National Savings field offices.
- monitor the functions of the agencies dealing in NSS; and
- arrange the publicity of the NSS.

1.5   NATIONAL SAVINGS SCHEMES

The CDNS is responsible for mobilizing domestic savings through sale of Government securities called National Savings Schemes. These schemes are very popular among the masses. This can be assessed from the total principal outstanding deposits in these schemes, which have risen to PKR 1,028 billion as on 31st December, 2005. At present the following National Savings Schemes (NSS) are available in the market:

1. *Defence Savings Certificates.*

   A ten years maturity scheme with an average compound rate of 8.15% p.a. on maturity. The profit in this scheme is paid on completed years on maturity or encashment, whichever is earlier.

2. *Special Savings Certificates (Regd.)/Accounts.*

   A three years maturity scheme available both in form of certificates and accounts providing bi-annual return @ 6.80% p.a. for the 1st five profits and @ 7.70% p.a. for the last profit.

3. *Regular Income Certificates.*

   A five years scheme providing monthly profit payment @ 6.84% p.a. subject to 10% withholding tax at source.

4. *Savings Account.*

   Savings Account is an ordinary PLS account offering profit @ 4.00% p.a.

5. *Pensioners' Benefit Account.*

   A new 10 years maturity scheme exclusively launched for pensioners with monthly profit payment facility @ 10.08% p.a.

6. *Bahbood Savings Certificates.*

   A new 10 years maturity scheme exclusively launched for the widows to cater for their needs with monthly profit payment facility @ 10.08% p.a. The senior citizens over the age of 60 years are eligible to invest in this scheme with effect from 1st July, 2004.

7. ***Prize Bonds.***

A bear type of security available in the market in the denominations of Rs.200, Rs.750, Rs.1,500, Rs.7,500, Rs.15,000 and Rs.40,000 offering quarterly draws. The rate of return on this scheme works to 5% p.a.

1.6 NEED FOR RE-DEVELOPMENT OF WEBSITE:

As is evident from the above that National Savings is somewhat a special type of Government Department involved in mobilizing of domestic savings by marketing Govt. securities. Keeping in view the huge portfolio and the public's interest in the products it offers; there is always a dire need to keep more close interaction with the public by providing them the easy access to information they require. This is also a continuous need to publicize these products. For the purpose, an attractive and user friendly website is a very important tool. The existing website is functioning at the URL www.savings.gov.pk , but doesn't serve the purpose as it is fully static. It doesn't even put a good impression on the user. Moreover, the search for extremely popular prize bond numbers is not available.

1.7 OBJECTIVES

The objective of the National Savings Organization's website is to:

- Promote domestic savings, by publicizing various NSS products.
- Enhance public awareness about various features of these products.
- Provide easy search for Prize Bond draw results.
- Enable the users to calculate their investment in NSS.
- Improve customer services.
- Promote the CDNS image as a modern savings institution, and create awareness among the public about its history, structure and functions.

1.8   PROBLEM DEFINATION

The existing website of the organization is completely a static site. No mechanism for search of prize winning numbers is available. The site is not user friendly and rather gives a very odd look. Being of static nature, its hard to update the site regularly. Despite such a huge investor profile, no facility is available for users to calculate their investments. This site needs to be completely redeveloped.

1.9   SCOPE OF PROBLEM

In this project, a complete new website of the Organization is to be developed. The site shall host information about the Organization itself, besides offering detailed information about the all the current National Savings Schemes with particular reference to the draw results and investment calculators. The site shall be good enough facilitate the potential investors to invest in the National Savings Schemes.

1.10   SPECIFIC OBJECTIVES:

- Help publicize the National Savings Schemes using the cost effective tool of Internet.
- Offer detailed information about current National Savings Schemes.
- Help the investors to calculate their investment made in various National Savings Schemes.
- Give online search facility to the Prize Bond investors to check their prize bonds numbers in different draws.
- Give detail information about the rates applicable on difference schemes. This will also include the older rates i.e. since inception of the schemes.
- Facilitate the users to download various application forms in editable Acrobat format.
- Respond to various Frequently Asked Questions.

1.11 FEASIBILITY REPORT:

1.11.1 Economic Feasibility:

As this project is assign to us as a student project therefore no finances are involved in the development of the site for the purpose. Moreover, as the existing site is already hosted, therefore, there will be no additional charges involved.

1.11.2 Technical Feasibility:

The existing site is already hosted with NTC and a webmaster is looking after the site. Therefore, its implementation is technically sound.

1.11.3 Operational Feasibility:

Only one or two persons are required to be trained. The Organization has its own Training Institute and this can easily be arranged.

2. EXISTING SYSTEM

In order to computerize a system, it is very important to know the existing system. In fact it is the first step towards computerization. Study of existing system of an organization tells us the working of that organization and its drawbacks.

2.1. SYSTEM STUDY:

System study means to understand all the aspects of the existing system, and study in detail how the current system is working. System study is the backbone of the System Development Life Cycle. Because after completely knowing the existing system a person can only be able to develop a suitable computerized system for it, which will be capable of fulfilling all the requirements of an organization. System study can be divided into two phases:

- Initial Study Phase
- Detailed Study Phase

2.1.1. INITIAL STUDY PHASE:

The objective of initial study is to take an over view of the existing system and decide whether the project is feasible for the organization i.e. it meets all the requirements of the organization with lesser cost than the existing one and is more efficient and reliable. Initial study in general consists of following three types of studies.

- Financial Study
- Technical Study
- Operational Study

2.1.1.1. FINANCIAL STUDY:

Financial study means to investigate whether the benefits of the new project take a major lead over its development cost and efficient than the existing system. If the project satisfies all these requirements then we can say that the project is financially feasible for the organization.

As the website is already hosted with NTC and being a student's project no development cost is involved; therefore, no additional expenditure is required in this case.

2.1.1.2. TECHNICAL FEASIBILITY:

This study determines whether the technology needed for the proposed system is available in the organization and the staff of the organization is well trained to use the proposed system.

The Organization is moving towards a fully automated environment and computer hardware is being continuously introduced since last three years; hence, enough HW is available and there is hardly problem as far as technology is concerned.

The staff related to updating of the website is already working on computers, they will require some training, but they would easily catch up. As far as the client end is concerned; the new website shall be easy to use. A menu driven interface is proposed instead of extra pages, which will make it easier to surf.

2.1.1.3. OPERATIONAL FEASIBLITY:

The operational study determines the availability of information, efficiency, accuracy, control of the system and services required by the organization in the proposed site.

The proposed system will be operationally feasible because it will:

- be more efficient than the old;
- provide more accuracy than the old one; and
- provide a lot more services than the old one.

2.1.2. DETAILED STUDY:

Detailed study is completed after several meeting with the personnel of the Central Directorate of National Savings. It tells us about the existing system in details.

2.1.2.1. SCHEMES WING:

The schemes wing of the Central Directorate deals all matters relating to policy and operation of the National Savings Schemes. It consists of three sections namely Scheme-1, Scheme-2 and Scheme-3. The Scheme-1 is dealing all the public queries, complaints and the rules/procedure governing the NSS. Scheme-2 section is responsible for the matter pertaining to Prize Bonds, Foreign Investment and Zakat matters. The work of Schemes-3 section is more of technical nature. This section maintains the statistics data regarding receipts, repayment, debt servicing and debt stocks of National Savings Schemes. In addition this is also responsible to carry out the research work regarding existing schemes besides dealing the work relating to bi-annual review and subsequent linkage of rates of return on various instruments. During the meetings, the working of different schemes was discussed in detail. The requisite information was obtained specially with reference to the rates of return and tax/Zakat deductions. The draw results were only available in the form of text files (*.txt). The conversion of these text files into MS Excel and than to the SQL database was really a cumbersome and time consuming process. It can be assessed that up till 1st March, 2005 about 100,000 records of prize winning numbers were required to be feeded.

2.1.2.2. ADMINISTRATION WING:

The Administration Wing of the Central Directorate consists of 06 sections namely Admn-I, Admn-II, Admn-III, Admn-IV, Admn-V, and Admn-VI. The first three are responsible to

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personnel management of the employees. The Admn-IV section is responsible for doing the general administration including listing of the branches etc. The Admn-V is the Budget and Accounts Section, whereas, the Admn-VI is responsible for publicity of the National Savings Schemes through print and electronic media. Admn-IV and Admn-VI were related to our work. The list of branching indicating the addresses and phone numbers was obtained from them. Some publicity material which was required for preparation of some static pages was also obtained from the Publicity section.

2.2. WORKING OF THE EXISTING SYSTEM:

The existing website of the Organization hosted at http://www.saving.gov.pk does not fulfil the needs of the organization. This site was developed bout 4 ½ years earlier and cannot be updated to the extend it was required. It is totally a static site and doesn't offer the services the clients require. It doesn't even look good.

2.3. DRAWBACKS OF THE EXISTING SYSTEM:

While going through the existing website in detail and during the course of detailed study, following drawbacks have been observed in the existing website:

a) The site is completely static, whereas the Organization like National Savings having over 4 million investors and over Rs.1,036 billion of outstanding investment does need a good interactive site to serve the investors' requirements.

b) The site doesn't provide the search for extremely popular Prize Bond numbers. The bonds offer billions of prizes every year. Only lists in *.txt format are available at the site. (Annex-C)

c) No facility is given to the users to calculate their investments in various schemes on various dates. The rates of return are changing rapidly, but the clients have to go through the largely html pages to

find the rates applicable to their investment and than calculate the value of their investment themselves.

d) The application forms are not available in proper format. The intending investors have to get these from the Savings Centre which should be available on the website. The requisite forms are attached at Annex-D1 to D5.

e) The addresses and telephone numbers of the National Savings Centres are not updated. The users have to go through a list of 366 Centres to get the required one. No search facility is available on the basis of city/town.

f) Historical interest rates of various National Savings Schemes are not available at the site; rather only payable amounts are available which doesn't serve the purpose.

g) The formatting of the framed website is not proper as about 40% area is covered by large buttons and banners, which not only takes time to load but leaves insufficient space to view the target page.

h) A main purpose of advertising the National Savings Schemes through the cost effective source of Internet is not achieved, rather a bad impression or the Organization is created.

3. PROPOSED SYSTEM

After the comprehensive study and in order to provide efficient solution for the problems discussed in previous chapter, the development of the completely new dynamic website is proposed.

This new website should be designed according to the demands and requirements of the organization keeping in view the immense interest of the people in the National Savings Schemes. The new website should suffice the needs of end users. Besides being user friendly, this site should be fast, reliable and easy to surf. The SQL Server database should be used at back hand, whereas the front end should be a mixture of html and asp.net.

3.1   OBJECTIVE OF THE PROPOSED SYSTEM:

Before designing a new website, it is essential to ascertain the objectives that it should fulfill. Keeping in view the drawbacks of the existing website, following objectives of the new site are made:

3.1.1   USABILITY:

The interface should be very simple and properly arranged. It should look attractive. It is also very important the client gets to the destination page in lesser clicks.

3.1.2   PRODUCTIVITY:

There will be significant improvement as users will get their required information in few seconds and they will not be bothered to go through the whole text.

3.1.3   EFFICIENCY:

Efficiency is the degree to which we minimize utilization of resources to achieve an object. The proposed system shall be more efficient and the response time of dynamic pages

should be minimal. This can be done by proper normalization of back hand database and optimization of SQL queries.

3.1.4   RELIABILITY:

The proposed site is more reliable as compared to the existing one. The common html pages are more prone attacks than the asp pages. The main database is also stored on the separate database server.

3.1.5   ACCURACY:

The site will provide accurate information needed for decision making. It will ensure efficient and accurate results because many validation checks have been applied to check the input data and the queries have also been optimized. As all the calculations are done at server side, so there are lesser chances of an error.

3.1.6   REDUNDANCY CONTROL:

The proposed system has minimized the redundancy of data; this means that files are designed in such that minimum data is duplicated in the files.

3.1.7   USER FRIENDLY:

User can communicate with the system through sample conversation. The system will be menu driven and all options are available in each data input screen. All data input screens properly documented i.e. proper messages will be displayed at the bottom of the screens. No specified computer staff will be required; any literate person with little knowledge of computer will be able to handle the system properly without any difficulty.

3.1.8 FLEXIBILITY:

The database has properly been normalized. Therefore, it is simple to incorporate future changes. Mere updation of the database shall serve the needs. Moreover, structured programming is used; therefore, it would be easy to modify the code for future needs.

3.2 MAIN FEATURES OF THE PROPOSED WEBSITE:

Capacity, access, speed and cost of the site are parameters of main concern to the management. The system has been proposed in the light of the above mentioned objectives. It is good enough to provide the following information:

- Information about the Organization and its administrative structure.
- Detailed information about each scheme.
- Search for rates of return remained applicable on different NSS alongwith the payable amount.
- Investment calculators for each scheme keeping in view features of each scheme.
- Search for winning prize bonds numbers in all common draws for each denomination.
- Search for any National Savings Centre on the basis of city name or with reference to the Regional Directorates.
- Editable application forms (in *.pdf format) for making investment, claiming prize money, etc.

3.2.1 INFORMATION ABOUT THE ORGANIZATION AND ITS STRUCTURE:

The site shall provide the information about history, administrative structure and network of the Organization. This will help to develop better understanding about the Organization.

3.2.2 INFORMATION ABOUT EACH SCHEME:

The site shall provide detailed information about each of the National Savings Scheme (NSS). This will cover all aspects of a particular scheme such as nomenclature, maturity, eligibility to invest, investment limits, tax & Zakat status, offices of issue, service charges, etc. This will do a lot in publicizing the schemes more efficiently and reduce the queries about the aforesaid matter at the dealing offices.

3.2.3 SEARCH FOR RATES OF RETURN:

The proposed site will provide the search for rates of return remained available on various National Savings Schemes. This will in fact be done through a database at the back hand. The search will be available in two ways; 1) by simply inputting a date for which the rate is to be viewed, and 2) by selecting the relevant date bracket from the dropdown list. The rates since inception of the schemes shall be made available.

3.2.4 INVESTMENT CALCULATORS:

For ease of the existing as well as intending investors of NSS, the investment calculators will be developed for each of the running scheme. This way the users will be able to calculate the value of their investment by inputting the date(s) of deposit and the amount invested.

3.2.5 SEARCH FOR WINNING PRIZE BOND NUMBERS:

This will be the main feature of the site. The Prize Bond is the biggest lottery which offers billions of rupees as prizes in quarterly draws. The users will be able to search their prize bond numbers either one by one or by entering a serial. They can check these numbers in a single draw or in multiple draws, rather in all draws. As the draws are held after every

15 days, hence the database would require to be updated in this behalf.

3.2.6 SEARCH FOR ANY NATIONAL SAVINGS CENTRE:

Every body wants to invest his money at such a palace which is easily accessible to him/her. There are 366 National Savings Centres (NSC) spreading all over the country. These Centres work under the administrative control of 12 Regional Directorate. Effective search on the basis of both the city name and the Regional Directorate will be provided to help the user locate the appropriate Centre to invest the money. The contact number as well as the detailed address of each NSC will also be made available.

3.2.7 APPLICATION FORMS:

The application forms for the following purposes shall be made available at the site in editable Adobe Acrobat format:

- Purchasing a National Savings Certificates (SC-1).
- Opening of an account (DA-I).
- Claiming the prize money on winning prize bonds (PB-1).
- Transfer of certificates from centre to centre (SC-6).
- Transfer of certificates from person to person (SC-4).

3.3 SPECIFICATION OF THE PROPOSED SITE:

The new site will be a mixture of static and dynamic pages. However, the major portion will be dynamic. The SQL server database will be used at the backhand, while asp.net will be at the front end. The site will be menu driven making thus it easier to access the pages in less time. The queries will be responded on the same page either in the Grid Controls or in table format. Easy to use attractive interface will be of utmost importance so that the below average Internet user can use the site without facing any problem. The following is the technical elaboration of the proposed site:

3.3.1 SCHEMES MENU:

This menu shall hold the links of the static pages containing information about each of the current National Savings Schemes. The sub-menus shall contain the links of:

- Defence Savings Certificates;
- Special Savings Certificates;
- Regular Income Certificates;
- Bahbood Savings Certificates;
- Savings Account;
- Special Savings Accounts;
- Pensioners' Benefit Account; and
- Prize Bonds.

3.3.2 PROFIT RATES:

This menu will host the links of the dynamic (*.aspx) pages used to search and display the different rates of return remain applicable on the following savings schemes.

- Defence Savings Certificates
- Special Savings Certificates
- Regular Income Certificates
- Bahbood Savings Certificates
- Savings Account
- Pensioners' Benefit Account

The rates could be searched either by choosing the required date bracket from the dropdown list or by entering the date for which the rates are required. The sample pages of each scheme are at annex-E1 to E6.

3.3.3 CALCULATORS:

This menu will host the links of the dynamic (*.aspx) pages which will be used to calculate the investment made in the aforementioned schemes. The users would be able to calculate the value of their investment at any particular date

or till maturity by just entering the deposit date and the amount deposited. In case of Defence Savings Certificates they will have to enter the expected encashment date or maturity date as the profit is calculated for completed years and is paid at the time actual encashment. The calculations will be made on the basis of rates applicable on the deposit date. In response to the query, the user will get all the required calculations including tax and Zakat deductions.

The sample pages of each scheme are at Annex-F1 to F5.

3.3.4 PRIZE BOND DRAWS:

Through this menu, the users can 1) see the draw schedule of the currency calendar year; 2) choose and see the full draw list of a single draw in text format; and 3) search the prize winning numbers for a specified denomination by entering the prize bonds numbers and choosing the different draw dates. The page will be designed in a way that the user can either search a single number, series of numbers and the numbers other than the series. The entered numbers will first be added into a list box and then on clicking the search button the result will be displayed in a grid control. The result will show the draw date, draw number, draw place, prize category, prize winning number and the amount of prize won.

The sample pages are at annex G1 to G2.

3.3.5 BRANCHES:

There is a vide network of National Savings Centres all over the country and with the help of this menu the users will be able to search a specific National Savings Centre. This would be done either by choosing a city from the dropdown menu of by choosing a Regional Directorate. On clicking the

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search button, the detailed address, city name, telephone number and the region name will be displayed in a grid control. The users will be free to sort the list both in ascending or descending order just by clicking any field header.

The sample page in this behalf is at annex-H.

3.3.6 APPLICATION FORMS:

Several common application forms which are pre-requisite for making any investment in National Savings Schemes or for transfer of certificates from on centre to another or from one person to another will be made available on this menu. The prize money claim form will also be available. These forms will be designed in editable Adobe Acrobat format so that these are properly formatted on one hand and will be easy for the users to fill in the required particulars. The following forms will be made available.

- SC-I Application form for purchase of certificates.
- DA-1 Application forms for opening an account.
- SC-6 Application form for transfer of certificates from on person to another.
- SC-4 Application form for transfer of account from one centre to another.
- PB-1 Application form for claiming the prize money on winning prize bond numbers.

Sample print outs are at annex I1 to I5

3.3.7 FAQs:

As is evident from the name, this will be linked to the page hosting Frequently Asked Questions about various National Savings Schemes. This will also include the queries and responses about the penalty and deduction structure on

different schemes. This will help reduce the queries at the Central Directorate level.

3.3.8 ABOUT US:

This menu will hold three sub-menus regarding history of the Organization, organizational structure/hierarchy and the contact number of various departments of Central Directorate.

4 SYSTEM DESIGNING

In order to computerize a system, system designing is a prerequisite and before designing a few things must be studied and kept in mind.

4.1 DATABASE:

A database is a shared collection of logically related data, designed to meet the information needs of multiple users in an organization.

A database is a collection of complete and non-redundant data about that subject and has appropriate structure.

It means that database contains complete information about the subject for which database is organized and individual piece of data exists only once in the database. The suitable structure is chosen with the objective to reduce the overall cost of processing, storage and to facilitate the processing of stored data.

The objectives of database system are to overcome the problem in the conventional file system by providing.

- Non-Redundancy
- Data independence
- Security Protection

4.2 DATA MODELS:

The relationship structure amongst the data items within a database is represented by data model. A data model is a pattern or method according to which data are logically organized. There are three types of data models.

- Hierarchical Data Model
- Network Data Model
- Relational Data Model

4.2.1 HIERARCHICAL DATA MODEL:

It depends on every entity being subject to higher one, up to the top. In hierarchical model each entity, except the top most, is associated with only one entity at higher level but may be associated with more than one entity at lower levels. The hierarchical model is frequently thought of an inverted tree, this has one trunk from which all branches are subdivided and further offshoots occur right up to the finest twinges. The significant thing about a tree is that subdivisions ate all one way; a hierarchical data model can represent only one to many relationships.

4.2.2 NETWORK DATA MODEL:

With a network any record may have menu immediate superior as well as many dependents. In other words the restriction to one hierarchical parent does not apply. The network data model is thus able to relation between the entities is basically the relation between the two record types.

4.2.3 RELATIONAL DATA MODEL:

The relational model contains data arranged logically in tabular form. The tables in the relational model are known as relations. Rows of the table are known as records. In one table each record must have same format and there must be a key field, which must be unique. The records are represented horizontally; whereas the vertical columns show the types of field of data items, which are also termed, as domains.

4.3 SELECTED DESIGN:

Database designing is the most important and definitely the most difficult part of the any dynamic website. In this case, a

comprehensive database covering following three aspects is to be designed.

i.   Prize Bond Winning numbers of each of 06 denominations i.e. Rs.200, Rs.750, Rs.1,500, Rs.7,500, Rs.15,000 and Rs.40,000/-

ii.   Rates of return remained available on different National Savings Schemes since inception.

iii.   Addresses and phone numbers of all the 366 National Savings Centres, which in turn are divided into 12 Regional Directorates.

Keeping in view the aforementioned needs, the database was to be designed in some multithreading database. The SQL server is the best choice when the asp.net is used at the front end. For restricting the redundancy of the data stored, normalization technique is used. In this technique one field is chosen as primary key, and then those fields are chosen which depend upon that primary key. Combination of all such fields becomes a table.

4.3.1 PRIZE BOND SECTION:

To provide the search for winning prize bonds numbers 04 tables namely **draw_info, pb_info, date_bracket** and **prizes** are created to handle the data required for prize bonds numbers. The **draw_info** will store the information about each draw. The id as the primary key; the other information will include the draw date, denomination, draw place and draw number. The **pb_info** shall hold the information about the number and value of each category of prizes available on each of the 6 denominations. The table **prizes** shall hold the prize winning numbers and their category. The table **date_bracket** shall hold the date brackets indicating different number and value of prizes on the basis of rate of return

during a specified period. The detailed structure and their relationship is given as under:

Table 'pb_info':

Field Name	Type	Length
deno	real	4
prize_categ	nvarchar	10
prize_no	smallint	2
prize_amt	float	8
dateid	int	4

Table 'draw_info':

Field Name	Type	Length
id	int	4
draw_no	int	4
deno	real	4
draw_date	datetime	8
draw_place	nvchar	50

Table 'prizes':

Field Name	Type	Length
id	int	4
prize_categ	nvchar	10
pb_number	int	4
dateid	int	4
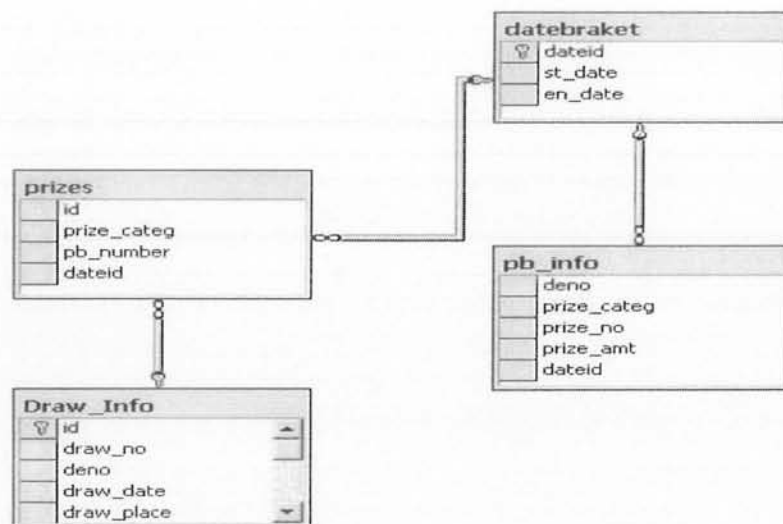
4.3.2 BRANCH NETWORK SECTION:

To provide the search to the users to look for most suitable National Savings Centre, two tables were created. The table

region holds the name and id of 12 Regional Directorates; whereas the table **Centres** holds the information about each National Savings Centre. The detailed structure of these tables and their relationship is given as under:

Table 'Centre':

Field Name	Type	Length
Serial	int	4
Address	varchar	255
City	varchar	255
Telephone	float	8
Region_id	int	4

Table 'Region':

Field Name	Type	Length
Region_id	int	4
Region_name	char	20
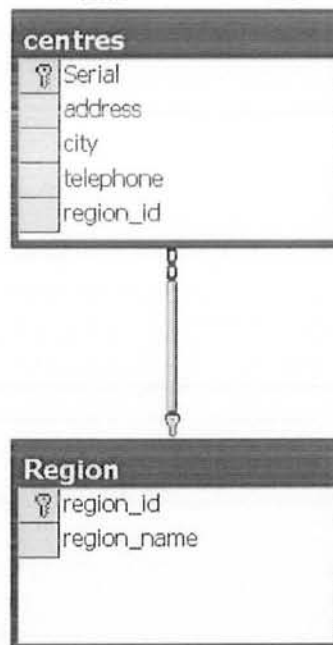
4.3.3 INVESTMENT CALCULATORS AND INTEREST RATES SECTION:

The investment calculators and the information regarding various rates applicable on National Savings Schemes were to be provided to users. Therefore, it was necessary to store the historical interest rates remained available on various NSS in the database. For the purpose, 05 tables were created.

The table **NSS** hold the information about the features of each scheme such as nomenclature, maturity, etc.; whereas the table **rate_bracket** holds the date brackets during which various rates remained applicable. The tables **DSC_Rate** and **SSC_Rate** hold the payable values/rates applicable on Defence Savings Certicates and Special Savings Certificates/Accounts respectively. The table **xmonth** stores the rates applicable on all the three monthly profit payment schemes viz. Regular Income Certificates, Pensioners' Benefit Account and Bahbood Savings Certificates. The detailed structure of these tables and their relationship is given as under:

Table 'NSS':

Field Name	Type	Length
scheme_id	int	4
name	nvarchar	50
maturity	smallint	2
type	nvarchar	50
p_payment	nvarchar	50
min_limit	int	4
max_limit	float	8
tax	bit	1
zakat	bit	1

Table 'Rate_Bracket':

Field Name	Type	Length
rate_id	int	4
scheme_id	int	4
st_date	smalldatetime	4
end_date	smalldatetime	4

Table 'DSC_Rate':

Field Name	Type	Length
rate_id	int	4
scheme_id	int	4
year1	float	8
year2	float	8
year3	float	8
year4	float	8
year5	float	8
year6	float	8

year7	float	8
year8	float	8
year9	float	8
year10	float	8

Table 'SSC_Rate':

Field Name	Type	Length
rate_id	int	4
scheme_id	int	4
profit1	float	8
profit2	float	8
profit3	float	8
profit4	float	8
profit5	float	8
profit6	float	8

Table 'xmonth':

Field Name	Type	Length
rate_id	int	4
scheme_id	int	4
profit	float	8
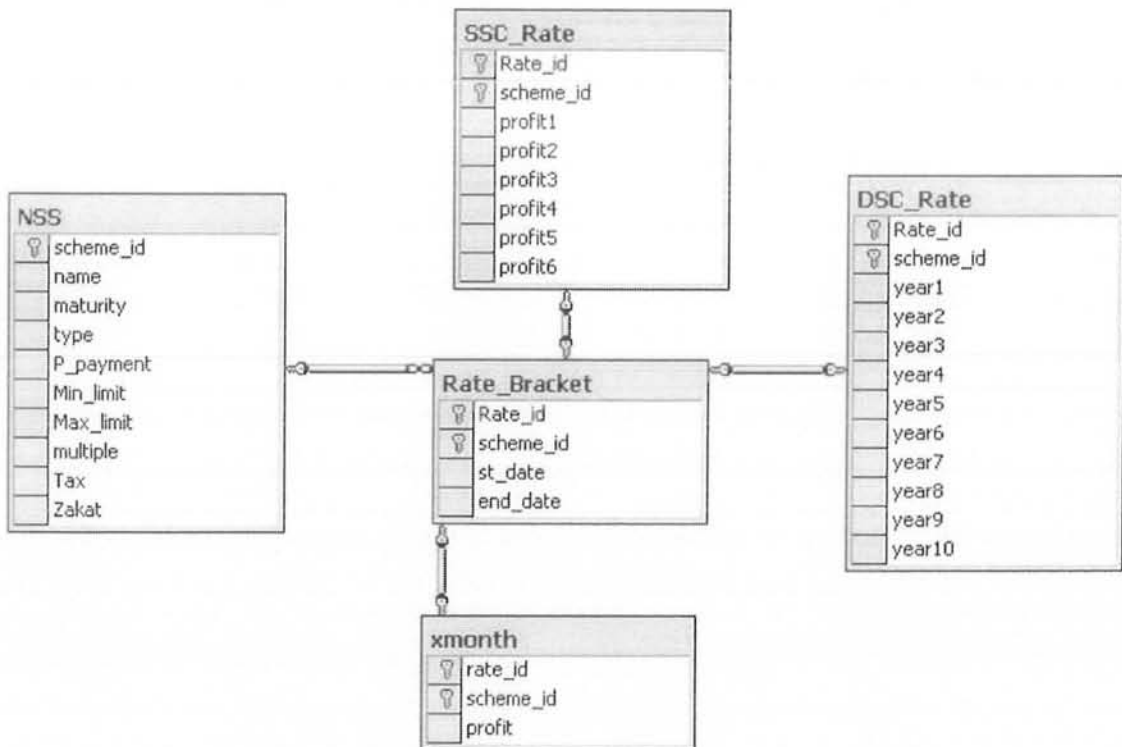
4.4 PROGRAM SPECIFICATION:

The program specification is a piece of documentation with the purpose of saying exactly what a program does. Its original purpose is unambiguous

communication between the designer and the programmer. A program specification becomes part of the overall system documentation, to be used by systems analyst and programmer, responsible for maintaining the system.

4.5   APPROACHES TO PROGRAM DESIGN:

There is no one such way by which program can be designed. This is not explained by the fact that there is no such thing as the perfect program, and the best that can be hoped for is a program in which the compromise between objectives has been carefully chosen. To use a colonial expression, there are more than one ways to skin a cat, which translates into general system terminology as the principle of Equifinality. System can not be developed without thoughts, because tools need selecting and applying carefully. It follows that a good designer may employ standard but will consistently be reviewing is effectiveness and looking for improvements. In order to do this effectively, designer need to be aware of some of the common methods and emphasis in program design. These methods in design are:

- ✍ Top down approach
- ✍ Bottom up approach
- ✍ Critical first approach

4.5.1   TOP DOWN APPROACH:

Top down is based around the idea that there are various levels of decisions which need to be made. Progressively "functional decomposition", "stepwise refinement" refers to gradually increasing the precision of a statement. These may both be considered as specific varieties of top down development method. This method leads to well structured system, with the various components being well defined, having sample interfaces and working together towards overall goal.

4.5.2 BOTTOM UP APPROACH:

Bottom up design start with basic units of a system and the design builds up to higher levels. A system created in this way could start the design of input document and output layout, eventually arriving at the point where system has been built.

4.5.3 CRITICAL FIRST APPROACH:

Critical first is a method of system design which emphases the identification of the most critical component in the system. If potential problems can be identified at an early stage, it is possible to try to solve these before going on to further design work. It is very difficult to know for certain at the beginning of a project what constitute the biggest potential practical way of commencing system design in terms of difficulty working down the list, although this is not done frequently.

4.6   PROPOSED SYSTEM APPROACH:

Keeping in view the requirement the abstraction in the case is made in a TOP DOWN manner.

4.7   HARDWARE & SOFTWARE REQUIREMENT:

The minimum hardware requirements for this system are:

- Server Machine with 2.0 GHz processor.
- Standard mouse and keyboard.
- VGA Display.
- Windows 2000 Advanced Server or Windows 2000 Server
- Microsoft.net framework support
- Internet Information Server ver 6.0
- SQL Server 2000

5. SYSTEM DEVELOPMENT AND IMPLEMENTATION

5.1 INTRODUCTION:

The salient feature in the development of an efficient computerized system is software development. This chapter is to cleanly illustrate that the program development is carefully planned before being implemented on computer. Programming is not simply the simple science but there is a touch of act involved. There are, however, a number of cleanly identifiable steps that always involved in the programming phase and those provide a convenient framework. These steps are 1) Define problem; 2) Plan solution; and 3) Maintenance.

The purpose of programming task is to code, debug and test each program before and after integrating into the modules. The development of modules is the most complicated and time consuming stage of the system development.

5.2 SYSTEM TESTING:

Once the system has been developed, next phase is the system testing. Even if the system is developed using correct algorithms its reliability remains doubtful. The validation of result is very important to make the system acceptable. Before making the system operational, it is necessary to check that the new system is comprehensive within its limits and produce the required outputs correctly.

System testing means that all parameters which are passed between different modules were checked for any inconsistency. In order to produce a detail test plan for the system as a whole a listing of entire package was taken. All data base inputs were taken. Inputs

processing were cross checked with control logic and procedural sequences mutually agreed in the functional specifications.

All programs and subroutines were confirmed for the desired results major consideration was laid on procedures. All sub programs were tested to satisfactory level, their interfaces were tested and combined results were compared with the manual results. Every effort was made to make sure that system produces selectable results under any condition. During this process all programming bugs and minor design faults were removed.

5.3 EVALUATION OF THE NEW SITE:

The new system should be evaluated to determine weather the stated objectives are met. The user of the new site is in the best position to determine, on an ongoing basis, the effectiveness of the system. Accuracy is ratio of correct information to the total volume of information produced. In the new system the level of accuracy is more than 95 percent that is unless there are errors in the input. Necessary input validation checks have been placed to ensure the accuracy of the input.

5.4 IMPLEMENTATION:

Implementation means the process of transforming present system into a new computerized one. In this particular case, the new site is to be hosted in place of the existing one.

5.5 CONVERSION:

The conversion from the existing website to the new one will not be a very difficult one. However, before hosting the site with the current ISP, it is to be ensured that the ISP has the requisite SWs

available to support the new site. As the existing site is hosted with NTC and enough space against the domain is already available; therefore, the site can immediately be hosted once approved by the authorities concerned.

5.6   TRAINING PERSONNEL:

No major training program is required to be undertaken as only one or two employees of organization dealing with the website are to be trained further. A Training Institute of the organization is working and the training can be imparted there. As far as the client end is concerned, the site has been developed using standard controls and is very user friendly. Therefore, a normal surfer can use the site with quite ease and comfort.

6. USER GUIDE

6.1. INTRODUCTION:

This chapter explains how the website is loaded and how it works. The developed site is easy to use and display appropriate messages for the user's convenience.

6.2. GETTING STARTED:

In order to load the site start Microsoft Internet Explorer by clicking *start* button, go to program menu and click Internet Explorer.

Enter the website address www.savings.gov.pk in the address bar and press *return* key or click *go* button. The following home page will appear.
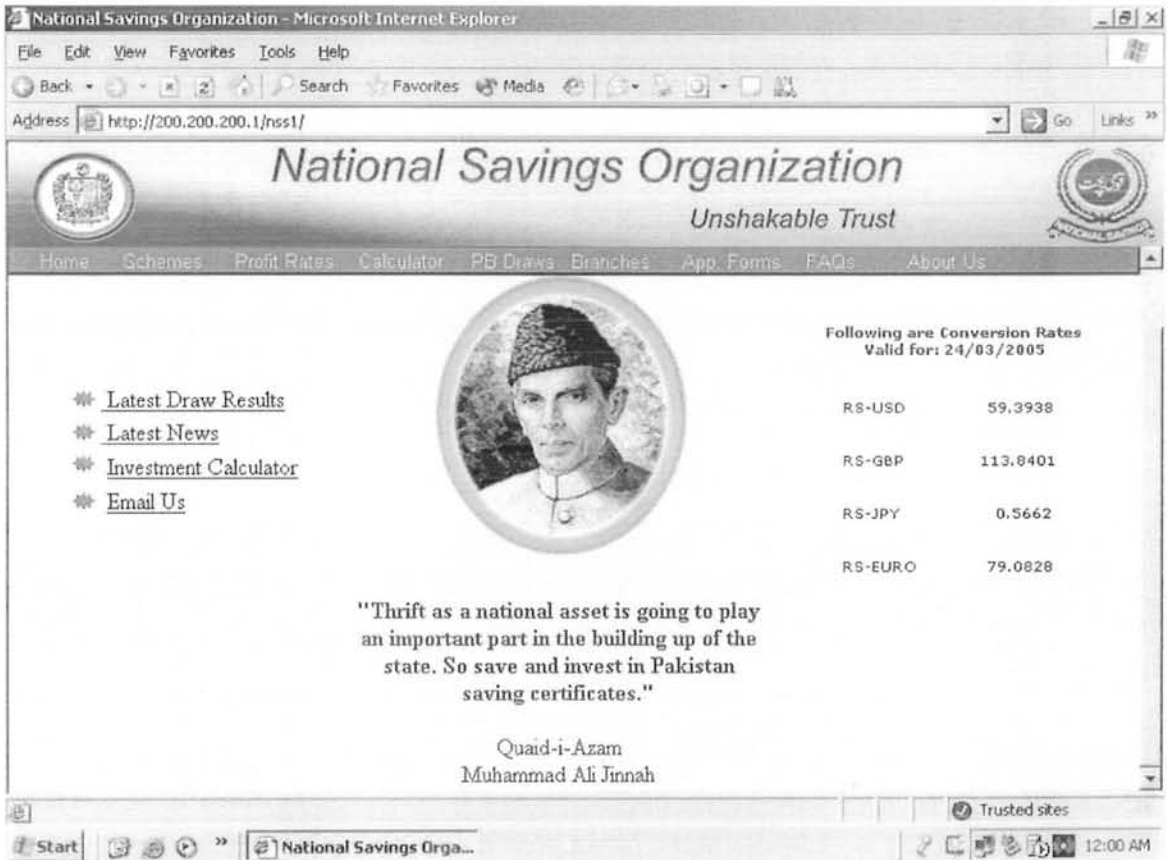
Once the home page is loaded, a horizontal menu bar is displayed with the menus of Schemes, Profit Rates, Calculator, PB Draw, Branches, App. Forms, FAQs and About Us. These are all categories of the information which the site offers. These menus have further submenus which can be chosen to get the required information. We will take an example from each:

6.3. NATIONAL SAVINGS SCHEMES:

Click the *Schemes* menu, a list of submenus showing the names of current National Savings Schemes will be displayed.

Click on the required scheme name which in this case is Special Savings
Certificates (Regd) and you will see the target html page.
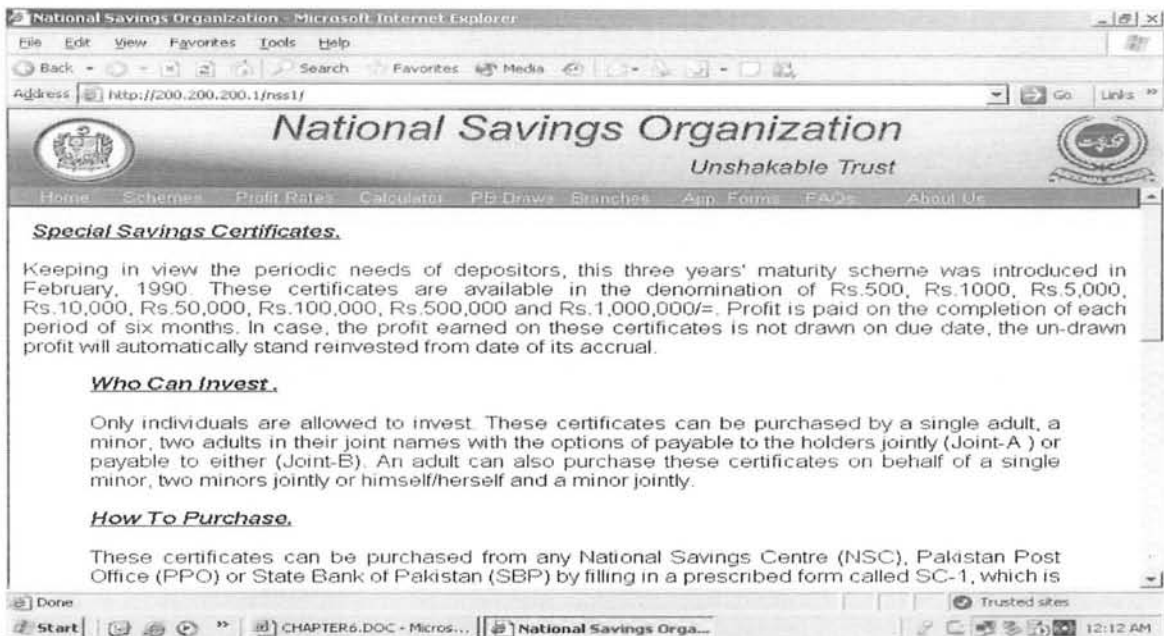
6.4. PROFIT RATES:

Click the *Profit Rates* menu, a list of submenus showing the names of
current National Savings Schemes will be displayed.

Click on the required scheme of which rates you want to see. In this case
is Defence Savings Certificates and you will see the target *.aspx page.
Choose the rates bracket or enter the date for which the rate is required.
The gross payable value of each Rs.100/- and the gross rate applicable
will be displayed.

6.5. CALCULATOR

Click the *Calculator* menu, a list of submenus showing the names of current National Savings Schemes will be displayed. The investment value can be calculated against any scheme.
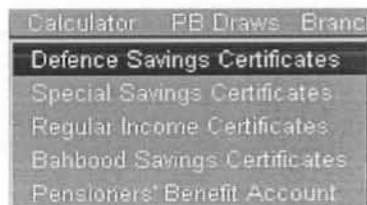
Click on the required scheme against which you want to calculate your investment. In this case the choice is Defence Savings Certificates and you will see the target *.aspx page. Enter the Deposit Date, Invested Amount, Expected Encashment or maturity date and check the Withholding tax & Zakat check boxes in case these apply otherwise leave the boxes unchecked. Press the *Calculate* button. The result will be as follows:

National Savings Organization

Unshakable Trust

Home   Schemes   Profit Rates   Calculator   PB Draws   Branches   App. Forms   FAQs   About Us

			(mm-dd-yy)
Amount Deposited	1000000		
Encashment Date	02/26/2013	(mm-dd-yy)	

☑ Tax Applicable
☑ Zakat Applicable

Calculate

Completed Years	10
Gross Payable	2600000
Tax Deducted	160000
Zakat Deducted	65000
Take Home	2375000
Gross Rate (% p.a.)	10.03
Net Rate (% p.a.)	9.04

Done   Trusted sites

Start   CHAPTER6.DOC - Micros...   National Savings Orga...   12:39 AM

6.6.   PRIZE BOND DRAWS

Click the *PB Draw* menu, a list of submenus showing various options
will appear. You can see the draw schedule of current calendar year, get
a complete draw list in *.txt format or can search the prize bond
numbers by entering the same.

PB Draws   Branches
Search Bond Numbers
Draw Lists
Draw Schedule
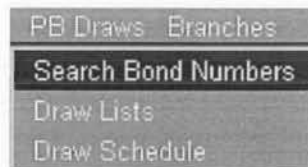
To search the Bond Numbers, just click the requisite option, another *.apx
page will display. At this page, choose the denomination of prize Bonds
from the dropdown list, selected the draw dates both beginning and ending
in which you want to search the numbers. Also enter the numbers in a series
of as a single number in the given input boxes. Click the >> button. The
series will be inserted into the list box. Just click the *search* button and you
will get the results.

6.7. BRANCHES

Click the *Branches* menu, a *.aspx page will be displayed. You can search the branches region-wise or by choosing a particular city/town given in the list box. I have chosen Islamabad from the given city names. Click the Search Button, the result will be displayed as follows:

It can be observed that the headers shown in the grid are underlined. This reflects that you can sort the grid items by just mere clicking both in ascending and descending order.

6.8. FAQs AND ABOUT US:

As evident from the names of the menus that by clicking *FAQ* one can get the answers of the Frequently Asked Questions. The *About Us* menu gives the option to look for information about history of the organization and its structure. Few important contact numbers are also included for convenience of the end users.

6.9. EXIT:

Like any other website, just pres Alt+F4 in the browser or click the X button.

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Organizational Chart

CDNS, Islamabad

TINS, Islamabad

- Sub-TINS Karachi

DIA, Islamabad

12-Regional Accounts offices

Abbottabad,	Peshawar
Rawalpindi	Gujranwala
Lahore	Faisalabad
Multan	Bahawalpur
Sukkur	Hyderabad
Karachi	Quetta

07-ZIAOs

- Peshawar
- Rawalpindi
- Gujranwala
- Lahore
- Multan
- Hyderabad
- Karachi

12 RDNS, 366 NSCs

Abbottabad, 27 NSCs	Peshawar 31 NSCs
Rawalpindi 38 NSCs	Gujranwala 30 NSCs
Lahore 38 NSCs	Faisalabad 39 NSCs
Multan 39 NSCs	Bahawalpur 21 NSCs
Sukkur 28 NSCs	Hyderabad 28 NSCs
Karachi 32 NSCs	Quetta 15 NSCs

Sanctioned Stength Of National Savings Organization

Name of Post	BS	CDNS		DIA		TINS		FIELD		TOTAL
		P	T	P	T	P	T	P	T	
Chairman	MP-II	0	1	0	0	0	0	0	0	1
Director General	20	1	0	0	0	0	0	0	0	1
Director	19	3	0	2	1	0	0	0	3	9
Director Operations	19	0	1	0	0	0	0	0	0	1
JD/DD	18	3	0	5	0	0	1	7	0	16
System Analyst	18	0	1	0	0	0	0	0	0	1
Assistant Director	17	6	2	46	8	3	1	52	5	123
Programmer	17	0	1	0	0	0	0	0	2	3
Computer Operator	16	0	1	0	0	0	0	0	5	6
National Savings Officer	16	0	0	79	7	1	0	289	24	400
Confidential Officer	16	0	1	0	0	0	0	0	0	1
Stenographer	15	3	2	2	3	0	0	9	2	21
Deputy Assistant Director	14	4	1	3	0	0	0	0	0	8
Deputy National Savings Officer	14	0	0	43	4	0	0	218	0	265
Stenotypist	12	7	3	0	6	1	0	20	5	42
Librarian	12	0	0	0	0	1	0	0	0	1
Assistant	11	9	4	0	0	0	0	0	0	13
Assistant National Savings Officer	11	0	0	32	0	0	0	168	60	260
Upper Division Clerk	7	10	1	3	4	2	0	845	144	1009
Lower Division Clerk/Urdu Typist	5	9	0	3	2	0	0	20	11	45
Driver/DR	4	3	2	0	0	1	0	30	4	40
Machine Operator	4	1	0	38	0	0	0	0	0	39
Gunman/Naib Qasid/Cook, etc.	1	15	5		2	6	0	972	72	1072
Total		74	26	256	37	15	2	2630	337	3377

DRAW OF Rs.200/- PRIZE BOND
HELD AT LAHORE

Draw No.: 16
Series : COMMON DRAW   Date: 15/12/2003
----
1 Prize(s) of Rs.500,000/-

932499
----
3 Prize(s) of Rs.150,000/-

185854   203060   426301

1550 Prize(s) of Rs.1,000/-Each

000224	032171	065097	090479	123026	158745	196269	230000	267580	301863
001653	032903	065430	090713	123030	159884	196798	230210	268052	302383
002737	033080	065523	090821	123564	159919	196970	231106	268615	302565
003546	033085	065972	090835	124084	161712	197226	231572	269785	304027
004638	033327	066648	092333	125492	162887	197266	231812	269807	305028
004750	035408	066831	092885	126537	163714	198483	232027	270741	305420
005354	035780	068017	093619	127102	165113	199234	232252	271782	306004
005644	035997	068233	093837	127314	165118	199833	232493	274289	306005
005657	037441	068411	093869	130935	165903	200044	233710	275036	306037
005832	037530	068590	096480	132009	167280	200789	234507	275240	306995
006161	037685	068702	096700	132210	167715	201712	234672	275520	307025
006366	038366	069767	097224	133651	167783	201920	235887	275911	307308
007470	039146	070204	097296	133840	168137	202414	237387	276236	307549
008084	039562	071035	097767	134035	170305	203352	237652	276390	308298
008504	039767	071166	098638	134767	170307	203938	238086	276420	309082
008567	040065	071625	098669	135600	170674	204292	240172	276926	309499
010500	040527	071661	099299	136153	171823	204998	240178	277116	310505
010519	041519	071812	099605	136738	172265	205731	240336	277237	311800
010734	041965	071930	101015	136888	172702	205747	240817	278116	312521
012480	042367	072899	101309	137050	174698	206238	242330	279645	313165
014690	043243	076006	102162	138428	176752	206241	242725	279718	313875
014849	043314	076040	102342	140139	176773	206302	243779	279882	314632
015538	043656	076540	103313	140278	177077	206333	244974	282797	314668
015848	044508	076674	104598	140311	178001	206814	245040	283691	315479
017022	045338	076886	106634	140343	178944	206861	246993	285189	316701
017164	045826	077256	106671	140390	179160	208486	248271	286593	316808
017962	045873	077600	108708	141892	179500	208769	248599	286934	317256
018126	046349	077850	108819	142084	179725	209105	248921	287276	318395
018794	047959	078078	109411	143743	179926	209306	250172	288492	318996
019188	049993	078550	109749	145383	180725	209680	250248	289113	319170
019992	050739	078984	110240	145515	180760	209994	250266	289443	319393
020822	051575	079232	112245	145600	180868	212792	250538	289445	319577
021407	051637	079572	112579	145992	181442	213172	252081	289447	320330
021845	052268	080858	112644	146112	181451	217147	252782	291450	320422
022515	052362	081088	113407	146698	182140	217314	254564	292000	322002
022842	052950	081193	116433	146737	183265	217510	256028	292598	323037
023030	053119	081239	116784	146950	183321	219310	256053	293096	323312
023999	053628	081353	116878	148363	183575	220018	256369	293190	323939
025287	053908	081839	118168	148483	187020	220822	256561	293265	324546
026143	054557	081913	118582	148631	187269	223215	256946	294714	324731
026145	054569	082951	119143	149180	187710	223836	258935	294788	325590
027118	054755	083714	119341	149364	189529	223922	259440	295457	326089
027536	055902	083936	119438	149428	190164	224490	259442	295485	326585
027933	056875	084655	120697	149828	190402	225218	260087	295586	328168
028033	057000	085091	120733	150719	190413	225390	260827	295844	328592
028493	058570	086467	120784	152221	191183	226076	261813	296214	329450
029255	059201	086842	120914	152362	192082	226235	262059	296567	330050
029268	060659	086856	120930	155850	193980	226888	262539	296825	330261
029546	061012	088301	121117	156368	194794	227040	263552	298822	333114
029804	061697	089617	121173	156503	195492	228202	263809	299901	333121
030372	062174	090152	121610	157009	196157	228576	265220	300547	333436

Page 1

032125	062364	090382	122131	157571	196250	229099	265884	301429	335269
335858	364323	402655	448238	474367	510553	542193	575855	612495	646325
337090	364511	403952	449506	474648	511098	544807	575933	612958	646406
337092	366216	405442	449599	474964	511241	544932	576703	613975	646677
337331	366650	405692	450444	475463	511352	545173	577063	614720	646834
338051	366734	406772	450895	475712	512256	545665	577163	614861	648045
338601	366836	407694	451618	475835	512578	545713	577239	614907	648266
340024	367505	407864	451884	477483	514797	546083	577678	614986	648716
340995	367627	408579	452088	477769	515134	546085	577842	615415	651019
341792	368501	410000	452363	479256	515831	546354	578747	616684	651529
341807	368789	410425	452827	480326	515933	546371	578829	616891	651725
342306	369884	410744	452916	483086	517025	546557	579246	617087	651812
342365	370072	411812	453616	483171	518132	546605	579527	618390	652066
342585	370149	411992	454051	483860	518345	546825	580031	618574	652158
343135	370980	412982	454847	484524	518467	548961	581843	620087	653210
343729	371306	414266	455233	486502	518759	549192	582221	620635	653356
345043	372838	414322	456486	486731	519016	549465	582573	621206	653683
345557	374031	414387	457203	486989	521715	549901	582900	621869	656157
346727	374084	414599	457270	487838	522118	550507	585048	622487	656295
347318	374906	414844	457439	488028	522483	550737	586181	622960	656636
347455	375101	417200	457535	488247	522618	553966	586505	623884	656893
347525	375145	418321	457836	488693	523385	554238	587054	624299	657401
347769	375603	418900	458044	488714	523456	554823	587382	624565	657502
348107	375702	419761	458376	489191	523756	554992	587987	625100	657578
348837	379022	421002	458731	489319	524364	555503	588280	625114	657611
351101	379274	421976	460003	489461	524537	556165	588512	625257	657689
351867	380330	422408	460488	489701	525858	556705	589423	625833	658827
351906	381563	424649	460649	490619	526082	556768	589577	626146	658905
351984	381708	426061	460737	490761	526088	557362	590653	626875	660039
352929	381947	426807	461019	493358	526089	557583	590841	626891	661925
353167	382225	426975	461123	494983	526347	560094	592302	627666	662201
353540	382525	427492	462575	495176	526433	560197	593730	628185	663144
354163	383768	427771	463150	495306	526832	560473	593731	629876	663525
354621	384279	428253	463807	495446	528233	561463	594657	630827	664445
354889	384532	428305	463976	496150	529151	564020	595018	631907	664852
355508	385793	428766	464131	496750	529297	564292	596125	633045	665077
355525	386611	429564	464684	496870	529777	564547	598115	633588	666296
355567	387359	431793	464889	497592	531931	564747	598328	633738	667319
355712	388000	431976	465408	498939	532681	565180	599395	634096	668538
355875	388524	432063	466366	499525	532750	565535	604097	634339	669045
356122	389594	433899	467256	500538	533693	565655	604206	635122	670884
357650	390441	435615	467904	500744	533911	565998	604512	635855	671337
358579	391042	435837	467918	501628	534296	567042	607204	637174	671750
358594	392314	436381	468397	502274	535290	568034	608629	637520	672262
360326	392744	437368	469648	502475	535357	570552	608635	639790	672558
361759	394971	438266	471470	502506	535525	570899	608973	640317	673899
361816	395372	438333	471630	502603	535603	571252	609394	640355	674293
362164	396444	438831	472004	502678	536130	572504	609396	640972	674306
362221	396965	440811	473054	503533	536892	572621	609742	642540	674851
362359	397688	446004	473163	506427	537620	573582	610203	643090	674948
362487	398326	446849	473663	507111	538019	573623	610437	643904	674996
363591	401351	446990	473778	507935	538401	573889	611259	644841	675204
363657	401433	448068	473929	508462	540029	574307	611812	645063	676514
676531	708309	750318	789072	814091	842864	868363	903422	941673	974592
677381	712609	750392	789786	814590	842950	869722	910260	942264	974736
678002	714403	750435	790663	814905	843107	870483	910270	942773	974829
678347	715161	751163	790910	815229	844252	870896	910680	943543	974990
678360	715187	753868	791192	818095	844858	870969	911936	943756	975298
678990	715594	754017	791745	818971	845038	871916	913163	943947	975693
679079	716756	754482	792358	819036	845964	874296	913165	945149	975793
681370	719091	754800	792639	819090	846034	874914	913747	945296	976064
681568	719444	754978	792735	819127	846268	874974	915592	945353	976100
681904	719628	755230	792785	819295	846612	875440	916249	945990	976346
683464	720894	755792	793134	819899	847001	875584	917323	945997	976470
684200	721129	757145	793306	821812	847896	875719	918971	946152	976744
684254	721230	757160	795255	822565	848126	875773	919085	946500	976887

684410	723093	761802	795908	824513	848747	876273	919373	947632	977829
684655	723859	762407	797544	825407	848973	876805	920202	948635	978169
685611	723890	763974	797579	825582	849407	876852	920211	948902	979888
687301	724229	765024	797709	826058	850257	877276	920357	950266	980167
687310	724635	765385	798217	826122	850636	877609	920634	950652	980267
687578	725144	767390	798623	827119	850736	877882	921821	952723	980307
688875	726753	768242	798767	827382	851419	878565	921920	953105	980572
689534	726784	768448	798873	827484	851601	880506	922241	955127	981802
689757	727020	769160	799794	827932	851778	881394	922261	955668	982754
690653	727472	769315	799967	828373	851848	881655	922426	955796	983079
691297	729902	769316	799969	828956	852139	882619	923166	955876	983269
691369	730776	769567	800992	830202	852582	884212	924008	957640	984160
691430	733608	770706	801707	830360	855275	885300	924306	959597	984405
691896	733618	771873	803904	830362	856292	885699	925753	960835	984443
692047	734232	772275	804380	830888	856666	887623	925817	960859	985109
692321	734853	773333	804511	830969	856689	889034	926046	960881	985863
693852	735084	773476	804868	831466	856739	889733	926465	961421	987666
694115	735585	774491	805176	831864	858063	890262	926650	961557	987689
694131	735836	774737	805888	833611	858635	891678	927486	962239	988060
694312	736107	775057	806018	834041	858882	892304	929407	963285	988832
694677	736211	780030	806302	834045	858999	893146	931552	964651	989044
694711	737092	780710	806891	834257	859495	893313	931836	964762	989049
696072	737731	780891	807095	834314	860616	893435	931838	966175	989063
696383	739201	781148	807734	834635	860760	894901	932095	967250	989155
696429	739848	782559	807739	836729	860810	896150	932887	968040	989570
699077	740292	782627	808200	836836	861921	897341	933135	968489	991149
699129	744476	783460	809216	837391	862417	897425	933336	968521	991458
700384	745300	784277	810017	838222	862433	897484	933342	970969	991724
700451	746296	784750	810309	838491	863057	897659	933360	970972	992118
701802	746336	784980	810716	839619	863347	897788	933467	971167	992551
703770	746425	785309	811460	839968	864147	898418	934001	971376	993416
704280	746788	785816	811659	840235	864168	898801	934139	972403	993641
704851	747235	785923	811881	840658	865157	899369	934669	972525	994780
705507	747303	786015	811914	841459	865768	900188	935726	972536	995227
705688	748770	786585	813372	841487	865824	900355	937582	973420	995659
705862	749288	786865	813453	841546	866166	901016	937658	973932	996547
706117	749742	786992	813906	842064	866544	901105	938667	974024	997095
708099	750067	788473	814017	842322	867986	902043	940079	974149	998616

NATIONAL SAVINGS CENTRE

APPLICATION FOR PURCHASE OF DS/SS (R) CERTIFICATES

Registration No.
اندراج نمبر

ANNEX-D1

ڈیفنس ریشل سیونگز (رجسٹرڈ) سرٹیفیکیٹ کی خریداری کے لئے درخواست

(Strike out whichever is not applicable)

غیر متعلقہ حصوں کو کاٹ دیں۔

1. (i) Name_____
   نام

   (ii) Father/Husband's Name_____
   والد/شوہر کا نام

   (iii) Address : _____
   پتہ
   _____
   _____

   (iv) Phone No. _____
   فون نمبر

   (v) N.I.C. No. _____
   قومی شناختی کارڈ نمبر

2. (i) Name _____
   نام

   (ii) Father/Husband's Name_____
   والد/شوہر کا نام

   (iii) Address : _____
   پتہ
   _____
   _____

   (iv) Phone No. _____
   فون نمبر

   (v) N.I.C. No. _____
   قومی شناختی کارڈ نمبر

Single
Joint   ایک نام سے دو مشترکہ ناموں سے

Joint "A" :- Payable to holders jointly or to either with the written consent of the other.

مشترکہ "الف": دونوں کو مشترکہ یا کسی ایک کو دوسرے کی تحریری رضامندی پر ادا کی جائے۔

Joint "B" :- Payable to either.

مشترکہ "ب": کسی ایک کو ادا کی جائے۔

Strike out whichever is not applicable.

غیر متعلقہ کو کاٹ دیں۔

NOMINATION
نامزدگی

in the event of my/our death, I/we nominate the following to receive the value of the certificate(s) in proportion stated against their names.

میری/ہماری وفات پر رقم کی ادائیگی درج ذیل کو کی جائے

Name(s) & Address(es)   Share
نام و پتہ   حصہ

_____
_____
_____

(Signature(s) or Thumb impression(s) of Purchaser(s))

خریدار کے دستخط یا نشان انگوٹھا

MODE OF PAYMENT   ادائیگی کی صورت

1. Cash Rs.......................(Rupees...........
   نقد

2. Cheque (i) No./Date ....
   چیک نمبر تاریخ
   (ii) Bank Name.......................
   بنک کا نام
   (iii) Amount Rs.......................(Rupees...........
   رقم

(Signature & Stamp)
Cashier

FOR MINORS   نابالغوں کے لئے
Date of Birth   1.......................
تاریخ پیدائش
                2.......................

During minority this certificate can be encashed by*
(under Rule 8 of DSCs Rules, 1966*)

بالغ ہونے تک یہ سرٹیفیکیٹ درج ذیل شخص بھنا سکتا ہے۔
(ڈیفنس سیونگز سرٹیفیکیٹس رولز ۱۹٦٦ء کے رول ۸ کے تحت*)

Name (نام) _____
[*Father, or mother or either parent, or the paternal grand-father or legal guardian of the minor.]

Address (پتہ) _____

Relationship with minor_____
نابالغ کے ساتھ رشتہ

Number and Value of Certificates required
مطلوبہ سرٹیفیکیٹس کی تعداد اور مالیت

Denomination عرفی قیمت	Number تعداد	Value مالیت
Rs.		
Rs.		
Rs.		
Rs.		

I/We hereby agree to abide by the Rules applicable to the Certificate(s) purchased.

میں/ہم متعلقہ سرٹیفیکیٹ کے رولز کا پابند ہوں/گے کے پابند رہیں گے۔

Signature(s) or thumb (i) ....
impression(s) of Purchaser(s).......................
                              (ii) ....

خریدار کے دستخط یا نشان انگوٹھا

Received Certificates & Coupon Book mentioned on reverse.

پشت پر درج سرٹیفیکیٹ و کوپن بک وصول کئے

Signature(s) or thumb (i) ....
impression(s) of Purchaser/
Agent/Messenger.   (ii) ....

خریدار یا اس کے مجاز ایجنٹ کے دستخط یا نشان انگوٹھا

DECLARATION

I/We am/are follower(s) of the fiqh...............and exempted from compulsory deduction of Zakat.

(i) an attested copy of my/our declaration in Form CZ-50, is enclosed with the application.

(ii) I/We have already filed an attested copy of my/our declaration in Form CZ-50, with this National Savings Centre Under Serial No......................dated...................

Hence Zakat may not be deducted on compulsory basis in respect of this asset/investment.

(Signature of purchaser(s)   (i) .... (ii) ....

Date_____

Signature & Stamp
IInd Officer

Signature & Stamp
Officer Incharge

DA-1

GOVERNMENT OF PAKISTAN

NATIONAL SAVINGS CENTRE

....

No. A.120029

Account No. _____

ANNEX-D2 نمبر حساب

APPLICATION FOR OPENING OF AN ACCOUNT

حساب کھولنے کے لئے درخواست

(Strike out whichever is not applicable)

غیر متعلقہ حصوں کو کاٹ دیں ۔

I/We, desire to open_____ Account

With a sum of Rs._____Cash/Cheque No._____Date_____

---

1. Name of Depositor :_____

کھاتہ دار کا نام

Name of Father/Husband _____

والد / شوہر کا نام

N.I. Card No. _____

قومی شناختی کارڈ نمبر

Address :_____

پتہ _____

Phone No. _____

فون نمبر

---

2. Name of Depositor :_____

کھاتہ دار کا نام

Name of Father/Husband _____

والد / شوہر کا نام

N. I. Card No. _____

قومی شناختی کارڈ نمبر

Address :_____

پتہ _____

Phone No. _____

فون نمبر

FOR MINORS   نابالغوں کے لئے

Date of Birth   1._____

تاریخ پیدائش   2._____

1. During minority account will be operated by

بچے کے بالغ ہونے تک درج ذیل شخص رقم نکلوا سکتا ہے

Name_____ نام

Address_____ پتہ

Relationship with minor_____ رشتہ

I/We hereby agree to abide by NSD A/Cs Rules.

میں / ہم متعلقہ نیشنل سیونگز ڈپازٹ اکاؤنٹس رولز کا پابند رہوں گا / کے پابند رہیں گے۔

(i) _____ (ii) _____

Signature(s) or thumb impression(s) of Depositor(s)

حساب دار کے دستخط یا نشان انگوٹھا ۔

If account is in two joint names

اگر حساب دو مشترک ناموں میں رکھنا مطلوب ہے

Joint A : Payable to holders jointly or to either with written consent of the other

(الف) رقم دونوں کو مشترک ادا کی جائے یا کسی ایک کو دوسرے کی تحریری رضامندی پر ادا کی جائے۔

Joint B : Payable to either   (ب) رقم کسی ایک کو ادا کی جائے

NOMINATION   ورثا کی نامزدگی

In the event of my/our death, I/we nominate the following to receive the amount of deposit.

میری / ہماری وفات پر رقم کی ادائیگی درج ذیل کو کی جائے

Name & Address   نام و پتہ   Share   حصہ

_____

_____

_____

Signature/T.I.   دستخط یا نشان انگوٹھا

"DECLARATION"

1. I/We am/are follower(s) of the fiqh ....and Exempted from compulsory deduction of Zakat.

   (i) an attested copy of my/our declaration in Form CZ-50, annexed to the Zakat (Collection and Refund) Rules, 1981, duly executed, is enclosed with the application.

   (ii) I/We have already filed an attested copy of my/our declaration in Form CZ-50, annexed to the Zakat (Collection and Refund) Rules, 1981, duly executed, with this National Savings Centre under Serial No....................on....................

2. I hereby solemnly declare that no other Pensioners' Benefit Account has been opened or maintained by me previously.

(Signature or thumb inpression of depositor)

_____

Introduced by :   تعارف کنندہ

Name _____ (نام)

Occupation_____ (پیشہ)

Address _____ (پتہ)

Account No._____ (نمبر حساب)

Signature _____ (دستخط)

(i) _____ (ii) _____

Signature(s) or thumb impression(s) of Depositor(s)

حساب دار کے دستخط یا نشان انگوٹھا

SIGNATURE & STAMP

2ND OFFICER

SIGNATURE

OFFICER INCHARGE

SC-4

Serial No. and date of original
Application for purchase of _____
_____ certificates. **ANNEX-D3**

APPLICATION FOR TRANSFER OF _____ CERTIFICATES
FROM ONE PERSON TO ANOTHER PERSON

New Registration allotted No._____   Serial No. of SC **N⁰ 293304**

Date of issue_____

    I/We.., the holder(s) of the undermentioned.. certificate (s) request you to transfer these certificate (s) to Mr./Miss./Mrs.. I/We hereby declare that on the transfer of said certificate (s) to Mr./Miss./Mrs...

I/We relinquish all claim to them.

    *² I/We pay herewith Rs. .... Ps...................... as fee payable on this application as prescribed.

    *I am/We are entitled to transfer the certificate (s) free of charge under rule 52 of Defence Savings certificates Rules 1966.

    *Mark whichever is not relevant.

PARTICULARS OF THE CERTIFICATES

Date of Issue	S. No. of Certificates	Denomination	Date of Issue	S. No. of Certificates	Denomination

Total No. of Certificate(s)...............................   Total Value Rs...............................

    (Rupees..)

Signature of Transferee (s)   Signature of Transferor (s)

of............................ Certificate (s)   of............................ Certificate (s)

I.D Card No.   I.D Card No.

DECLARATION BY TRANSFEREE(S)

    I/We.. hereby declare that the total value of the.. Certificate (s) held by me/us including face value of the Certificate (s) which I am/we are taking over from Mr./Mrs./Miss. .... does not exceed the maximum prescribed limit and I/We agree to abide by the DSC Rules, 1966.

NOMINATION BY THE TRANSFEREE (S)

In the event of my/our death I/We nominate the following (s) to receive the share stated against each name.

	Name and Address	Share		Name and Address	Share
(1)			(2)		
(3)			(4)		

Signature of the Transferee(s)

DECLARATION:--

    I am/we are follower (s) of the fiqh...and

    (i)   an attested copy of my/our declaration on Form CZ-50, annexed to the Zakat (collection and refund) Rules, 1981 duly executed is enclosed with this application.

    (ii) I/We have already filed an attested copy of my/our declaration on Form CZ-50, annexed to the Zakat (collection and refund) Rules, ... on ....

Hence Zakat may not be deducted on compulsory basis in respect of our this asset/investment.

Signature of the Transferee (s)

    The Transfer of above-mentioned Certificates is accepted and new Certificates, mentioned on the reverse, issued and delivered to the Transferee(s).

Signature of IInd Officer   *Signature of Officer Incharge*

(Name & Designation)   *(Name & Designation)*

SC-6

APPLICATION FOR TRANSFER OF CERTIFICATES FROM ONE CENTRE TO ANOTHER
(To be submitted in duplicate)

Registration No......................... Dated......................... Registration No. ....
of new office.

Dated......................of
Original office of issue.

PART-I
(To be filled in by the applicant)

To

The Officer Incharge,
National Savings Centre,
....

I/We... request that the... certificates
(enclosed) issued in my/our name(s) under Regd. No.......................... by National Savings Centre............................. detailed
as below may please be transferred to National Savings Centre............................... under intimation to me/us.

S. No. of Certificates	Value Rs.	S. No. of Certificates	Value Rs.

Three specimen signatures
of the purchaser(s)

Signature(s) ....
Name(s)..
Present Address(es)...
....
....

(1)...

(2)...

National Identity..
Card No(s) ....

(3)...

Date..

PART II

(To be filled in by the transferring Centre)

The registration of the... certificates detailed above is transferred to National Savings
Centre........................... vide National Savings Cheque No......................... dated......................... for Rs.........................
and advice No.........................:........ dated... and entered in the journal of certificates discharged at
Serial No............................... on...

The other particulars of these certificates are given as below :—

(1) Nominee(s)
   Name(s) & Address(es)   Share
   (i)   ....
   (ii)   ....
   (iii)   ....
   (iv)   ....
(2) (i)   Date of birth of minor(s) (i)... (ii)...
    (ii) Guardian's Name and relationship with minor ....
(3) Category:—Single/Joint-A/Joint-B. ....
(4) Documents exempting from Zakat...
(5) Profit paid upto...
(6) Zakat deducted upto ....
(7) Any other information.

Signature of Second Officer/Official
(Name & Designation)

Name and signature of Officer Incharge
(Stamp with date)

PART III

(To be filled in by transferee Centre)

Transfer accepted under New Registration No......................... dated......................... allotted to.............................
certificates as per journal of issue Entry No... dated................................. and acknowledged
vide No............................. dated...

Signature of Second Officer/Official
(Name & Designation)

Name & Signature of Officer Incharge
(Stamp & Date)

Form P B 1

No.754744

Application for payment of Prizes not exceeding Rs. 1000 each

ایک ہزار روپے تک مالیت کا انعام وصول کرنے کی درخواست <u>ANNEX-D5</u>

To

The Officer Incharge
National Savings Centre
_____

I submit herewith the Prize Bond(s) particularized below and request you to pay
the prizes of Rs.————————————————————
to which I am entitled :—

مرکز قومی بچت

— — — — — — — — — — — — — — — — — —

میں انعامی بانڈ جس (جن) کی تفصیل درج ذیل ہے پیش کرتا ہوں اور درخواست کرتا ہوں کہ مجھے

مبلغ .... روپے بطور انعام جن کا میں حقدار ہوں دئیے جائیں ۔

PARTICULARS OF PRIZE WINNING BONDS
انعام جیتنے والے بانڈز کی تفصیلات

Denomination of Bond(s)	بانڈ کی مالیت	_____
Series and No. of Bond(s)	بانڈ کا سلسلہ اور نمبر	_____
Date(s) of Issue	تاریخ اجرا	_____
Place(s) of Issue	مقام اجرا	_____
Number and date of draw in	قرعہ اندازی کا نمبر اور تاریخ	
which prize(s) was/were won	جس میں انعام جیتا گیا	_____
Amount of Prize(s) claimed	مطلوبہ انعام کی رقم	_____

I declare that the Bond (s) was/were purchased by me on or before _____

میں اقرار کرتا / کرتی ہوں کہ میں نے یہ انعامی بانڈ مورخہ _____ کو یا اس سے پہلے خریدا تھا۔

Signature or thumb impression of claimant.
دستخط درخواست دہندہ یا نشان انگوٹھا

Address پورا پتہ _____   Name in نام

_____

Block Letters _____

Date تاریخ _____   Nationality قومیت _____

Identity Card No.
or Attestation

نمبر شناختی کارڈ یا تصدیق

R E C E I P T
رسید

Received Rs.————————— (Rupees—————————

میں نے مبلغ .... روپے .... روپے بالعوض مذکورہ بالا انعام

————————————————————————) on account of Prize Money as

کی رقم بمعہ انعامی بانڈ کی مالیت کے وصول کر لی ۔

claimed above along with the value of the bond(s).

Signature/thumb impression of the claimant.
دستخط درخواست دہندہ یا نشان انگوٹھا

Date————————

NATIONAL SAVINGS CENTRE

Claim(s) verified and admitted. Payment made and entered at Sl. No.————————
of the Journal of Payment of Prize Money.

Signature and Seal of
Officer incharge.

Sig : of 2nd Officer/Official

PCPPI—1614(2001) CDNS—20-9-2001—3000 Pads.

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Enter a date to Search [   ] *(mm-dd-yy)* Search

Choose a rate bracket [7/1/2004 ▾] [6/30/2005 ▾] Search

On Completion of	Gross Payable on Rs.500/-	Rate (% p.a)
Year 1	520	4
Year 2	545	4.40
Year 3	575	4.77
Year 4	610	5.10
Year 5	650	5.39
Year 6	695	5.64
Year 7	750	5.96
Year 8	830	6.54
Year 9	945	7.33
Year 10	1095	8.15

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Rates Applicable on Various Issues of Special Savings Certificates/Accounts

Enter a date to Search | 01/01/2004 | (mm-dd-yy) | Search |

Choose a rate bracket | ▼ | ▼ | Search |

	Profit Payable On Rs. 500/-	Rate Applicable
1st Profit	17.5	7
2nd Profit	17.5	7
3rd Profit	17.5	7
4th Profit	17.5	7
5th Profit	17.5	7
6th Profit	20	8

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Rates Applicable on Various Issues of
Regular Income Certificates

Enter a date to Search [01/01/2004]   (mm-dd-yy)   [Search]

Choose a rate bracket [▼] [▼]   [Search]

On investment of every Rs.100,000/-	
Monthly Profit (PRs.)	580
Tax Deduction (PRs.)	58
Net Profit (PRs.)	522
Gross Rate (% p.a.)	6.96
Net Rate (% p.a.)	6.26

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Rates Applicable on Bahbood Savings Certificates

| Enter a date to Search | 01/01/2004 | (mm-dd-yy) | Search |
| Choose a rate bracket | | | Search |

On Investment of every Rs.100,000/-	
Monthly Profit (PRs.)	840
Gross Rate (% p.a.)	10.08

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Historical Rates Applicable On Savings Account
(Simple Rate % p.a.)

Period		Accounts without cheque facility	Accounts with cheque facility
From	To		
01-Aug-73	31-May-75	8.00	7.50
01-Jun-75	30-Jun-77	8.50	8.00
01-Jul-77	31-Oct-93	10.00	9.50
01-Nov-93	31-Dec-97	11.00	10.50
01-Jan-97	31-May-99	13.00	12.50
01-Jun-99	31-Dec-99	11.00	10.50
01-Jan-00	30-Jun-00	8.75	8.25
01-Jul-00	30-Jun-01	7.00	6.50
01-Jul-01	30-Jun-02	7.80	7.30
01-Jul-02	31-Dec-02	7.00	6.50

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Rates Applicable on Pensioners' Benefit Account

Enter a date to Search 02/02/2003 *(mm-dd-yy)* Search

Choose a rate bracket [▼] [▼] Search

On Investment of every Rs.100,000/-	
Monthly Profit (PRs.)	920
Gross Rate (% p.a.)	11.04

- View all historical rates remained applicable on Pensioners' Benefit Account.

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Calculate Your Investment In DSC

Deposit Date	01/01/1996	(mm-dd-yy)
Amount Deposited	1000000	
Encashment Date	01/01/2006	(mm-dd-yy)

☑ Tax Applicable
☑ Zakat Applicable

Calculate

Completed Years	10
Gross Payable	4410000
Tax Deducted	341000
Zakat Deducted	110250
Take Home	3958750

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Calculate Your Investment In SSCR/A

| Deposit Date | 01/01/2003 | *(mm-dd-yy)* |
| Amount Deposited | 200000 | |

☑ Tax Applicable
☑ Zakat Applicable

Calculate

	Gross Profit	WH Tax	Net Profit
1st Profit	8500	850	7650
2nd Profit	8500	850	7650
3rd Profit	8500	850	7650
4th Profit	8500	850	7650
5th Profit	8500	850	7650

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Calculate Your Investment In RIC

Date of Deposit   01/01/1999   (mm-dd-yy)

Amout Deposited   500000

☑ Withholding Tax

[Calculate]

	For The Month	During Maturity
Gross Profit	7500	450000
Tax Deduction	750	45000
Net Profit	6750	405000
Gross Rate	18	18
Net Rate	16.2	16.2

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Calculate Your Investment In BSC

Date of Deposit   10/07/2003   *(mm-dd-yy)*
Amout Deposited   1000000

Calculate

Monthly Profit	8400
Total Profit During Maturity	1008000
Rate (% p.a.)	10.08

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Calculate Your Investment In PBA

Date of Deposit	01/01/2004	*(mm-dd-yy)*
Amout Deposited	1500000	

[Calculate]

Monthly Profit	12600
Total Profit During Maturity	1512000
Rate (% p.a.)	10.08

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Search For Prize Winning Numbers

Denomination	200
Start Date	12/15/2000	End Date	12/15/2004
Bond No. From	800200	To	800400	>>

Bond List

800200
800201
800202
800203
800204
800205

Reset   Search

Draw Date	Draw No.	Location	Prize Category	Bond Number	Amount
12-15-2000	4	Peshawar	Third	800251	1000
03-15-2001	5	Bahawalpur	Third	800238	1000
06-15-2001	6	Sialkot	Third	800298	1000
09-15-2001	7	Rawalpindi	Third	800219	1000
09-15-2001	7	Rawalpindi	Third	800244	1000

Done   Trusted sites
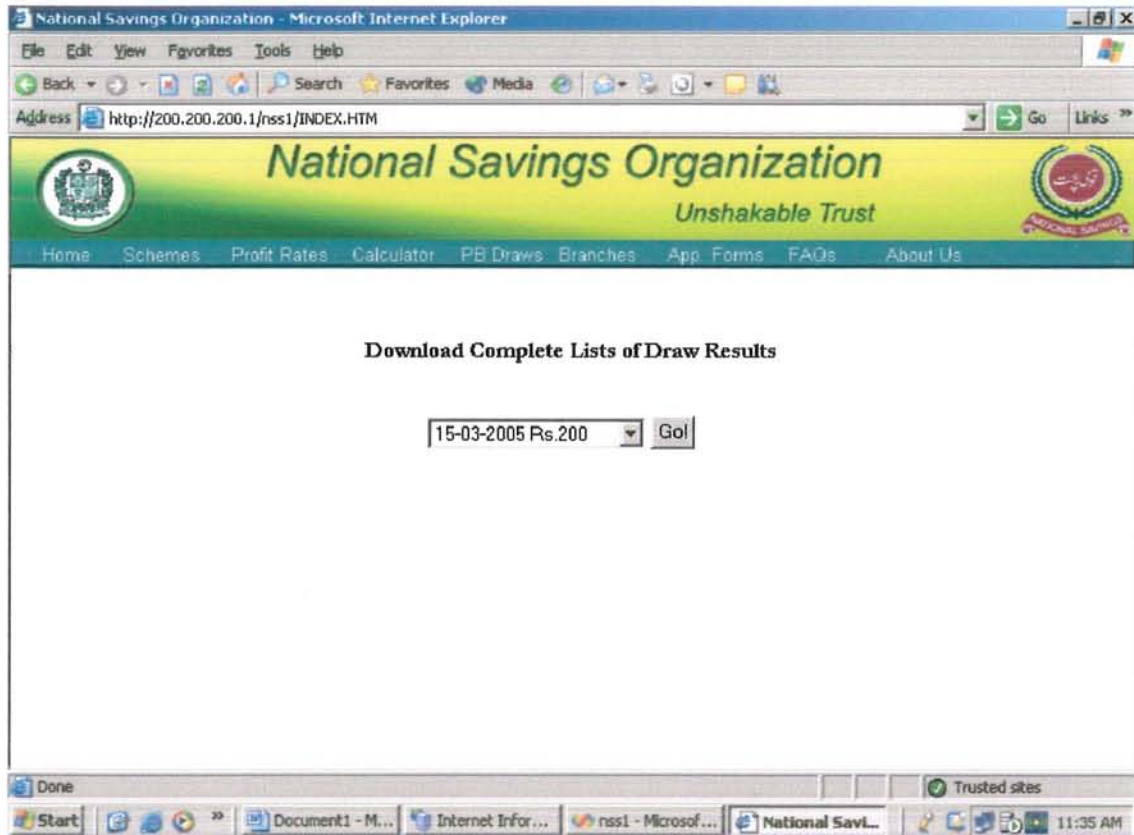
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Download Complete Lists of Draw Results

15-03-2005 Rs.200 ▾ Go!

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Search For National Saving Centre

Choose Region   ABBOTTABAD   Search
Choose City   ISLAMABAD   Search

Region	Address	City	Telephone
RAWALPINDI	NSC- UNIT NO.2,GOUND FLOOR,GONDAL PLAZA-E-HAQ ROAD,BLUE AREA,ISLAMABAD.	ISLAMABAD	9209106
RAWALPINDI	NSC, NO.23//N, G-6, CIVIC CENTRE, ISLAMABAD.	ISLAMABAD	9206479
RAWALPINDI	NSC, NO.243, KOHSAR CINEMA BUILDING, SITARA MARKET, G-7/2, ISLAMABAD.	ISLAMABAD	9204697
RAWALPINDI	NSC, PLOT 2-C, LABELLE PLAZA, I-9/4, MARKAZ, OPP< WILSON ISLAMABAD.	ISLAMABAD	4446252
RAWALPINDI	NSC, PREMISES, NO.9-B (II), OMAR PLAZA, G-9/ MARKAZ., ISLAMABAD	ISLAMABAD	9262179
RAWALPINDI	NSC, R BLOCK,PAK SECRETARIAT,ISLAMABAD.	ISLAMABAD	9207910
RAWALPINDI	NSC, SECTOR, G-6, AABPARA, ISLAMABAD.	ISLAMABAD	9208674

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Registration No. _____

NATIONAL SAVINGS CENTRE

ANNEX-I1

APPLICATION FOR PURCHASE OF
DEFENCE SAVINGS/SPECIAL SAVINGS CERTIFICATES (Registered)/REGULAR INCOME CERTIFICATES

Name (s)/Address of Purchaser(s)

1.   (i)   Name _____
     (ii)   Address _____
_____
_____
    (iii)   N.I.C. No. _____

2.   (i)   Name _____
     (ii)   Address _____
_____
_____
    (iii)   N.I.C. No. _____

Single ☐
Joint ☐

* Joint A: Payable to holders Jointly or to either with the ☐
          written consent of the other.

* Joint B: Payable to either. ☐

*   Strike out whichever is not applicable.

FOR PUBLIC BODIES

Name of public bodies
and individual or fund _____
for whom purchased. _____

(Detail of documents attached)
(i) _____
(ii) _____
(iii) _____

NOMINATION

       In the event of my/our death I/We nominate the following to receive the value of the certificate(s) in proportion stated against their names.

Name & Address	Share
_____	_____
_____	_____
_____	_____

Signature(s) or Thumb impression(s) of Purchaser(s).

MODE OF PAYMENT

1.   Cash Rs. _____   (Rupees _____

2.   Cheque(i) No./Date _____
    (ii)   Bank Name _____
    (iii)   Amount Rs. _____
         (Rupees _____

FOR MINORS

Date of Birth   1. _____

             2. _____

During minority this certificate can be encashed by:

Name _____
Address _____
_____

Relationship with minor _____

Number and Value of Certificates required

Denomination	Number	Value
Rs. 500/=		
Rs.1,000/=		
Rs.5,000/=		
Rs.10,000/=		
Rs.50,000/=		
Rs.100,000/=		
Rs.500,000/=		
Rs.1,000,000/=		
Rs.5,000,000/=		
Rs.10,000,000/=		

      I/We hereby agree to abide by the Rules applicable for the Certificates Purchased.

Signature(s) or thumb
impression(s) of   (i) _____
Purchaser(s).
               (ii) _____

Received Certificates mentioned on reverse.
Signature(s) or thumb
impression(s) of   (i) _____
Purchaser/ Agent/
Messenger.   (ii) _____

DECLARATION

I/We am/are follower(s) of the figh _____ and _____

  (i)   An attested copy of my/our declaration in Form CZ-50 annexed to the Zakat (Collection and Refund) Rules, 1981, duly executed, is enclosed with this application.

  (ii)   I/We have already filed an attested copy of my/our declaration in Form CZ-50, annexed to the Zakat (Collection and Refund) Rules, 1981, duly executed, with this National Savings Centre under Serial No. _____ on _____

Hence Zakat may not be deducted on compulsory basis in respect of this asset/investment.

Signature of Purchaser (s):   (i) _____   (ii) _____

Date _____

Signature of IInd Officer
(Name & Designation)

Signature of Officer Incharge
(Name & Designation)

DA-1

Account No. _____

APPLICATION FOR OPENING OF AN ACCOUNT

I/We, desited to open _____ Account

with a sum of Rs. _____ Cash/Cheque No. _____ Dated _____

---

1.   Name of Depositor: _____

     N.I.Card No. _____

     Address: _____
     _____

2.   Name of Depositor: _____

     N.I.Card No. _____

     Address: _____
     _____
     _____

FOR PUBLIC BODIE, BANKS & FIRMS ETC.

Name of public bodies and individuals of fund
_____
_____
_____

FOR MINORS

Date of Birth   1   _____

            2   _____

During minority account will be operated by:

Name   _____
Address   _____
          _____
Relation with
minor   _____

I/We hereby/agree to abide by NSD A/Cs Rules.

Signature(s) or thumb impression(s) of depositor(s)

If account is is to joint names

Joint A: Payable to holders jointly or   ☐

Joint B: Payable to either   ☐
(Strike out whieveris not applcable)

NOMINATION

In the event of my/our death I / we nominate the following to receive the amount of deposits.

Name & Address	*Share*
_____	_____
_____	_____
_____	_____

Signature/Thumb Impression

"DECLARATION"

I/we am/are follower(s) of the fiqh _____ and

(i)   an attested copy of my / our declatation in Form CZ-50, annexed to the Zakat (Collection and Regund) Rules, 1981, duly executed, is enclosed with the application.

(ii)   I / We have already filed an attested copy of my / our declaration in Form CZ - 50, annexed to the Zakat (Collection and Refund) Rules, 1981, duly executed, with this National Savings Centre under Serial No._____ on _____.

Hence Zakat may not be deducted on compulsory basis in respect of this asset / investment."

Signature/Thumb Impression

Introduced by:
Name   _____
Occupation   _____
Address   _____
           _____
Account No.   _____

Signatures   _____

                               (Signature & Stamp)

(Signature of II Officer)   *Of Officer Incharge of The Centre*

APPLICATION FOR PURCHASE OF CERTIFICATES FROM ONE CENTRE TO ANOTHER

(To be submitted in duplicate)

Registration No. _____ Dated _____ Registration No. _____ S.No. _____

Dated _____ of Original office of issue.

PART I

(To be filled in by the applicant)

To

The Officer Incharge
National Savings Centre,

_____

I/We _____ request that the _____ certificates
(enclosed) issued in my/our name(s) under Regd. No. _____ by National Savings Centre _____ dated
as below may please be transferred to National Savings Centre _____ under intimation to me/us.

S.No. of Certificates	Value Rs.	S.No. of Certificates	Value Rs.

Three specimen signatures of the purchae(s)　　　Signature(s) _____

　　　　　　　　　　　　　　　　　　　　　　　　Name(s) _____

(1) _____　　　　Present Address(es) _____

(2) _____　　　　National Identity _____

　　　　　　　　　　　　　　　　　　　　　　　　Card No(s) _____

(3) _____　　　　Date _____

PART II

(To be filled in by transferee Centre)

The registration of the _____ certificates detailed above is transferred to National Savings
Centre _____ *vide* National Savings Cheque No. _____ dated _____ for Rs. _____
and advice No. _____ dated _____ and entered in the journal of certificates discharged at
serial No. _____ on _____ .

The other particulars of these certificates are given as below:-

(1) _____ *Nominee(s) Name(s) & Address(es)* _____ _____ *Share*

　　(I) _____ _____

　　(ii) _____ _____

　　(iii) _____ _____

　　(iv) _____ _____

(2) (i) Date of birth of minor(s)(i) _____ (ii) _____

　　(ii) Guardian's Name and relationship with minor _____

(3) Category:- single/Joint-A/Joint-B _____

(4) Documents exempting from Zakat _____

(5) Profit paid upto _____

(6) Zakat deducted upto _____

(7) Any other information _____

Signature of Second Officer/Official　　　　　　*Name & Signature of Officer Incharge*

(Name & Designation)　　　　　　　　　　　　*(Stamp with date)*

PART III

(To be filled in by transferee Centre)

Transfer accepted under New Registration No. _____ dated _____ allotted to _____
certificates as per journal of issue Entry No. _____ dated _____ and acknowledged
vide No. _____ dated _____ .

Signature of Second Officer/Official　　　　　　*Name & Signature of Officer Incharge*

(Name & Designation)　　　　　　　　　　　　*(Stamp with date)*

SC-4

APPLICATION FOR TRANSFER OF _____ CERTIFICATES
FROM ONE PERSON TO ANOTHER PERSON

I/We _____ the holder(s) of the _____ Certificate(s), Regd. No._____ dated _____ details as under request you to transfer these certificate(s) to Mr./Miss/Mrs. _____ who is/are my/our _____ ((To specify relationship). I/We hereby declare that on the transfer of said certificate(s) to Mr./Miss/Mrs. _____, I/we relinquish all claim to them. The transfer is required due to the circumstances that _____ _____.

* I/We pay herewith Rs.. _____ Ps._____ as fee payable on this application as prescribed.
* I am/We are entitled to transfer the certificate(s) free of charge under rule 52 of Defence Savings Certificates Rules, 1966.
* Mark whichever is relevant.

Denomination & Quantity	S.No. of Certificates	Value in Pak Rs..	Denomination & Quantity	S.No. of Certificates	Value in Pak Rs..

Total No. of Certificate(s). _____

Total Value Rs. _____
(Rupees _____)

Sig. of Transferor(s) _____
NIC No _____
Address: _____
_____

Sig. of Transferor(s) _____
NIC No _____
Address: _____
_____

DECLARATION BY TRANSFEREES(S)

I/We _____hereby declare that the total value of the _____ Certificate(s) held by me/us including face value of the Certificate(s) which I am / we are taking over from Mr./Mrs./Miss. _____ does not exceed the maximum prescribed limit and I/we agree to abide by the Rules applicable for the certificates being transferred.

NOMINATION BY THE TRANSFEREE (S)
In the event of my/our death I/We nominate the following(s) to receive the share stated against each name.

Name and Address	*Share*	*Name and Address*	*Share*

Signature of the Transferee (s)

DECLARATION
(i)   I am/we are follower(s) of the fiqh _____ and Rules, 1981 duly executed is enclosed with the application.
(ii) I/We have already filed an attested copy of my/our declaration on Form CZ-50, annexed to the Zakat (collection and refund) Rules, _____ on _____.

Hence Zakat may not be deducted on compulsory basis in respect of our this asset/investment.

Signature of the Transferee (s)

The Transfer of above mentioned Certificates is accepted and new Certificates, mentioned on the reverse, issued and delivered to the Transferee(s). Revised certificates mentioned on the reverse.

Name of the IInd Officer
(Name & Designation)

Name of the Officer Incharge
(Name & Designation)

Form PB-1   No. _____ **ANNEX-I5**

APPLICATION FOR PAYMENT OF PRIZES NOT EXCEEDING RS.1,000/- EACH

To

     The Officer Incharge
     National Savings Centre

     _____

     I submit herewith the Prize Bond(s) particularized below and request you to pay the prizes
of Rs. _____ (Rupees _____
to which I am entitiled.

PARTICULARS OF PRIZE WINNING BONDS

Denomination of Bond(s)   Rs. _____

Series and No. of Bond(s)   (xx-xxxxxx)   _____

Date (s) of issue   (dd-mm-yyyy)   _____

Place(s) of issue.   _____

Number and date of draw in which prize was/were won   No. _____ Date _____

Amount of Prize(s) claimed.   Rs. _____

     I declare that the Bond(s) was/were purchased by me on or before   _____

                                                    (dd-mm-yyyy)

                                                        Signature or thumb impression
                                                                of claimant

Address: _____   Name _____

         _____   *(in block letters)*

                                  ID Card No. or

Date _____   attestation   _____

                (dd-mm-yyyy)

R E C E I P T

Receied Rs. _____ (Rupees _____

_____ on account of Prize Money as claimed above

alongwith the value of the bond(s).

Date _____   *Signature or thumb impression*
            (dd-mm-yyyy)   *of claimant*

NATIONAL SAVINGS CENTRE

     Claim(s) verified and admitted. Payment made and entered at Sl.No.   _____
of the Journal of Payment of Prize Money.

_____   _____
Signature of 2nd Officer   *Signature and Seal of*
                                                     Officer Incharge