بینک دولت پاکستان
State Bank of Pakistan



LAUNCH OF INVESTPAK AND MINIMUM RATE OF RETURN ON SAVING DEPOSITS

July 06, 2026

The Presidents/Chief Executives

All Banks

Dear Sir/Madam,

LAUNCH OF INVESTPAK AND MINIMUM RATE OF RETURN ON SAVING DEPOSITS

Please refer to BPRD Circular No. 05 dated November 26, 2024 related to minimum rate of return on saving deposits and IFPD Circular No. 09 dated November 26, 2024 related to profit sharing on saving deposits, as well as other relevant instructions referred therein.

2. In order to facilitate the retail and corporate investors, the State Bank of Pakistan has formally launched a digital platform namely "InvestPak" through which all investors can directly invest their savings in the Government securities in a convenient, efficient and secured way.

3. As the institutional and sophisticated investors can now conveniently invest in Government securities through "InvestPak" and earn better returns, it has been decided that the minimum profit rate requirement, specified vide above referred circulars and the relevant instructions, shall only be applicable on the deposits of natural persons (individuals) maintaining monthly average balance of up to PKR 10 million. These two measures are aimed at diversifying the investor base of Government securities while ensuring competitive returns for the investors. The "InvestPak" platform is accessible to both institutional and retail investors for directly investing their savings digitally in the Government securities.

4. The above instructions shall be effective from August 01, 2026.

5. All other instructions on the subject shall remain unchanged.

Yours sincerely,

Syed Mansoor Ali
Director