

PUBLIC NOTICE



STATE BANK
OF PAKISTAN

UNCLAIMED
DEPOSITS



UNCLAIMED DEPOSITS MAINTAINED UNDER SECTION 31 OF THE BANKING COMPANIES ORDINANCE, 1962

A debt payable in Pakistani or any other currency owing by a banking company by reason of a deposit, not being a deposit in the name of a minor or a Government or a court of law, in respect of which no transaction has taken place and no statement of account has been requested or acknowledged by the creditor during a period of fifteen years is considered as unclaimed deposit. These also include all types of deposits, drafts, bills of exchange and instruments, including instruments favoring the Federal / Provincial Governments.

In accordance with applicable regulations, Banks/DFIs have surrendered their unclaimed deposits to the State Bank of Pakistan (SBP) as follows:

- Up to December 31, 2023: Unclaimed deposits with 10 years of account inactivity, and
- As of December 31, 2024: Unclaimed deposits with 15 years of account inactivity, following the amendment through Banking Companies (Amendment) Act, 2024

SBP is providing continuous access to information on the unclaimed deposits surrendered by the Banks/DFIs for the benefit of the general public. The year-wise list of unclaimed deposits as reported by the Banks/ DFIs can be accessed at the following places:

1. Website of the State Bank of Pakistan (<https://www.sbp.org.pk/cpd/cpd-year.asp>).
2. Field Offices of SBP, Banking Services Corporation located in Karachi, Lahore, Peshawar, Quetta, Islamabad, Rawalpindi, Faisalabad, Multan, Sialkot, Bahawalpur, Gujranwala, Hyderabad, Sukkur, Dera Ismail Khan and Muzaffarabad.
3. All branches of the banks/DFIs including their head offices.
4. Websites of the respective Banks/DFIs.

All the claimants/beneficiaries can apply for refund of their claims in the Banks' branches where deposit accounts were maintained or instruments were payable. In cases, where such branches have been closed/ shifted, the nearest branch of the same Bank can be contacted for initiating refund claim cases. In case of merged Banks, the nearest branch of acquiring Banks can be contacted.

The details/notifications regarding mergers/acquisitions of the Banks issued by SBP may be seen at the following link: <https://www.sbp.org.pk/notifications/bpd/index.htm>

The refund of unclaimed deposits shall be subject to compliance of Section 31 of Banking Companies Ordinance, 1962.

For any further assistance, please contact:



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