ABSTRACT;

This research is effort to investigate the impact of different factors on national saving in Pakistan as well as national income per capita, consumer price index, human development index, unemployment and inflation. This study has promoted by the World Bank website, federal government department of statistics, economic survey of Pakistan and state bank of Pakistan. This study shows the economic picture of Pakistan about national saving. This research is base on the secondary data of year 1995 to 2015 periods.

This paper also posses the consistent year of all variables. The result show negative relationship of inflation to national saving and its upset the economy and unemployment also negative relationship to national saving. Through discussion and calculated result a positive relationship found among all the variables national income per capita, HDI, CPI, to total saving.

In more composite multiple regression model, I have take into account unemployment, HDI,CPI, national income per capita, inflation and total saving. I have found the inflation have a statistically significant positive effect to the national saving during multiple regression models. According to analysis the model represent that if income per capita increase 15% annually then inflation has not highly impact on saving.