Acknowledgement

We appreciate and acknowledge the valuable and timely contributions from different departments and the individuals which allowed us to complete this document on time.

The departments which facilitated in the development of this document included; Islamic Banking Department, Agriculture Credit Department, SME & Micro Finance Department, Infrastructure/Housing Finance Department, Banking Policy & Regulation Department, Banking Surveillance Department, Banking Inspection Department, Off-site Supervision & Surveillance Department, Monetary Policy Department, Statistics & Data Warehouse Department, Payment Systems Department, RTGS Project Team, Human Resources Department, Training & Development Department, Information Systems & Technology Department, Finance Department, Office of the Corporate Secretary and the Financial Markets & Reserve Management Cluster.

Besides, the team is also indebted to the Deputy Governor (Corporate Services) - Mr. Yaseen Anwar, Deputy Governor - Mr. Mansur-ur-Rehman Khan, Economic Advisor - Mr. Riaz Riazuddin, MD-SBPBSC - Mr. Kamran Shahzad, MD-NIBAF - Kazi Abdul Muktadir, Corporate Secretary - Mr. Aftab Mustafa Khan, Executive Director- Mr. Jameel Ahmad, Executive Director - Mr. Azhar Kureshi, Executive Director - Mr. Amir Aziz, Executive Director- Mr. Asad Qureshi and Joint Director (OCS) - Mr. Muhammad Ishfaq for their valued feedback in the review process.

Mansoor Hassan Siddiqui Director Strategic & Corporate Planning Department