

X. Management Directory of Heads of Departments / Divisions

DIRECTORY OF MANAGING DIRECTOR / HEADS OF DEPARTMENTS / DIVISION OF SBP BSC HEAD OFFICE KARACHI			
DEPARTMENT / DIVISION	NAME	TEL. No.	E-MAIL ADDRESS
Managing Director	Mr. Muhammad Kamran Shehzad	021-9212349 021-2453170	md.office@sbp.org.pk
Director, Accounts	Mr. Riaz Nazar Ali	021-9212491 021-2455459	Riaz.Chunara@sbp.org.pk
Director, Currency Management	Mr. Shaukat Zaman	021-9212492 021-2455152	shaukat.zaman@sbp.org.pk
Director, Development Finance Support	Mr. Saleem Ullah	021-9213986 021-2455155	saleem.ullah@sbp.org.pk
Director, Engineering	Mr. Muhammad Bilal Chaudhary	021-2454120 021-9212418	muhammad.bilal@sbp.org.pk
Director, Foreign Exchange Operations	Ms. Feroza Nabeel	021-2455357 021-9212529	feroza.nabeel@sbp.org.pk
Director, Foreign Exchange Adjudication	Mr. Syed Shahzad Safdar Zaidi	021-2454219 021-9217212	syed.shahzad@sbp.org.pk
Director, General Services	Mr. Amjad Manzoor (Additional charge)	021-2455362 021-9212875	amjad.manzoor@sbp.org.pk
Director, Internal Audit	Mr. Abdus Samad	021-2455152 021-9212492	abdus.samad@sbp.org.pk
Director, Internal Bank Security	Brig.(Rtd.) Muhammad Perwez Akber	021-2453203 021-9212449	pervez.akbar@sbp.org.pk
Director, Personnel Management	Mr. Amjad Manzoor	021-2455362 021-9212875	amjad.manzoor@sbp.org.pk
Director, Training & Development	Mr. Muhammad Mazharul Haque	021-2455373	mazharul.haq@sbp.org.pk
Head, Strategic Planning Division	Mr. Ali Ashraf Jafary	021-2455160 021-9217418	ali.ashraf@sbp.org.pk
Chief Medical Officer, MSD	Mr. Mujahid Hammed	021-2455252 021-9212552	mujahid.hameed@sbp.org.pk
Manager, Printing Press	Mr. Muhammad Jamil Ahmed	021-9217235 021-2454002	muhammad.jameel@sbp.org.pk

XI. Management Directory of SBP-BSC Field Offices

DIRECTORY OF CHIEF MANAGERS OF SBP-BSC			
FIELD OFFICE AT	NAME	TELEPHONE NUMBER	E-MAIL ADDRESS
Bahawalpur	Mr. Muhammad Hashim Mirjat	062-9255035	hashim.mirjat@sbp.org.pk
D. I. Khan	Mr. Muhammad Rauf Khan	0966-9280043	rauf.khan@sbp.org.pk
Faisalabad	Mr. Mahmood-ul-Hasan	041-9200444	Mahmood.Ulhasan@sbp.org.pk
Gujranwala	Mr. Muhammad Munir Ahmed	055-9200310	Munir.Ahmed@sbp.org.pk
Hyderabad	Mr. Syed Mohsin Raza Jafari	022-9200605	mohsin.raza@sbp.org.pk
Islamabad	Mr. Shabbir Ahmed Awan	051-9201715 051-9207508	shabbir.ahmed2@sbp.org.pk
Karachi	Syed Ishtiaq Ali	021-9212435	syed.ishtiaq@sbp.org.pk
Lahore	Mr. Barbruce Ishaque	042-9210452	b.ishaq@sbp.org.pk
Multan	Mr. Khadim Hussain	061-9200592	khadim.hussain12@sbp.org.pk
Muzaffarabad	Mr. A. D. Butt	058810-32004	a.d.butt@sbp.org.pk
N. N. Karachi	Mr. Muhammad Yamin Khan	021-9260702	yamin.khan@sbp.org.pk
Peshawar	Mr. Muhammad Humayun Khan	091-9211975	muhammad.humayun@sbp.org.pk
Quetta	Mr. Sajid Ali Shah	081-9202786	sajid.shah@sbp.org.pk
Rawalpindi	Mr. Taslim Kazi	051-9270751	taslim.kazi@sbp.org.pk
Sialkot	Mr. Saeed Hasan	052-9250351	saeed.hasan@sbp.org.pk
Sukkur	Mr. Ghulam Muhammad Phul	071-9310261	ghulam.muhammad@sbp.org.pk

XII. Working Strength of SBP-BSC

S #	HEAD OFFICE / FIELD OFFICE	POSITION AS ON	
		30-06-2006	30-06-2007
1	Head Office Karachi	643	605
2	Bahawalpur	93	90
3	D. I. Khan	83	67
4	Faisalabad	304	282
5	Gujranwala	89	67
6	Hyderabad	243	237
7	Islamabad	243	206
8	Karachi	1067	981
9	Lahore	867	712
10	Multan	239	212
11	Muzaffarabad	66	65
12	North Nazimabad, Karachi	179	177
13	Peshawar	423	391
14	Quetta	196	189
15	Rawalpindi	278	232
16	Sialkot	142	124
17	Sukkur	168	158
Total		5,323	4,795

XIII. Employees working on contract / daily wages / part time basis at SBP-BSC

NATURE OF APPOINTMENT	POSITION AS ON			
	HEAD OFFICE		FIELD OFFICE	
	30-06-2006	30-06-2007	30-06-2006	30-06-2007
Contract	53	47	75	65
Part time	10	9	15	14
Daily Wages	03	5	51	22
Total	66	61	141	101

XIV Currency Chests / Sub-chests at NBP branches and Office-wise allocation

S #	Chest / Sub-chest	BSC Office	S #	Chest / Sub-chest	BSC Office
1	Badin	Hyderabad	24	Samaro	Hyderabad
2	Chachro	Hyderabad	25	Sanghar	Hyderabad
3	Dadu	Hyderabad	26	Sehwan	Hyderabad
4	Digri	Hyderabad	27	Shahdad Pur	Hyderabad
5	Diplo	Hyderabad	28	Sinjhero	Hyderabad
6	Hala City	Hyderabad	29	Tando Adam	Hyderabad
7	Hyderabad City	Hyderabad	30	Tando Allahyar	Hyderabad
8	Johi	Hyderabad	31	Tando Bago	Hyderabad
9	Kairpur Nathan Shah	Hyderabad	32	Tando M. Khan	Hyderabad
10	Kandiaro	Hyderabad	33	Umer Kot	Hyderabad
11	Khipro	Hyderabad	34	Gawadar	Karachi
12	Kot G. Muhammad	Hyderabad	35	Karachi Main Br.	Karachi
13	Kotri	Hyderabad	36	Malir	Karachi
14	Matli	Hyderabad	37	Mir Pur Bathoro	Karachi
15	Meher	Hyderabad	38	Mirpur Sakro	Karachi
16	Mehrab Pur	Hyderabad	39	PAF Base Masroor	Karachi
17	Mirpur Khas	Hyderabad	40	Panjgur	Karachi
18	Mithi	Hyderabad	41	Pasni	Karachi
19	Moro	Hyderabad	42	Shaheed-e-Millat Road	Karachi
20	Nangar Parkar	Hyderabad	43	Sujawal	Karachi
21	Naushero Feroz	Hyderabad	44	Thatta	Karachi
22	Nawab Shah	Hyderabad	45	Turbat	Karachi
23	Sakrand	Hyderabad	46	Uthal	Karachi

S #	Chest / Sub-chest	BSC Office	S #	Chest / Sub-chest	BSC Office
47	Dera Bugti	Sukkur	71	Warah	Sukkur
48	Dokri	Sukkur	72	Barkhan	Quetta
49	Gambat	Sukkur	73	Bhag	Quetta
50	Ghari Yasin	Sukkur	74	Chaman	Quetta
51	Ghotki	Sukkur	75	Dalbandin	Quetta
52	Jacobabad	Sukkur	76	Dera Allah Yar	Quetta
53	Kambar Ali Khan	Sukkur	77	Dera Murad Jamali	Quetta
54	Kashmor	Sukkur	78	Dhadar	Quetta
55	Khairpur Mirs	Sukkur	79	Duki	Quetta
56	Khandhkot	Sukkur	80	Gandawa	Quetta
57	Kot Digi	Sukkur	81	Harnai	Quetta
58	Larkana	Sukkur	82	Kalat	Quetta
59	Miro Khan	Sukkur	83	Kharan	Quetta
60	Mirpur Mathelo	Sukkur	84	Killa Saifullah	Quetta
61	Ubauro	Sukkur	85	Kohlu	Quetta
62	Pacca Chung	Sukkur	86	Khuzdar	Quetta
63	Panu Akil	Sukkur	87	Lehri	Quetta
64	Rato Dero	Sukkur	88	Loralai	Quetta
65	Rohri	Sukkur	89	Mastung	Quetta
66	Shahdad Kot	Sukkur	90	Musa Khel	Quetta
67	Shikarpur	Sukkur	91	Muslim Bagh	Quetta
68	Sukkur	Sukkur	92	Noshki	Quetta
69	Thari Mirwah	Sukkur	93	Pishin	Quetta
70	Thul	Sukkur	94	Quetta City	Quetta

S #	Chest / Sub-chest	BSC Office	S #	Chest / Sub-chest	BSC Office
95	Sibi	Quetta	119	Tank	D. I. Khan
96	Sorab	Quetta	120	Chiniot	Faisalabad
97	Ziarat	Quetta	121	Faisalabad	Faisalabad
98	Zohb	Quetta	122	Gojra	Faisalabad
99	Ahmedpur East	Bahawalpur	123	Hafizabad	Faisalabad
100	Bahawalpur	Bahawalpur	124	Jaranwala	Faisalabad
101	Bahawalnagar	Bahawalpur	125	Jhang	Faisalabad
102	Chistian	Bahawalpur	126	Kamalia	Faisalabad
103	Fort Abbas	Bahawalpur	127	Noorpur Thal	Faisalabad
104	Haroonabad	Bahawalpur	128	Samundari	Faisalabad
105	Hasil Pur	Bahawalpur	129	Sargodha	Faisalabad
106	Khairpur Tamewali	Bahawalpur	130	Shahpur Saddar	Faisalabad
107	Khan Pur	Bahawalpur	131	Shorkot	Faisalabad
108	Liaquat Pur	Bahawalpur	132	Sillanwali	Faisalabad
109	Lodhran	Bahawalpur	133	Toba Tek Singh	Faisalabad
110	Minchinabad	Bahawalpur	134	Abbotabad	Islamabad
111	Rahim Yar Khan	Bahawalpur	135	Attock	Islamabad
112	Sadiqabad	Bahawalpur	136	Hari Pur	Islamabad
113	Karohr Pacca	Bahawalpur	137	Kahuta	Islamabad
114	Yazman Mandi	Bahawalpur	138	Mansehra	Islamabad
115	D. I. Khan	D. I. Khan	139	Muree	Islamabad
116	Kaloor Kot	D. I. Khan	140	Chunnian	Lahore
117	Kolachi	D. I. Khan	141	Dipal Pur	Lahore
118	Laki Marwat	D. I. Khan	142	Gujranwala	Lahore

S #	Chest / Sub-chest	BSC Office	S #	Chest / Sub-chest	BSC Office
143	Kasur	Lahore	165	Muzaffar Garh	Multan
144	Lahore	Lahore	166	Pak Patan	Multan
145	Nankana Sahib	Lahore	167	Rajanpur	Multan
146	Okara	Lahore	168	Sahiwal	Multan
147	Shahdara	Lahore	169	Shujabad	Multan
148	Shekhupura	Lahore	170	Taunsa	Multan
149	Ali Pur	Multan	171	Vehari	Multan
150	Arif Walla	Multan	172	Bagh	Muzaffarabad
151	Bhakkar	Multan	173	Balakot	Muzaffarabad
152	Burewalla	Multan	174	Butt Gram	Muzaffarabad
153	Chaubara	Multan	175	Chillas	Muzaffarabad
154	Chichawatni	Multan	176	Dassu	Muzaffarabad
155	D. G. Khan	Multan	177	Dudyal	Muzaffarabad
156	Jampur	Multan	178	Kotli	Muzaffarabad
157	Kabeerwalla	Multan	179	Muzafarabad	Muzaffarabad
158	Khanewal	Multan	180	Rawala Kot	Muzaffarabad
159	Kot Addu	Multan	181	Banu	Peshawar
160	Layyah	Multan	182	Charsadda	Peshawar
161	Mankera	Multan	183	Chitral	Peshawar
162	Melsi	Multan	184	Daggar	Peshawar
163	Mian Channu	Multan	185	Dir	Peshawar
164	Multan	Multan	186	Hangu	Peshawar

S #	Chest / Sub-chest	BSC Office	S #	Chest / Sub-chest	BSC Office
187	Karak	Peshawar	207	Jehlum	Rawalpindi
188	Kohat	Peshawar	208	Kharian Cantt	Rawalpindi
189	Malakand	Peshawar	209	Mandi Bahauddin	Rawalpindi
190	Mardan	Peshawar	210	Mianwali	Rawalpindi
191	Meran Shah	Peshawar	211	Mir Pur	Rawalpindi
192	Nowshera	Peshawar	212	Phalia	Rawalpindi
193	Parachinar / Kuram	Peshawar	213	Pind Dadan Khan	Rawalpindi
194	Peshawar Cantt	Peshawar	214	Pindi Ghaib	Rawalpindi
195	Saidu Sharif	Peshawar	215	Rawalpindi Cantt	Rawalpindi
196	Swabi	Peshawar	216	Skardu	Rawalpindi
197	Timergarah	Peshawar	217	Sohawa	Rawalpindi
198	Bhalwal	Rawalpindi	218	Talagang	Rawalpindi
199	Chakwal	Rawalpindi	219	Wah Cantt	Rawalpindi
200	Fateh Jang	Rawalpindi	220	Daska Model Town	Sialkot
201	Gilgit	Rawalpindi	221	Gujrat	Sialkot
202	Gujar Khan	Rawalpindi	222	Narowal	Sialkot
203	Iskandarabad	Rawalpindi	223	Pasrur	Sialkot
204	Issakhel	Rawalpindi	224	Shakargarh	Sialkot
205	Jand	Rawalpindi	225	Sialkot	Sialkot
206	Jauharabad	Rawalpindi	226	Wazirabad	Sialkot

XV. Schedule of Prize Bond Draws For 2007

DAY/DATE	DENOMINATION (Rs.)					
	40,000/-	15,000/-	7,500/-	1500/-	750/-	200/-
(Tue) 02-01-2007	-	Faisalabad	-	-	-	-
(Mon) 15-01-2007	-	-	-	-	Lahore	-
(Thu) 01-02-2007	-	-	Rawalpindi	-	-	-
(Thu) 15-02-2007	-	-	-	Sukkur	-	-
(Thu) 01-03-2007	Peshawar	-	-	-	-	-
(Thu) 15-03-2007	-	-	-	-	-	Quetta
(Mon) 02-04-2007	-	Multan	-	-	-	-
(Mon) 16-04-2007	-	-	-	-	Peshawar	-
(Tue) 01-05-2007	-	-	Hyderabad	-	-	-
(Tue) 15-05-2007	-	-	-	Bahawalpur	-	-
(Fri) 01-06-2007	Karachi	-	-	-	-	-
(Fri) 15-06-2007	-	-	-	-	-	Muzaffarabad
(Tue) 03-07-2007	-	Quetta	-	-	-	-
(Mon) 16-07-2007	-	-	-	-	Karachi	-
(Wed) 01-08-2007	-	-	Bahawalpur	-	-	-
(Wed) 15-08-2007	-	-	-	Sialkot	-	-
(Sat) 01-09-2007	Rawalpindi	-	-	-	-	-
(Sat) 15-09-2007	-	-	-	-	-	Hyderabad
(Mon) 01-10-2007	-	Gujranwala	-	-	-	-
(Mon) 15-10-2007	-	-	-	-	Islamabad	-
(Tue) 01-11-2007	-	-	Sukkur	-	-	-
(Tue) 15-11-2007	-	-	-	Faisalabad	-	-
(Sat) 01-12-2007	Lahore	-	-	-	-	-
(Sat) 15-12-2007	-	-	-	-	-	Multan
<i>Note: In case, draw date falls on public holiday the draw will be held on the following working day.</i>						

XVI. Number and Amount of Prizes on National Prize Bonds

Denomination	First Prize		2nd Prize		3rd Prize	
	No.	Amount	No.	Amount	No.	Amount
200	01	500,000	03	150,000	2,300	1,000
750	01	1,000,000	03	300,000	1,376	7,500
1,500	01	2,000,000	03	600,000	1,376	15,000
7,500	01	10,000,000	03	3,000,000	1,376	75,000
15,000	01	20,000,000	03	6,000,000	1,376	150,000
40,000	01	50,000,000	03	15,000,000	1,376	400,000

Source: www.savings.gov.pk

XVII. Profit Payable on Special Saving Certificates (Effective from 23-06-2007 till further Notification)

Value on completion of period	500	1000	5000	10,000	50,000	100,000	500,000	1,000,000
1 st 6 months	22.50	45.00	225.00	450.00	2,250.00	4,500.00	22,500.00	45,000.00
2 nd 6 months	22.50	45.00	225.00	450.00	2,250.00	4,500.00	22,500.00	45,000.00
3 rd 6 months	22.50	45.00	225.00	450.00	2,250.00	4,500.00	22,500.00	45,000.00
4 th 6 months	22.50	45.00	225.00	450.00	2,250.00	4,500.00	22,500.00	45,000.00
5 th 6 months	22.50	45.00	225.00	450.00	2,250.00	4,500.00	22,500.00	45,000.00
6 th 6 months	26.25	52.50	262.50	525.00	2,625.00	5,250.00	26,250.00	52,500.00

Note:

- Zakat is deducted at the time of actual encashment @ 2.5% on the principal amount where applicable.
- As per directives of the Federal Government, withholding tax on profit from investment made on or after, the 1st July 2002 shall be deducted at source at the rate of 10% of such profit if such deposit exceeds one hundred and fifty thousand rupees (150,000).

Source: www.savings.gov.pk

XVIII. Profit on Special Saving Certificates

(In case of profit is due but not drawn on due date)

Profit already drawn for the period from	Profit payable on each Rs.100/- on completion of					
	6 Months	1 Year	1½ Years	2 Years	2½ Years	3 Years
Nil	4.500	9.203	14.117	19.251	24.615	30.972
1st 6 months	-	4.500	9.203	14.117	19.251	25.365
2nd 6 months	-	-	4.500	9.203	14.117	20.001
3rd 6 months	-	-	-	4.500	9.203	14.867
4th 6 months	-	-	-	-	4.500	9.953
5th 6 months	-	-	-	-	-	5.250

Note:

- Zakat is deducted at the time of actual encashment @ 2.5% on the principal amount where applicable.
- As per directives of the Federal Government, withholding tax on profit from investment made on or after, the 1st July 2002 shall be deducted at source at the rate of 10% of such profit if such deposit exceeds one hundred and fifty thousand rupees (150,000).

Source: www.savings.gov.pk

XIX. Profit Payable on Defence Saving Certificates

(Effective from 23-06-2007 till further Notification)

Value on completion of period	Denomination in Rs.							
	500	1000	5000	10,000	50,000	100,000	500,000	1,000,000
1 Year	535	1,070	5,350	10,700	53,500	107,000	535,000	1,070,000
2 Year	580	1,160	5,800	11,600	58,000	116,000	580,000	1,160,000
3 Year	630	1,260	6,300	12,600	63,000	126,000	630,000	1,260,000
4 Year	690	1,380	6,900	13,800	69,000	138,000	690,000	1,380,000
5 Year	755	1,510	7,550	15,100	75,500	151,000	755,000	1,510,000
6 Year	830	1,660	8,300	16,600	83,000	166,000	830,000	1,660,000
7 Year	920	1,840	9,200	18,400	92,000	184,000	920,000	1,840,000
8 Year	1,030	2,060	10,300	20,600	103,000	206,000	1,030,000	2,060,000
9 Year	1,160	2,320	11,600	23,200	116,000	232,000	1,160,000	2,320,000
10 Year	1,315	2,630	13,150	26,300	131,500	263,000	1,315,000	2,630,000

Source: www.savings.gov.pk

XX. Price List of SBP Publications (Available at SBP-BSC Offices)

S #	NAME OF PUBLICATION	FREQUENCY	PRICE IN RS.
1	Statistical Bulletin	Monthly	160.00
2	Export Receipts	Monthly	260.00
3	The State of Pakistan's Economy	Quarterly	320.00
4	Quarterly Performance Review of the Banking System	Quarterly	50.00
5	Statistics on Scheduled Banks in Pakistan	Half Yearly	180.00
6	Index Numbers of Stock Exchange Securities	Annual	150.00
7	Balance Sheet Analysis of Joint Stock Companies	Annual	600.00
8	Banking Statistics of Pakistan	Annual	435.00
9	Pakistan's Balance of Payments	Annual	150.00
10	Export Receipts	Annual	240.00
11	Equity Yields on Ordinary Shares	Annual	140.00
12	Foreign Liabilities and Assets and Foreign Investment in Pakistan	Annual	145.00
13	Pakistan Financial Sector Assessment	Annual	395.00
14	Banking System Review (BSR)	Annual	230.00
15	SBP Annual Report (Vol.-I) Review of the Economy	Annual	450.00
16	SBP Annual Report (Vol.-II) Performance Review	Annual	375.00
17	Pakistan Financial Sector Assessment (1990-2000)	Occasional	195.00
18	Foreign Exchange Manual, 2002 (Vol. I & II)	Occasional	950.00
19	History of the SBP Vol. I (1948-1960)	Occasional	650.00
20	History of the SBP Vol. II (1961-1977)	Occasional	550.00
21	History of the SBP Vol. III (1977-1988)	Occasional	925.00
22	History of the SBP Vol. IV (1988-2003)	Occasional	1200.00
23	Islamic Banking and Finance – Theory & Practice	Occasional	480.00
24	Prudential Regulations for Consumer Financing	Occasional	50.00
25	Prudential Regulations for Corporate / Commercial Banking	Occasional	100.00
26	Prudential Regulations for Small and Medium Enterprise Financing	Occasional	60.00
27	Minimum Capital Requirements for Banks / DFIs	Occasional	100.00
28	An Overview of Performance since its inception (SBP-BSC)	Occasional	250.00
29	Leading Issues Facing Pakistan's Economy (Dr. Ishrat Husain's speeches)	Occasional	170.00
30	Current Issues in Pakistan's Economy (Dr. Ishrat Husain's speeches)	Occasional	170.00
31	Key Issues in Pakistan's Economy (Dr. Ishrat Husain's speeches)	Occasional	170.00
32	Handbook of Statistics on Pakistan's Economy	Occasional	300.00
33	State Bank of Pakistan - Research Bulletin	Occasional	250.00

XXI. Notified Bookshops for sale of SBP Publications

S.#	NAME & ADDRESS	S.#	NAME & ADDRESS
1	M/s. National News Agency, Asad Chamber Ground floor, Shambhu Nath Road, Near Passport Office, Saddar, Karachi. Tel: 5681520, 5688828 Fax: 5682391	7	M/s. Mansoor Stationery Mart, Book Sellers & Printers, Authorized Agents, Hassan Ali Effendi Road, Opp. Light House Cinema, Karachi-74200. Tel: 2627941 Email: Msm5221@yahoo.com
2	M/s. Pettiwala Corporation, Ismail Mansion, Stratchen Road, Pakistan Chowk, Karachi. Tel: 2218643	8	M/s. Royal Book Company, Publisher & Booksellers, BG-5, Rex Centre, Zaibunnisa Street, P. O. Box 7737, Karachi-74400 Tel:5653418, 5670628, 5684244 FAX: 5653419 Email: royalbook@hotmail.com
3	M/s. Kifayat Academy, Shahrah-e-Liaqat, Near Frere Market, Karachi. Tel: 7723031	9	M/s. Multi-Line Books, Shop No.03, Ahmad Mansion, Regal Chowk, Hotel Road, Lahore-54000, Tel: 042-7210089
4	M/s. Progressive International Agency (Pvt) Ltd; 174-X, Block-2, P.E.C.H. Society, Off. Tariq Road, P. O. Box No.90, Karachi.	10	Pak-Book Corporation Aziz Chamber, 21, Queens Road, Lahore-54000 Tel: 042-111636636
5	M/s. Super Law Books Suppliers, 15-A, Nelson Chamber, Hasrat Mohani Road, Karachi. Tel: 2630431, 2216448 Email: Superlaw7@yahoo.com	11	Mr. Kamran Noorani, Proprietor, Pakistan Law House, Pakistan Chowk, G. P. O. Box No.90, Karachi. Tel: 2212455, 2639558 Fax: 2627549 Email: Pak_law_house@hotmail.com
6	Mr. Books 10-D Super Market Islamabad. Tel: 051-2278843, 2278845		

XXII. Eligible commodities under Export Finance Scheme

S#	COMMODITY	S#	COMMODITY
TEXTILE/TEXTILE PRODUCTS		30	Mushrooms
1	Art. Silk Fabrics	31	Refined Treated salt
2	Canvas / Canvas Made-ups	32	Rice
3	Carded Yarn	33	Seafood
4	Cloth / Bed wear set	34	Sugar
5	Cotton Made-ups / goods	35	Other edible goods not mentioned in Negative List
6	Cotton Yarn above 30 counts		
7	Cotton Yarn Cordage	LEATHER GOODS	
8	Dyed Printed Fabric	36	Finished Leather
9	Grey / Bleached Fabrics	37	Foot-wear / Shoes
10	Knitted / Hosiery Garments	38	Leather Garments
11	Mops	39	Saddler / Harness Items
12	Pillow Covers	40	Other leather products not mentioned in Negative List
13	Polyester Cotton Yarn		
14	Ready Made Garments	MACHINERY	
15	Shafoon Dupatta	41	Air Conditioners
16	Socks	42	Auto Parts
17	Tents / Tarpaulin	43	Computer Software
18	Towels	44	Electric Fans / Goods
19	Wool Tops	45	Engineering Goods / Machinery
20	Other textile products not mentioned in Negative List	METAL PRODUCTS	
		46	Blades
EDIBLE GOODS		47	Chrome
21	Biscuits	48	Cutlery Goods
22	Bubble Gums / Bar	49	F.R.P. Windows
23	Confectionery Items	50	Knives
24	Frog Legs	51	Magnesite
25	Frozen Fish	52	Sanitary Fittings
26	Fruits / Vegetables	53	Steel / Copper Wire
27	Guar Gum Extract / Guar Protein / Liquerice Extract	54	Surgical Goods
		MISCELLANEOUS COMMODITIES	
28	Juices / Pulps	55	Accessories
29	Molasses	56	Alcohol

S#	COMMODITY	S#	COMMODITY
57	Animal Glue	71	Martial Arts Equipments
58	Animal casing and Fatends	72	Medicines / Chemicals
59	Bits Stirrup	73	Motor Sprit
60	Bones	74	Musical Instruments
61	Books	75	Paraffin wax
62	Carpets	76	Petroleum Jelly
63	C. P. Goods	77	Precious / Semi-precious Stone
64	Disposable Razors	78	Rice Gluten
65	Gloves	79	Rose Buds / Flowers
66	Gold Jewellery embedded with or without precious / semi precious stones on self consignment basis	80	Rubber Hoses / Goods
		81	Safety Matches
		82	Sheep Casing
67	Handicraft	83	Sport Goods
68	Hand Tools	84	Switch Cover
69	Hatching eggs and day old chicks	85	Sassafrass Leaves
70	Marble Onyx	86	Wooden Furniture

**XXIII Serving / Retired employees and their dependents / dependents of deceased employees availing Medical Facilities from the Bank
(as on 30-06-2007)**

Dispensary at:	Serving Employees	Dependents of Serving Employees	Total (2+3)	Retired / Beneficiaries of Deceased	Dependents of Retired /Deceased Employees	Total (5+6)	Grand Total (4+7)
1	2	3	4	5	6	7	8
BSC HOK & N. N. Karachi & Karachi, office	3,136	13,818	16,954	2,423	5,615	8,038	24,992
Bahawalpur	102	474	576	2	4	6	582
D. I. Khan	74	239	313	-	-	-	313
Faisalabad	288	1,579	1,867	126	309	435	2,302
Gujranwala	73	346	419	16	25	41	460
Hyderabad	237	1,307	1,544	37	145	182	1,726
Islamabad	415	2,006	2,421	359	809	1,168	3,589
Lahore	784	3,539	4,323	733	1,789	2,522	6,845
Multan	216	1,037	1,253	25	97	122	1,375
Muzaffarabad	68	188	256	8	15	23	279
Peshawar	403	2,309	2,712	261	482	743	3,455
Quetta	207	1,155	1,362	47	188	235	1,597
Rawalpindi	437	2,170	2,607	422	1,063	1,485	4,092
Sialkot	127	598	725	17	49	66	791
Sukkur	155	912	1,067	14	50	64	1,131
Total	6,722	31,677	38,399	4,490	10,640	15,130	53,529

XXIV Issues & problems raised in LCAC meetings

S#	DESCRIPTION IN BRIEF
<i>A – General / common problems relating to banking etc.</i>	
1	Non-issuance of fresh currency notes to the business community by commercial banks
2	Non-acceptance of small denomination currency notes and coins by the banks.
3	Sale of fresh currency notes by brokers on premium
4	Non-issuance of fresh notes to general public on Eid occasions by commercial banks.
5	Amount not drawn but debited due to fault in ATM.
6	Circulation of counterfeit currency notes in the market.
7	Issuance of unsorted notes to stakeholders.
8	Use of staple pin on currency note packets
9	Non-acceptance of Claim note by NBP and other commercial banks.
10	Delay in processing of over draft cases by commercial banks.
11	Low rate of return on deposits offered by commercial banks.
12	Non-encashment of Prize Bonds by commercial banks.
13	Difficulties in opening of account in banks by the recipients of cheques on account of Zakat etc.
14	Deduction of bank charges from employees' salary accounts.
15	Complicated procedure for NBP Karobar Scheme loan for unemployed persons.
16	Non-uniformity in service charges deducted by the banks
17	Lack of proper arrangements for depositing utility bills in commercial banks.
18	Denying the information to customers regarding deduction of Zakat from their accounts
19	Delay in releasing of final documents by the banks despite settlement of loan and completion of formalities.
20	Non-availability /non-functioning of on-line system at NBP, MCB, PICIC and Bank Alfalah at Sahiwal.
21	Non-availability of full-fledged on-line banking services in prominent cities on reasonable charges.
22	Non-availability of banking credit facility in tribal areas.
23	Complex and inconsistent documentation policy for credit facilities.
24	No prior intimation to customer before reporting his / her name to CIB.

S#	DESCRIPTION IN BRIEF
25	No access of customers to e-CIB report at reasonable charges.
26	No penalty on commercial banks for incorrect reporting to CIB.
27	Insufficient bank branches in rural areas.
28	No or limited credit facilities for unemployed professional youths
29	No or limited bank credit facilities for Ginners.
30	Limited number of SME/commercial bank branches in southern Punjab.
31	Discourteous staff at commercial banks branches.
32	Limited capacity of commercial banks in Development Finance (Agri/ Rural / Micro / SMEs)
33	Deduction of service charges on PLS account.
34	Difficulties faced by traders in obtaining fresh loans from banks.
35	Limited availability of micro credit facility.
36	Non-availability of permanent judges at banking courts.
37	Non-provision of evening banking facilities at all banks.
38	Non-payment of export bills by the Bangladeshi Banks.
39	High interest rates on credit cards, which are as high as 25 to 30 percent.
40	Need for extension in time for forward booking of Foreign Exchange.
41	Un-trained / under-trained credit officers posted at NBP branches located in rural areas.
42	No translation of policies/schemes into Urdu and other local languages to facilitate the general public.
43	Limited awareness amongst farming community about opening of basic bank account to avoid the charges/deduction of Rs.50/- per month on the amounts less than Rs.5000/- from their accounts.
44	No or limited dissemination of SBP instructions at branch level.
45	Low level of awareness about the financing facilities of banks for small traders, businessmen and women.
46	Charging of 1 % processing fee on financing facility need to be reduced at reasonable level.
47	Non-availability of financing facility under Export Finance Scheme of SBP to indirect exporters.
48	Delay in negotiation of LC at sight.
49	In bulk submission of EE/EF Statements by authorized dealers at SBP-BSC offices.
50	Non-enhancement of loan limit for flood affected farmers for damaged houses and livestock.





S #	DESCRIPTION IN BRIEF
51	Improper scrutiny of Research & Development Support (R & DS) cases by the commercial banks.
52	Improper utilization of export finance funds by exporters.
53	Long outstanding Export overdue cases.
54	No extensive awareness campaign for small farmers / rural business community on electronic media in collaboration with commercial banks regarding availability of loans under different schemes / SMEs etc.
55	Non coverage of locally manufactured machinery under LTF-EOP.
56	Cumbersome procedure for withdrawals from loan account.
57	High rate charged by ZTBL on sale of tractors.
58	Need for a policy to extend loan to the flood affected people of twin cities of Mardan-Hoti.
59	Low sanctioning limit at the Manager/Regional Manager level causing delay in disbursement of loan.
60	High rate charged by ZTBL on sale of tractors.
61	Need for a policy to extend loan to the flood affected people of twin cities of Mardan-Hoti.
62	Low sanctioning limit at the Manager/Regional Manager level causing delay in disbursement of loan.
63	Condition of two NOCs in case of two addresses in CNIC at the time of submission of loan application.
64	Need for crop insurance mandatory for all banks across the country.
66	Non extension of fresh loan to the borrower who has settled loan under Govt. / SBP settlement packages.
65	Non-disclosure of lending / deposit rates to the customer by banks / DFIs.
66	Non-display of checklist of documents required for grant of loans by banks.
67	No Help Desk to facilitate the exporters regarding R & D cases at banks and field offices of SBP-BSC.
68	Delaying tactics used by banks in sanction of loans.
B - Issues relating to Agricultural Credit	
1	Complex procedure for Agriculture financing that need to be simplified.
2	Need for review of upper limit of Agricultural credit for flood affected farmers.
3	Need for a strong publicity campaign on agricultural credit schemes at regional and local levels.
4	Need for reviewing loan limit under Revolving Credit Scheme on payment of mark up.
5	Non-extension of Agricultural production loans to the tobacco growers.
6	Need for credit facilities for the fisheries/livestock.
S #	DESCRIPTION IN BRIEF
7	Sharing the cost of insurance on Agri-loans.
8	Delays in payment of wheat bills by NBP.
9	Need for timely disbursement of loan needed for Kharif and Rabi crops.

10	Need for improving marketing channels for Agri products.
11	Need for involving / engaging farmers' representatives in awareness and information dissemination programs being conducted by SBP / banks.
12	Need for combined meetings of bankers and farmers / business community.
13	Need for arranging Local Credit Advisory Committee meetings at District/Tehsil level.
14	Tobacco companies should facilitate their agreement holders in getting loans from banks.
15	Need for establishment of Citrus Research Institute at Bhalwal.
<i>C - Issues relating to Government Departments</i>	
1	Disappointing attitude of Revenue Departments' officials during issuance verification of Pass Book.
2	Issuance of incomplete Pass Books by the Revenue Authorities.
3	Non-signing of page-40 of Pass Books by Mukhtiarkars regarding possession of land/paid land revenue.
4	Need for framing uniform policy for Produce Index Unit (PIU) and re-fixation of PIU.
5	Need for review of compensation payment for earthquake affectees.
6	Need for a strategy to minimize the risk of exporters against consignments in documents on acceptance (DA) basis.
7	Request for elimination of withholding tax @ 0.2% on cash withdrawal from banks on the amounts exceeding Rs.25000/-.






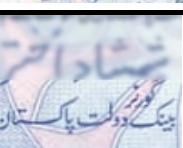

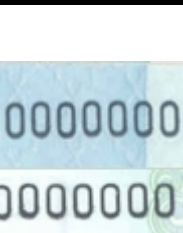
**XXV. SECURITY FEATURES OF NEW DESIGN RS.1000 DENOMINATION
BANKNOTE LAUNCHED ON 26TH FEBRUARY 2007**

Security Features of 1000 Rupees






Date of Issue		26 th February, 2007	
Cut Size		65 x 155 m.m.	
Main Colour		Dark Blue	
Paper		100% Cotton Based	
	'Enlarged Watermark' نمایاں واٹرمارک	Portrait of Quaid-e-Azam in National Dress i.e. Sherwani appears at the obverse left of the note. نوٹ کے سامنے کے رخ پر بائیں جانب شہروانی میں ملبوس قائد اعظم کی تصویر ہے۔	
	Electrotype Watermark ہند سے کلاوٹر مارک	The denomination of the note appears below the portrait of Quaid-e-Azam. نوٹ کی بالیت قائد اعظم کی تصویر کے نیچے درج ہے۔	
Front سامنے کے رخ کا منظر The front of the note has been printed by Intaglio Process in multi-colours. نوٹ کے سامنے کا رخ مختلف رنگوں پر مشتمل ابھری ہوئی طباعت (Intaglio Process) میں ہے۔			
	Portrait تصویر	The enlarged portrait of Quaid-e-Azam in Sherwani appears at the right side of the note. نوٹ کی دائیں جانب شہروانی میں ملبوس قائد اعظم کی بڑی تصویر طبع کی گئی ہے۔	
	Anti Scan & Anti Copy اسکیننگ اور فوٹو کاپی سے محفوظ	Anti-scan and anti-copy line patterns appearing at the note prevent scanning and photo copying of the exact note. نوٹ پر ایسے متشخص خطوط ہیں، جن کی اسکیننگ یا فوٹو کاپی ممکن نہیں۔	

	<p>Window Security Thread حفاظتی دھاگہ</p>	<p>Partially embedded window security thread into the paper runs from top to bottom at the front left side of the note. Denomination numeral "1000" can be seen in the thread. The thread appears as silver dashes at the front of the note. When the note is held against the transmitted light, the metallic thread appears as a dark line. The security thread appears as yellow and turquoise fluorescent bands when viewed under ultra-violet light.</p> <p>نوٹ کے سامنے کے رخ پر بائیں جانب ایک عمودی حفاظتی دھاگہ ہے، جس پر نوٹ کی مالیت '1000' دیکھی جاسکتی ہے۔ حفاظتی دھاگہ نوٹ کے سامنے کے رخ پر نثری رنگ کے چھوٹے چھوٹے ٹکڑوں کی شکل میں نظر آتا ہے۔ جب نوٹ کو روشنی کے رخ پر دیکھا جائے تو دھاتی دھاگہ ایک لکیر کی شکل میں نظر آتا ہے۔ جب نوٹ کو الٹرا وائلٹ (Ultra-violet) روشنی میں دیکھا جائے تو حفاظتی دھاگے میں پیلی اور فیروزہ رنگ کی چمکدار پٹیاں نظر آتی ہیں۔</p>
	<p>Optical Variable Ink آپٹیکل ویری ایبل انک</p>	<p>The crescent and five-pointed star surrounded in the printing design of Optical Variable Ink (OVI) appears at the obverse right of the note. The OVI design changes colour from magenta to green and green to magenta, when the note is viewed from different angles.</p> <p>نوٹ کے سامنے کے رخ پر دائیں جانب آپٹیکل ویری ایبل انک (Optical Variable Ink) سے ہلال اور پانچ کونوں والا ستارہ طبع کئے گئے ہیں۔ جب نوٹ کو مختلف زاویوں سے دیکھا جائے تو آپٹیکل ویری ایبل انک (Optical Variable Ink) قرمزی (Magenta) سے ہبز اور ہبز سے قرمزی رنگ تبدیل کرتی ہے۔</p>
	<p>See through آریار دیکھنے پر نظر آنے والا "۱۰۰۰" کا ہندسہ</p>	<p>Value figure of the note appears partly at the obverse left top and partly at reverse right top giving a perfect look when viewed through light.</p> <p>نوٹ کی مالیت کا ہندسہ جزوی طور پر سامنے کے رخ پر بالائی بائیں جانب اور جزوی طور پر پچھلے رخ پر بالائی دائیں جانب درج ہے۔ جب نوٹ کو روشنی میں دیکھا جائے تو نوٹ کی مالیت کا ہندسہ مکمل نظر آتا ہے۔</p>
	<p>Latent Image پوشیدہ ہندسہ</p>	<p>Hidden denomination numeral "1000" appears at the right side of the portrait when the note is viewed from different angles.</p> <p>جب نوٹ کو مختلف زاویوں سے دیکھا جائے تو قائد اعظم کی تصویر کے دائیں جانب نوٹ کی مالیت کا پوشیدہ ہندسہ '1000' نظر آتا ہے۔</p>
	<p>Year of Production سال اجراء</p>	<p>Year of production appears at the right side of the note</p> <p>نوٹ کے اجراء کا سال نوٹ کے دائیں جانب درج ہے۔</p>

	Geometrical Patterns نقش و نگار	Decorative ornamental patterns appear at the front of the note نوٹ خوبصورت نقش و نگار سے مزین ہے۔
	Identification Mark نابینا افراد کی سہولت کے لئے	Two raised tactile circles appear at the left side which enable the visually impaired persons to recognize the denomination of the note نوٹ کی بائیں جانب نمبر شمار کے اوپر دو دائرے ابھری ہوئی چھپائی میں ہیں، جسے چھو کر بینائی سے محروم افراد نوٹ کی مالیت پہچان سکتے ہیں۔
	Intaglio Lines ابھری ہوئی لائنیں	Raised lines appear at extreme right and left sides of the note نوٹ کے انتہائی دائیں اور بائیں جانب ابھری ہوئی لائنیں طبع کی گئی ہیں۔
	Lettering الفاظ I	The denomination appears in Urdu numeral at right and left top while the denomination in English appears at right bottom of the note ☆ نوٹ کی مالیت اردو ہندسوں میں بالائی دائیں جانب نمبر شمار کے نیچے اور انگریزی میں چلی دائیں جانب درج ہے۔
	Lettering الفاظ II	The words "STATE BANK OF PAKISTAN", the denomination, the promissory clause and the guarantee clause appear in Urdu at the centre of the note ☆ نوٹ کے درمیان میں "بینک دولت پاکستان" کے الفاظ، مالیت، وعدے کی شق اور ضمانت کی شق اردو میں درج ہیں۔
	Lettering الفاظ III	The words "GOVERNOR STATE BANK OF PAKISTAN" in Urdu appear at the centre of the note ☆ نوٹ کے درمیان میں "گورنر، بینک دولت پاکستان" کے الفاظ درج ہیں۔
	Lettering الفاظ IV	Micro lettering denomination "1000" appears at the right top close to the picture of Qaid-e-Azam and at left bottom close to the security thread of the note ☆ نوٹ کی بالائی دائیں جانب قائد اعظم کی تصویر سے متصل اور چلی بائیں جانب حفاظتی دھاگے کے قریب بائیں جانب لکھائی میں "1000" کا ہندسہ طبع کیا گیا ہے۔
	Number نمبر شمار	Seven-digit serial number with prefix appears at the right top and the other number appears below the watermark at the left bottom of the note. Both the numbers have been printed with magnetic ink. نوٹ کی بالائی دائیں جانب Prefix کے ساتھ سات عدد پر مشتمل نمبر شمار درج ہے، جب کہ بائیں جانب نمبر شمار نیچے بائیں کنارے پر واٹر مارک کے نیچے درج ہے۔ دونوں نمبر شمار حفاظتی روشنائی سے طبع کئے گئے ہیں۔

	Signature دستخط	The signature of the Governor, State Bank of Pakistan, Shamsad Akhtar has been printed in main colour of the note above the words 'GOVERNOR STATE BANK OF PAKISTAN'. ”گورنر، بینک دولت پاکستان“ کے الفاظ کے اوپر نوٹ کی نمایاں رنگت میں شمساد اختر کے دستخط طبع کئے گئے ہیں۔
Back پچھلے رخ کا منظر The back of the note has been printed by Intaglio Process in multi-colours. نوٹ کی پشت مختلف رنگوں پر مشتمل ابھری ہوئی طباعت (Intaglio Process) میں ہے۔		
	Geometrical Patterns نقش و نگار	Decorative ornamental patterns appear at the back of the note. نوٹ کا پچھلا رخ خوبصورت نقش و نگار سے مزین ہے۔
	Vignette تصویر	Vignette of Islamia Collage, Peshawar along with the name appear on the note. نوٹ پر اسلامیا کالج پشاور کی تصویر اور نام طبع کئے گئے ہیں۔
	Anti Scan & Anti Copy اسکیٹنگ اور فوٹو کاپی سے محفوظ	Anti-scan and anti-copy line patterns appearing at the note prevent scanning and photo copying of the exact note نوٹ پر ایسے منقش خطوط ہیں، جن کی اسکیٹنگ یا فوٹو کاپی ممکن نہیں۔
	Lettering الفاظ I	The words 'STATE BANK OF PAKISTAN' appear at the centre top of the note ☆ نوٹ کی درمیانی بالائی جانب "STATE BANK OF PAKISTAN" کے الفاظ درج ہیں۔
	Lettering الفاظ II	The value in words 'ONE THOUSAND RUPEES' appears in a panel at the centre bottom of the note ☆ نوٹ کی چلی جانب درمیان میں "ONE THOUSAND RUPEES" کے الفاظ درج ہیں۔
	Lettering الفاظ III	The denomination in figure appears in English at the left bottom in small font and on top below the words 'State Bank of Pakistan' in large font while in Urdu at the right bottom of the note. ☆ نوٹ کی مالیت انگریزی میں نوٹ کے پچھلے رخ پر چلی بائیں جانب چھوٹے ہندسوں میں اور بالائی جانب 'STATE BANK OF PAKISTAN' کے الفاظ کے نیچے بڑے ہندسوں میں، جب کہ چلی دائیں جانب اردو میں درج ہے۔

	<p>Lettering الفاظ IV</p>	<p>The words “حصولِ رزقِ حلالِ عبادت ہے” appear in a round design at the upper left side of the note</p> <p>☆ نوٹ کی بالائی بائیں جانب گول ڈیزائن میں ’حصولِ رزقِ حلالِ عبادت ہے‘ کے الفاظ درج ہیں۔</p>
	<p>Lettering الفاظ V</p>	<p>Micro lettering denomination numeral "1000" appears at the left along side geometrical patterns</p> <p>☆ نوٹ کی بائیں جانب خوبصورت نقش و نگار کے ساتھ عمودی شکل میں "1000" کا ہندسہ باریک لکھائی میں طبع کیا گیا ہے۔</p>
	<p>Insignia مہر</p>	<p>The Seal of the “State Bank of Pakistan” appears at the left bottom of the note</p> <p>نوٹ کے نچلے بائیں حصے پر اسٹیٹ بینک آف پاکستان کی مہر ثبت ہے۔</p>

XXVI. List of Abbreviations and Acronyms

ABBREVIATION / ACRONYM	ABBREVIATION / ACRONYM FOR
ACD	Agriculture Credit Department
ACH	Automated Clearing House
AD	Assistant Director
AGPR	Accountant General Pakistan Revenue
ATM	Automated Teller Machine
BCP	Business Continuation Plan
BD Manual	Banking Department Manual
BOAT	Basic Office Automation Training
BPR	Business Process Re-engineering
BSC	Banking Services Corporation
CBR	Central Board of Revenue
CCTV	Closed Circuit Television
CDNS	Central Directorate of National Savings
CIB	Credit Information Bureau
CMO	Chief Medical Officer
CNIC	Computerized National Identity Card
CSC	Currency Sorting Cell
DFI	Development Finance Institution
DFS	Development Finance Section
DMT	Divisional Management Team
DSC	Defence Savings Certificate
EAC	Export Advisory Committee
EFS	Export Finance Scheme
EOD	End of Day

ABBREVIATION / ACRONYM	ABBREVIATION / ACRONYM FOR
EPD	Exchange Policy Department
ERP	Enterprise Resource Planning
FBR	Federal Board of Revenue
FEAD	Foreign Exchange Adjudication Department
FEOD	Foreign Exchange Operations Department
FER	Foreign Exchange Regulations
GMT	Group Management Team
HOK	Head Office Karachi
HR	Human Resources
HRIS	Human Resource Information System
HRMS	Human Resource Management System
IAD	Internal Audit Department
IAUs	Internal Audit Units
IBSD	Internal Bank Security Department
ID Manual	Issue Department Manual
IERS	Islamic Export Refinance Scheme
IMU	Internal Monitoring Unit
ISTD	Information Systems & Technology Department
IT	Information Technology
KCCI	Karachi Chamber of Commerce & Industry
LC	Letter of Credit
LCAC	Local Credit Advisory Committee
LIMS	Library Information Management System
LMM	Locally Manufactured Machinery

ABBREVIATION / ACRONYM	ABBREVIATION / ACRONYM FOR
LMS	Letter Management System
LRC	Learning Resource Centre
LTF-EOP	Long Term Financing for Export Oriented Projects
MFSM	Monetary & Fiscal Statistical Manual
MIS	Management Information System
MSD	Medical Services Division
MSS	Medical Services System
NADRA	National Data Base & Registration Authority
NBFC	Non-Bank Financial Companies
NBP	National Bank of Pakistan
NIBAF	National Institute of Banking and Finance
NIFT	National Institutional Facilitation Technology
NOC	No Objection Certificate
NPL	Non Performing Loans
NSS	National Saving Scheme
PER	Performance Evaluation Report
PFI	Participating Financial Institution
PIB	Pakistan Investment Bond
PIFRA	Project to Improve Financial Reporting and Auditing
PIU	Produce Index Unit
POS	Point of Sale
PRISM	Pakistan Real-time Inter-bank Settlement Mechanism
PSD	Payment System Department
PSPC	Pakistan Security Printing Corporation

ABBREVIATION / ACRONYM	ABBREVIATION / ACRONYM FOR
PTCL	Pakistan Telecommunication Corporation Limited
QMS	Queue Management System
RDS	Research & Development Support
RLA	Regular Leave Account
RTGS	Real Time Gross Settlement System
SLA	Special Leave Account
SBP	State Bank of Pakistan
SBP-BSC	SBP Banking Services Corporation
SMART	Specific Measurable Achievable Realistic Time-bound
SME	Small and Medium Enterprises
SPU	System & Procedure Unit
SSC	Special Savings Certificate
SWIFT	Society for World-wide Inter Financial Telecommunication
TDAP	Trading Development Association of Pakistan
TOR	Terms of Reference
TOT	Training of Trainers
TT	Telegraphic Transfer
USA	United States of America
UBL	United Bank Limited
UMT	Unit Management Team
VSS	Voluntary Separation Scheme
ZTBL	Zarai Taraqqiati Bank Limited

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