

Reporting Guide For Banks , DFI's and MFI's



Statistics Department

STATE BANK OF PAKISTAN

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Preface

Change is inevitable. We observe changes every time. It is a continuous process. We are exposed to ever-changing circumstances around us and every one, individual or organization struggles for his survival, the survival of the fittest. Every one wants to avail as much as the possible opportunities hidden in the changing scenarios. The intensifying competition for resources and demand for high performance are pressing to become more flexible, more results oriented, and more fast-acting. Financial sector in Pakistan has encountered radical changes. Banks and DFIs have come up with a variety of products to pillar up their soundness and profit making capabilities. At the same time, the policy makers, researchers, regulators and stakeholders have turned more sensitive to keep an eye on the activities of the financial system. The envisaging people want to view every dimension and behaviour of the instruments / products affecting sectors of the country's economy and the rest of the world. Even as change agents (quality improvement champions), the management of the institutions need to have an open, strong and efficient information system. This scenario has changed the data requirements all over the world. The accuracy, reliability, timeliness and serviceability are the prime concerns added with coverage on all aspects of the functioning of the financial institutions. As we are globalizing our functions, the need for self motivated data disseminations are increasing rather than meeting the data requirements. We have to prove our soundness, and to cope with the international standards to go side by side with global nations or even in some areas we may think of leading the nations.

The Statistics & DWH Department of State Bank of Pakistan has taken initiatives to adopt internationally recognized standards and best practices of data collection, compilation & dissemination to provide sound footings with quality data to the policy makers, researchers and other national and international stakeholders. In the area for the compilation of monetary and financial statistics, we are switching to the guidelines provided in "Monetary and Financial Statistics Manual (MFSM 2000)" of IMF, the base document to be followed by the member countries. The Monetary and Financial Statistics Manual (MFSM 2000) is harmonized with the System of National Accounts 1993 (SNA93) of the United Nations like other Manuals of the IMF. This would lead to broaden our area of coverage for data collection from the financial sector institutions not yet covered. These data are of great utility to State Bank of Pakistan for preparing and implementing its policies side by side meeting the requirements of stakeholders.

The creation of clarity, enhancement in capabilities and harmony in understanding the concepts and definitions amongst the data providers, compilers and end users would help to remove the hurdles of change process. The logic behind this is that the end user may know the inherent properties of the data and the providers take care of the requirements of the end users and the compilers take care of both. This guide, the "Reporting Guide for Banks/DFIs" is specifically aimed at facilitating the concerned officials for accurate and efficient reporting in the questionnaire and generally providing information about input variables to the end users. The guide would also be useful for the compilers in understanding the concepts and definitions to enhance the quality of data. The guide is available for convenience of all the concerned at the link http://www.sbp.org.pk/departments/stats/Banks_DFIs_Guide/index.htm

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Preface

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The **MFSM Project Team** expects warm response from the data providers as commitment to the nation to make our data bases strong in quality, coverage and timeliness. The data bases are the assets of the nation and useful to the variety of stakeholders. The team wishes to acknowledge, with thanks, its indebtedness for the guidance of the Director Statistics and valuable contributions made by officers of Flow of Funds Division, Mian Muhammad Irfan of this department and all those who facilitated completion of the project.

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I. Introduction

Purpose of the guide

In view of the exposed weaknesses in the international financial system, highlighting the fact that globalization brings risks as well as important benefits to the economies, the international community mobilized to strengthen the “architecture” of the international financial system. An important element of the "architecture" initiative involves the development and implementation of internationally accepted standards.

2. The IMF developed standards or codes of good practices in its main areas of responsibility in consultation with experts from the member countries and international standard setting bodies to guide member countries in the dissemination of economic and financial data to the public. These standards—the Special Data Dissemination Standard and the General Data Dissemination System—comprise a number of elements of good practice in data dissemination. As an essential complement to, and outgrowth of these standards, the IMF intensified efforts to assist countries through the development of internationally agreed guidelines on statistical methodology in the field of Balance of Payments, Government Finance, and Monetary and Financial Statistics. The concepts set out are harmonized with those of the System of National Accounts 1993.
3. Statistics Department, State Bank of Pakistan has revised the data collection requirements in lines with the Monetary and Financial Statistics Manual & Guide (MFSM & Guide 2000 & 2008), to go side by side with the international community. The data collected through various questionnaires are of much importance for estimating monetary and financial aggregates as well as to support research to explore new areas of activities for the financial sector, to highlight strengths & weaknesses, paving way to new developments and support decisions making by different stakeholders.
4. The main purpose of the reporting guide is to provide guidelines to the respondents for reporting the data on monetary and financial statistics. It can be useful for other stakeholders since it covers the conceptual framework, definitions, harmonized with the United Nations’ System of National Accounts 1993 - SNA93.

5. We assume that the guide would be helpful for reporting data. The suggestions for improvement are welcome.

Value addition

This guide is aimed at introducing the data providers, compilers and users with the concepts, definitions, and best practices to familiarize the data properties and to ensure:

- i. Data compatibility
 - ii. Data quality and accuracy
 - iii. Data consistency
 - iv. Data reliability
2. The data compiled and disseminated would meet the international standards of quality and requirements
 3. The data thus compiled would be the best indicator of financial soundness
 4. The data would provide good estimates for monetary policy to the policy makers
 5. Multidimensional data access to the researchers

While reporting, make sure:

1. To read description of major categories of assets and liabilities given in the guide before filling the questionnaire (Annexure III)
2. To fill the amounts in columns where applicable
3. That all items of assets and liabilities are reported in thousands of Pak Rupees
4. That total assets and liabilities are equal
5. To get a soft copy of the questionnaire from the Statistics & DWH Department, State Bank of Pakistan
6. To locate the Questionnaire available on SBP website at link http://www.sbp.org.pk/departments/stats/Banks_DFI_Guide/index.htm

II. Conceptual Framework

Monetary Statistics consist of a comprehensive set of stock and flow data on the financial and non-financial assets and liabilities of financial corporations. The organization and presentation of monetary statistics, follow a hierarchical approach based on two general data frameworks— sectoral balance sheets and surveys.

A. Sectoral balance sheets

The purpose of the sectoral balance sheets is to provide a framework for the collection and presentation of data in a format that facilitates the presentation of flow of funds for the financial corporations sector. The data for a sectoral balance sheet are obtained from the individual institutional units within a financial corporations sub-sector and are classified into standard components, in accordance with the sectorization, instrument classification, and accounting principles. In addition, sectoral balance sheets are directly useful for analyses requiring sub-sector data that are more highly disaggregated than the asset and liability categories shown in the corresponding financial sub-sector surveys. The structure of the analytical accounts of monetary and financial statistics is given in Annexure I. The data required for developing these accounts are reported through a questionnaire (Annexure III).

B. Surveys of financial corporations

These surveys utilize, and rearrange into analytical presentations, the data in the sectoral balance sheets. These surveys comprise:

- Central bank survey (CBS)
- Other depository corporation survey (ODCS)
- Other financial corporation survey (OFCS)

The two higher-level surveys based on the above surveys: -

- Depository corporations survey - DCS (CBS and ODCS are consolidated to obtain DCS)
- Financial corporations survey – FCS (CBS, ODCS and OFCS are consolidated to obtain FCS)

In this guide, we are providing the specimen of ODCS and the higher-level survey FCS

Flows of Funds Statement

Financial statistics consist of a comprehensive set of stock and flow data on the financial assets and liabilities of all sectors of an economy and between these sectors and the rest of the world. The financial statistics are developed within the framework of the SNA93, which provides for comprehensive coverage of production, distribution, and all non-financial and financial stocks and flows for the total economy as well as for each its sectors. The broad components of the 1993 SNA are the:

- Current accounts
- Accumulation accounts
 - Capital account
 - Financial account
 - Other changes in assets account
 - Revaluation account
 - Other changes in volume account

Balance sheets that together provide an integrated system for measuring economic flows and the resulting stocks of non-financial and financial assets and liabilities

- Opening balance
- Changes in stock positions
- Closing balance

Flow of funds data, presented in a matrix form showing the financial transactions among all sub-sectors of an economy, are a particular focus of the financial statistics. Fully articulated flow of funds statements are, in essence, extensions of the financial account into three-dimensional matrices that show the transactions in financial assets and liabilities among sectors / sub-sectors and non-residents. The components of basic flow of funds account and detailed flow of funds account are provided in Annexure I.

C. Sectorization of economy

Institutional units differ with respect to their economic objectives, functions, and behaviour and are grouped into sectors that include units with similar characteristics. The units of the economy are grouped into the following mutually exclusive institutional sectors:

1. Resident units

Financial corporations

- Central bank
- Other depository corporations
 - Deposit money corporations
 - Other deposits accepting institution
- Other financial intermediaries; except insurance corporations and pension funds
- Insurance corporations and pension funds
- Financial auxiliaries

General government

- Central government
 - Federal government excluding NPIs and public enterprises
 - Federal government NPIs
- State and local government (Provincial governments)
 - Provincial government excluding NPIs and public enterprises
 - Provincial governments NPIs

Non-financial corporations

- Public non-financial corporations
- Other non-financial corporations (Private non-financial corporation)
 - National private non-financial corporations, and
 - Foreign controlled non-financial corporations.

Households

- Employers
- Own account workers
- Employees
- Recipient of property and transfer income

Non –profit institutions serving households (NPISHs)

2. Rest of the world (Non-resident units)

Financial assets are financial claims (e.g., currency, deposits, and securities) that have demonstrable value. MSFM and the 1993 SNA define financial assets as a subset of economic assets— entities over which ownership rights are enforced, individually or collectively, by institutional units and from which economic benefits can be derived by holding or using the assets over a period of time. Most financial assets are financial claims arising from contractual relationships entered into when one institutional unit provides funds to another. Despite the absence of a corresponding liability, monetary gold and SDRs are also considered to be financial assets. Transactions in non-monetary gold are treated as transactions in non-financial assets.

D. Classification of assets / liabilities

Financial assets are financial claims (e.g., currency, deposits, and securities) that have demonstrable value. MSFM and the 1993 SNA define financial assets as a subset of economic assets— entities over which ownership rights are enforced, individually or collectively, by institutional units and from which economic benefits can be derived by holding or using the assets over a period of time. Most financial assets are financial claims arising from contractual relationships entered into when one institutional unit provides funds to another. Despite the absence of a corresponding liability, monetary gold and SDRs are also considered to be financial assets. Transactions in non-monetary gold are treated as transactions in non-financial assets.

Financial assets (assets / liabilities)

- Monetary gold and SDRs (this is the holding of central bank)
- Currency and deposits
- Securities other than shares
- Loans
- Shares and other equity
- Insurance technical reserves
- Financial derivatives
- Other accounts receivable / payable

Non-financial assets

- Produced assets
 - Tangible fixed assets
 - Intangible fixed assets
 - Inventories
 - Valuables
- Non-produced assets
 - Tangible non-produced assets
 - Intangible non-produced assets

E. Residency criteria

Residence is particularly important attribute of an institutional unit in the balance of payments because the identification of transactions between residents and non-residents underpins the system. The concept of residence is based on sectoral transactor's centre of economic interest. An institutional unit has a centre of economic interest and is a resident unit of a country when from some location, dwelling, place of production, or other premises within the economic territory of country, the unit engages and intends to continue engaging, either indefinitely or over a finite period usually a year, in economic activities and transactions on a significant scale. The one-year period is suggested only as a guideline and not as an inflexible rule.

F. The principle of accrual accounting

This is an accounting method or recording transactions when economic value is created, transformed, exchanged, transferred, or extinguished (recognizing economic events regardless of when cash transactions happen). Claims and liabilities arise when there is a change in ownership.

III. Flows

A. Economic transactions

A transaction itself is defined as an economic flow that reflects the creation, transformation, exchange, transfer, or extinction of economic value and involves changes in ownership of goods and/ or financial assets, the provision of services, or the provision of labour and capital.

B. Transaction changes

These are the changes occurred in the position of the financial/ non-financial assets / liabilities net acquisition/ disposal during the accounting period. For example;

1. Net currency received during the reporting period. (Assets)
2. Net of bank deposits placed with financial institutions and withdrawn from them during the reporting period (Assets)
3. Deposits and interest credited minus withdrawals from the accounts of individuals/ institutions during the reporting period i.e. net of credit and debit in the deposit accounts (Liabilities).
4. Net of loans disbursed and repaid by banks/DFIs during the reporting period (Assets)
5. Net of acquisition and disposal of liability in the shape of borrowings during the reporting period (Liabilities)
6. Net investment in securities other than shares i.e., securities purchased minus securities matured/ claimed during the reporting period (Assets).
7. Net of securities issued and redeemed during the reporting period (Liabilities).
8. Net investment in shares and other equity of corporations i.e., total shares acquired minus shares disposed off during the period (Assets).
9. All subsequent changes in the paid-up capital through issuance of shares (Liabilities)
10. For financial derivatives:
 - i. The difference between the rate agreed upon and the rate prevailing market rate at the time of contract
 - ii. Streams of interest receipts resulting from swap arrangements.

- iii. At the time of settlement, the difference between the values (which are measured in the unit of accounts and at the prevailing exchange rate) of the currencies.
11. Receivable/payable items generated during the reporting period.
12. Total premium paid for the subsequent period minus premium consumed during the reporting period and outstanding claims that have to be settled with the insurance corporations– Insurance Technical Reserves (Assets).
13. Non-financial asset acquired during the reporting period after adding the cost of ownership transfer if born by the banks/DFIs minus transferring of non-financial asset to another entity by sale or gift after deduction of cost of ownership transfer if born by the banks/DFIs.

C. Valuation changes

Holding gains or losses resulting from changes in market prices, exchange rate changes and fair value where market is not available that accrue during the accounting period to owners of non-financial/ financial assets and liabilities e.g., in case of financial derivative, at the time of settlement, the difference between prevailing exchange rate and exchange rate at the time of contract.

D. Other changes in volume

Changes in non-financial assets and financial assets and liabilities during an accounting period those are not due to transactions or revaluations. These include changes arising from reclassification of sectors / instruments, exceptional and catastrophic events, including destruction from disasters or illegal seizure of assets without compensation etc. For example:

1. Uncompensated seizures due to non-payment of taxes, fines or similar levies.
2. Reclassification of securities that have been converted into shares.
3. Loan changed as grant etc.,
4. Writing off of loan by the banks due to bankruptcy or other factors etc;
5. Reclassification of loans as securities other than shares, in accordance with the rule that loans that become negotiable (i.e., marketable).
6. Reclassification of sectors by privatization etc.
7. Reclassification of securities that have been converted to shares and other equity, under the conversion options in securities contract.

IV. Definitions / Terminologies

A. Description of major components of assets & liabilities

I. Assets

1. Currency (Cash in hand)

Notes and coins that are of fixed nominal values and accepted as legal tender in an economy that are issued by the central bank and/or government. This category should also include currency that is no longer legal tender, but that can be exchanged immediately for current legal tender.

a). National currency (Pakistani currency notes and coins)

i. Pakistani bank notes

These are promissory notes (or bank notes) issued by the State Bank of Pakistan in various denominations, with the promise to pay the said denomination (face value) in Rupee when called for payment. These are issued with the guarantee of the Government of Pakistan.

ii. Pakistani rupee coins

These are the currency coins issued by the Islamic Republic of Pakistan with various denominations of currency units (Rupee). All Pakistani currency coins (excluding subsidiary coins) issued by the federal government are to be reported here.

iii. Pakistani subsidiary coins

The decimal coins issued by the federal government in sub-denomination of a rupee are called subsidiary coins (paisa 50 / 25).

iv. Encashment of government bonds and certificates

These are bonds / certificates like prize bonds purchased over the counter for value to surrender to State Bank of Pakistan / Savings centres. The value of the instruments on the reporting date is reported under cash against this head.

v. Foreign currency (Foreign currency notes and coins)

All foreign currency notes and coins are liability of the foreign governments or non-resident issuing authorities / central banks. These are claims of the economy upon non-residents.

2. Transferable deposits

All demand deposits in national or in foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits. These deposits include special savings accounts with a possibility of direct payments to third parties, savings accounts balances subject to automatic transfer to regular transferable deposits, and money-market fund that have unrestricted third-party transferability privileges. Transferable deposits that are held in banks, in the process of liquidation should continue to be classified as transferable deposits even though they cannot immediately be used for direct third-party payments. Deposits denominated in national currency should be recorded at book value (outstanding amount plus accrued interest).

3. Restricted / compulsory deposits

These are the deposits for which withdrawals are restricted on the basis, regulatory or commercial requirements. Examples are; import deposits, deposits in financial corporations in liquidation or reorganization etc.

4. Other deposits

These represent all claims other than transferable and restricted deposits in national currency or in foreign currency that are represented by evidence of deposits. Other deposits include:

- payment instruments like checks, payorders, etc. posted in the transferable deposits with other corporation and not available for withdrawals,
- Sight deposits (which permit immediate cash withdrawals but not direct third-party transfers);
- Non-transferable savings deposits and term deposits;
- Financial corporations' liabilities in the form of shares or similar evidence of deposits that are legally or in practice, redeemable immediately or at relatively short notice;
- Shares of money-market funds that have restrictions on third-party transferability;
- Call money deposits

5. Securities other than shares

Banks/DFIs invest in financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities

are classified as short-term and long-term securities other than shares such as government treasury bills, federal government bonds, federal investment bonds, commodity bonds, Pakistan investment bonds, corporate bonds and Federal debentures, negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, and negotiable securities backed by loans or other assets. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

a). Government treasury bills

These are short-term debt instrument issued by the government treasury to raise funds for the government or to regulate money supply through open market operations of the central bank. The market transactions are managed by the State Bank of Pakistan on behalf of the treasury.

b). Pakistan investment bonds

These are long term (3, 5, 10, 15 & 20 year's maturity) debt obligations issued by the government, offering a risk free investment to the bond holders at premium interest rates depending on the maturity of the bond. Interest on PIBs is paid through bank accounts.

c). Federal investment bonds

This is a long term (3, 5 & 10 years maturity) debt obligation issued by the government from June 1991, offering a risk free investment to the bond holders at premium interest rates fixed as 13%, 14% and 15% depending on the maturity of the bond. Interest payments on FIBs are made through interest warrants. The federal government has discontinued the issuance of FIBs, however, the head has not been removed since some of FIBs may still be maturing in upcoming years.

d). Federal government bonds

This is a long-term debt obligation issued by the government started during nationalization. These were issued for various purposes such as for banks nationalization, petroleum, shipping, vegetable oil, Shahnawaz Bhutto Sugar Mills, Heavy Mechanical Complex, and land reforms etc.

e). Federal government commodity bonds

These bonds are issued by the government when repayment of commodity financing by the government institutions is not materialized at the maturity date. In other words it is negotiation / conversion of commodity operation loans in to bonds.

f). Other federal government bonds / securities

This category would also include the residual bonds / securities issued by the federal government and not covered anywhere else. These loan securities have a fixed interest rate. Subscription to this loan was received for one day only. The interest was paid on half yearly basis. These loans were issued in the forms of certificates and promissory notes.

g). Provincial government securities / bonds / permanent loans

This category includes any type of provincial governments' debt obligations/ bonds and negotiable certificates etc. Provincial government's loan securities have a fixed interest rate. Subscription to these loan securities was received for one day only. The interest was paid on half yearly basis. These loans were issued in the forms of stock certificates and promissory notes.

h). Local government securities / bonds

All type of certificates issued by the local/ city governments, which are evidence of debt on which the issuer promises to pay the holder a specified amount of interest for a specified length of time, and to repay the loan on its maturity.

i). Commercial papers

Commercial papers are unsecured promissory notes of relatively low risk and short maturity of 3 to 6 months, issued by highly rated large corporations who usually maintain backup credit lines with their banks to ensure payment at maturity i.e notes, bills, and acceptances arising out of commercial, industrial or agricultural transactions of short - term maturity, self liquidating and used as trade financing instruments for non-speculative purposes.

j). Bankers' acceptances

A bankers' acceptance involves the acceptance by a financial corporation of a draft or bill of exchange and the unconditional promise to pay a specific amount at a specified date i.e., held for maturity. These are treated as actual financial assets even though no funds may have been exchanged.

k). Negotiable CODs

A deposit instrument; a receipt issued by a bank as an evidence of a deposit specifying the amount, the period of the deposit, and the rate of the interest is known as negotiable COD. There are several types of deposit certificates issued in domestic or foreign currency; since certificate of

deposits are negotiable instruments, these are freely traded in secondary money market. The CODs that are not negotiable would be treated as other deposits.

l). Negotiable loans

Loans that have become negotiable de facto (securitization of mortgage loans, claims on credit card holders and other loans) are known as negotiable loans.

m). Debentures

Long-term securities that give the holders the unconditional right to one or both of: (a) a fixed or contractually determined variable money income in the form of coupon payments, i.e. payment of interest is not dependent on earnings of the debtors, (b) a stated fixed sum as a repayment of principal on a specified date or dates when the security is redeemed.

n). WAPDA bonds

Certificates issued by WAPDA promising to pay the holder a specified amount of interest for a specified length of time, and to repay the loan on its maturity.

o). Participation term certificates

Participation Term Certificates are transferable corporate instruments based on the principles of profit and loss sharing and are intended to replace debentures for medium and long-term local currency loans for industrial and other financing. Instead of receiving interests, as in the case of debentures, the PTC shareholders share the profit or loss of companies involved.

p). Investment in foreign securities

Investments in bonds/ financial assets issued by the non-residents that are normally traded in the financial markets and that give the holders the unconditional right to receive stated fixed sums on a specified dates or the unconditional right to fixed money incomes or contractually determined variable money incomes.

6. Loans extended

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest.

The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued

interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan.

The loan valuation is not adjusted for expected losses. The value of a loan portfolio should be adjusted downward only when (1) loans are actually written off as un-collectible or (2) when the outstanding amount of the loan has been reduced through formal debt reorganization. Loans are categorized as short-term and long-term loans. They include:-

- commodity operations
- trade financing
- government self employment schemes
- working capital loans
- fixed investment loans
- bills purchased & discounted
- reverse repo
- money at call
- consumer financing
- financial leases & similar arrangements

i). Commodity operations

Advances provided either to public sector corporations (including government) or private sector for the procurement of commodities that is, cotton, rice, wheat, sugar etc. Advances to government provided other than the commodity operations should not be reported here.

ii). Export financing - export finance scheme pre-shipment part-I

This is pre-shipment concessionary finance to the exporters for financing the exports of eligible commodities on case-by-case basis against individual Firm Export Order or Irrevocable Letter of Credit.

iii). Export financing - export finance scheme post-shipment part-I

This credit facility exclusively at post-shipment stage is admissible for maximum 180 days from the date of shipment or up to the date of realization of export proceeds, whichever is earlier.

iv). Export financing - export finance scheme part - II

Under this Scheme, an exporter may avail of a concessionary export finance limit in a financial year equal to half of the export performance, through export of eligible commodities, in the preceding financial year (July – June). The limit is available to the exporter on a revolving basis like a cash credit account.

v). Export financing - others

Any other financing extended to the exporters by the financial institutions out of their own resources other than under any type of export finance scheme.

vi). Import financing

It is financing to importers to provide liquidity to pay for imports. Each loan is related to one specific import transaction and the term of the financing can vary depending on the type of products imported and the requirements of the importer.

vii). Advances under government self finance scheme

In order to create self-employment opportunities for young people i.e., to start their own business, government of Pakistan introduces self-employment schemes for them. Advances made by banks/ financial institutions under these schemes are advances under government self-employment schemes.

viii). Working capital

Short-term financing other than trade finance made to support the current operations of a business enterprise mainly for the procurement of raw material and stock in trade etc. The working capital facility is provided for short periods, generally from six months to one year, depending upon the cash flow projections of the borrower.

ix). Fixed investment - LMM

Advances provided for the purchase of locally manufactured machinery for the projects on concessionary rates. Such facility is extended usually for long periods of time. The repayment is staggered over a number of years depending upon the cash generation and repayment capacity of the project.

x). Fixed investment

Advances (small & heavy loans) provided for the purchase of land, building, and foreign manufactured machinery etc. for the projects. Such facility is extended usually for long periods of time. The repayment is staggered over a number of years depending upon the cash generation and repayment capacity of the project.

xi). Consumer financing

Consumer loans are mostly extended to households to finance consumer durables, or retail purchases as a line of credit pre-approved by a financial institution or customized loan for a single purchase. These include house building loans, auto loans, credit cards, consumer durables, and other personal loans to meet personal, family or house hold needs.

xii). Bills purchased & discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

xiii). Call money lending

Money at call in fact is unsecured lending transactions with no underlying collateral. Transactions are based entirely on trust and goodwill of the players. These are usually overnight transactions to banks/DFIs but can be extended if mutually agreed upon between lender bank/DFI and borrower bank/DFI. However, the lenders banks/DFIs place its money on call and have the right to 'call' it back even before its maturity.

xiv). Repurchase agreement lending (Reverse repo)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

xv). Import bills

Under the usual circumstances, the importer would be required to have cash on deposit with the Letter of Credit (LC) issuing bank in an amount equal to the LC value (plus bank fees). When

cash flow position does not permit the importer to make such a deposit, the banker provides the solution. Import bills advance is a kind of short-term finance offered by the bank to the importer according to its demand upon receiving the bills under LC and collection.

xvi). Financial leases and similar arrangements

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets / liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

xvii). Corporate sector advances

Include advances provided to public limited companies, government corporations formed under special charters/statutes and such entities, which do not come under the definition of SMEs.

xviii). Advances to SMEs

Advances provided to an entity, ideally not a public limited company, which does not employ more than 250 persons (if it is manufacturing concern) and 50 persons (if it is trading / service concern) and also fulfils the following criteria of either 'a' and 'c' or 'b' and 'c' as relevant:

- a. A trading / service concern with total assets at cost excluding land and building up to Rs 50 million.
- b. A manufacturing concern with total assets at cost excluding land and building up to Rs 100 million.
- c. Any concern (trading, service or manufacturing) with net sales not exceeding Rs 300 million as per latest financial statements.

The advances provided to individuals for business purposes will also be reported under SMEs.

xix). Other advances

Any other advances provided to any entity, which do not fall under the above mentioned categories.

7. Shares and other equity (Assets)

All instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends. There are several types of shares, including common stock, preferred stock, treasury stock, and dual class shares. Preferred shares have priority over common shares in the distribution of dividends and assets. A dual class equity structure has several classes of shares (for example class A, class B and class C) each with its own advantages and disadvantages. Treasury stocks are shares that have been bought back from the public. Preferred stocks or shares are also included in this category. Shares and other equity as assets are to be reported separately as quoted and non-quoted. Mutual funds and NIT units are to be included under this category, for the reason that they give rise to the equity of issuing institution. Banks/DFIs' investment in shares and other equity as assets are to be reported separately as quoted and non-quoted.

i). Quoted shares - ordinary

Shares are usually traded on a stock exchange, where people and organisations may buy and sell shares in a wide range of companies. A given company will usually only trade its shares in one market, and it is said to be quoted, or listed, on that stock exchange. However, some large, multinational corporations are listed on more than one exchange. They are referred to as inter-listed shares.

ii). Non-quoted shares - ordinary

The shares those are not traded on a stock exchange are defined as non-quoted shares.

iii). Preferred stocks / shares with claims on residual value

Preferred stocks are shares of a corporation, which represent ownership in a corporation with the distinction that if company earnings are sufficient, and dividends are to be paid, dividends must be

first paid to these holders of stock. Preferred shares have priority over common shares in the distribution of dividends and assets.

iv). NIT units

These are open-end mutual funds that are issued by National Investment Trust. NIT units' unique attraction is that it provides investors with a one-window entry to Pakistan's equity markets, which at times can be illiquid and volatile. Capitalization is not fixed and normally shares are issued, as people want them.

v). Mutual funds

These are pooling together the savings of large number of investors for attractive yield and appreciation in value. A mutual fund is a diversified portfolio of investment, managed by fund manager, who has necessary expertise of investment. Investment is made in types of securities (equity or debt) according to the investment policies laid down in the prospectus/offering document.

There are two types of mutual funds, which are:

- Open-end mutual funds
- Close-end mutual funds

Open-end mutual funds

Open-end mutual funds are those where subscription and redemption of shares are allowed on continues basis. The price at which the shares of open-end funds offered for subscription and redemption is determined by the NAV after adjusting for any sales load or redemption fee. In Pakistan there exists only four open ended mutual funds; National Investment (Unit) Trust (NIT) in the public sector and Pakistan Stock Market Fund (PSM), Pakistan Income Fund (PIF) and Unit Trust of Pakistan (UTP) in private sector.

Close-end mutual funds

Close-end mutual funds are those where the shares are initially offered to the public and are then traded in the secondary market. The trading usually occurs at a slight discount to the NAV.

Over a period of time, the mutual fund managers have developed a variety of investment products to cater for the requirement of investors, having different needs. SECP, the Regulator has categorized the Schemes of mutual funds as under:

- Money Market Fund
- Income Fund
- Equity Fund
- Balanced Fund
- Asset Allocation Fund
- Capital Protected Fund
- Index Tracker Fund
- Fund of Fund
- Aggressive Fixed Income Fund
- Commodity Fund
- Shariah Compliant Fund

vi). Investment in shares outside Pakistan

An investment in the companies outside Pakistan, which makes the investor a part-owner of that company whose shares he has bought. Shareholders are rewarded with annual dividends if the company makes sufficient profits and capital growth in the value of their shares if the company attracts other interested investors. These should be reported under non-residents category.

8. Insurance technical reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- Prepayments of premiums, and
- Outstanding claims with insurance companies

i). Pre paid insurance premium

These are prepayments of premium held by insurance corporations (including automobile, health, term life, accident/injury, income maintenance, and other forms of non-life insurance). At the end of the accounting period when the balance sheet is drawn up, parts of the insurance premium payable during the accounting period are intended to cover risks in the subsequent period. These prepayments of premiums are assets of the policyholders and form part of the insurance technical

reserves. Total premium paid for the subsequent period less premium consumed during the reporting period would be reported.

ii). Outstanding insurance claims

These are reserves that insurance enterprises hold in order to cover the amounts they expect to pay out in respect of claims that are not yet settled or claims that may be disputed. Outstanding claims are therefore considered assets of the beneficiaries and liabilities of the insurance enterprises.

9. Financial derivatives

Financial derivatives are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

i). Unrealized gain on forward foreign exchange contracts

In a forward contract, the counter parties agree to exchange, on a specified date, a specified quantity of an underlying item (real or financial) at an agreed-upon contract price. Either party to a forward contract is a potential debtor. The unrealized gain to be received due to difference between the rates agreed upon and the rate prevailing in the market should be reported under this item. You lock in today's exchange rate instead of a volatile currency exchange rate in the future that could significantly devalue your purchasing power.

ii). Unrealized gain on currency swaps

The best way to outline how Currency Swaps can save you money is by using an example.

Let's say the deal you just signed has to be paid in Euros today. However, you don't have Euros but you will be getting a payment in Euros in a few weeks. Instead of buying Euros today and then selling them back when you receive your payment, you can arrange a Swap. It allows you to borrow the Euros you need to pay for the purchase you just made, and then pay them later. The one fee that you pay for the Swap, will be less than the two fees you'd pay if you bought today, and sold tomorrow.

iii). Unrealized gain on interest rate swaps

It is the exchange of one set of cash flows for another. A pre-set index, notional amount and set of dates of exchange determine each set of cash flows. The most common type of interest rate swap is the exchange of fixed rate flows for floating rate flows.

iv). Unrealized gain on option contracts

The purchaser of an option contract pays premium to the writer of the option. In return, the buyer acquires the right but not the obligation to buy (call option) or sell (put option) a specified underlying item (real or financial) at an agreed-upon contract price (the strike price) on or before a specified date. The buyer of an option acquires an asset, and the option writer incurs a liability. However, an option may expire without worth; it is exercised only if settling the contract is advantageous to the buyer. Therefore, unrealized gains through these contracts would be reported here.

v). Unrealized gain on futures contracts

Futures are standardized forms of forward contracts mostly traded on organized exchanges. An exchange-traded obligation to buy or sell a financial instrument or to make a payment at one of the exchange's fixed delivery dates, the details of which are transparent publicly on the trading floor and for which contract settlement takes place through the exchange's clearing house. The counter party in a futures transaction is the exchange. On the other hand, a forward is mostly an over-the-counter (OTC) transaction and the counter party is the contracting party. Therefore, unrealized gains through these contracts would be reported here.

10. Others accounts receivable

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items.

i). Trade credit & advances

Unlike loans, trade credit is non-interest bearing credit facility. It is extended directly for sales of goods, supplies and materials on deferred payments to a buyer. Interest is charged if the debtor defers payments from the schedule.

Advances are extended for work in progress (if classified or to be classified as such under inventories by the debtor) and prepayments for goods and services. These do not include loans to finance trade credit, which are classified under loans.

ii). Dividends receivable

Dividends receivable on corporate shares arise from the recording of dividends when the dividends are declared, rather than when the dividends are paid.

iii). Settlement accounts

Settlement accounts should be used to account for differences in the time of recording of (1) purchases or sale of financial assets, on the trade dates when change of ownership occur and (2) the subsequent payments for the financial assets on the settlement dates.

iv). Items in the process of collection

Items in process of collection include cheques or other types of transferable items that are posted directly to depositors' accounts, but these are unavailable for use until after the transferable items have cleared through the central bank or clearing organization. If neither posted to depositors' accounts nor cleared, these are contra assets/ liabilities.

v). Head office / inter-branch adjustment

All adjustments made with head offices or branches and are receivable would be reported under this head.

vi). Deferred cost/preliminary expenses

This relates to the cost incurred for subsequent periods, which are reflected as assets. This includes preliminary, formation and pre-operating expenses, discount allowed on the issue of shares if any and expenses incurred on the issue of shares including any sums paid by way of commission or brokerage on the issue of shares, to the extent not written off or adjusted.

vii). Suspense account

It is a temporary holding account for errors and omissions, items that having no proper classification pending until the determination of the proper account about their allocation.

viii).Miscellaneous asset items

These include claims, damages, accruals for miscellaneous fees, fines, forfeitures, penalties, other prepaid expenses, receivable from brokers, receivable from government under VHS (voluntary golden hand shake) scheme, stationery and stamps on hand etc, etc.

ix). Prepayment of taxes

Prepaid taxes for the subsequent periods are classified under this category.

x). Prepayment of rent

Rent prepaid for the subsequent periods is classified under this category.

11. Non-financial assets

Entities from which their owners may derive economic benefits by holding them or using them over a period of time are called non-financial assets. Non-financial assets consist of tangible assets, both produced and non-produced, and intangible assets for which no corresponding liabilities are recorded. Produced assets comprise non-financial assets that have come into existence as outputs from production processes.

i). Produced assets

These include:

- Fixed assets—assets that are used repeatedly, or continuously, in production processes for more than one year. These assets may be tangible (dwellings, other buildings and structures, machinery and equipment, and cultivated assets, such as livestock for breeding and plantations) or intangible (mineral exploration, computer software, and entertainment, literary, or artistic originals),
- Inventories (materials and supplies, work-in-progress, finished goods, and goods for resale), and
- Valuables (assets that are acquired and held primarily as stores of value).

a. Residential building / dwellings on free hold land

Dwellings on freehold land are buildings on freehold land that are used entirely or primarily as residences, including any associated structures, such as garages, and all permanent fixtures customarily installed in residences; movable structures, such as caravans, used as principal residences of households are included.

b. Other buildings and structures on freehold land (Capital work in progress - civil works)

The other buildings and structures on freehold land category of non-financial, produced, tangible fixed assets consists of non-residential buildings and other structures, such as civil engineering works on freehold land.

c. Residential building / dwellings on lease hold land

Dwellings on leasehold land are buildings on leasehold land that are used entirely or primarily as residences, including any associated structures, such as garages, and all permanent fixtures customarily installed in residences; movable structures, such as caravans, used as principal residences of households are included.

d. Other building and structures on leasehold land (Capital work in progress - civil works)

The other buildings and structures on leasehold land category consist of non-residential buildings and other structures, such as civil engineering works on freehold land.

e. Furniture and fixture

All type of furniture and fixtures other than those acquired under financial leases for the purpose of business are included.

f. Electrical, office and computer equipments

All office equipments other than those acquired through financial leases use for the business including counting and computing equipments, printers, scanners, photocopiers, fax machines etc.

g. Other machinery and equipment

The other machinery and equipment category of non-financial, produced, tangible fixed assets other than those acquired through financial lease consists of machinery and equipment assets not classified as “transport equipment” and “office equipment”.

h. Vehicles

Vehicles (as assets) other than those acquired through financial leases consist of equipment for moving people and objects, other than any such equipment acquired by

households for final consumption. Transport equipments such as motor vehicles, trailers, ships, aircrafts, motorcycles, bicycles etc.

i. Furniture and fixtures under finance lease

All type of furniture and fixtures those acquired through financial leases for the purpose of business are included.

j. Electrical, office and computer equipments under finance lease

All office equipments acquired through financial leases use for the business including counting and computing equipments, printers, scanners, photocopiers, fax machines etc, are included.

k. Other machinery and equipment under finance lease

The other machinery and equipment category of non-financial, produced, tangible fixed assets acquired through financial lease consists of machinery and equipment assets not classified as “transport equipment” and “office equipment”.

l. Vehicles under finance lease

Vehicles (as assets) acquired through financial leases consists of equipment for moving people and objects, other than any such equipment acquired by households for final consumption. Transport equipments such as motor vehicles, trailers, ships, aircrafts, motorcycles, bicycles etc.

m. Other tangible fixed assets (Produced)

Consists other tangible produced assets not specified elsewhere. Produced assets are non-financial assets that have come into existence as outputs from production processes.

n. Computer software (Intangible fixed assets)

Computer software is an asset consisting of computer programs, program descriptions and supporting materials for both systems and applications software; included are purchased software and software developed on own account, if the expenditure is large.

o. Entertainment, literary or artistic originals (Intangible fixed assets)

Entertainment, literary or artistic originals are the original films, sound recordings, manuscripts, tapes, models, etc, on which drama performances, radio and television

programming, musical performances, sporting events, literary and artistic output, etc, are recorded or embodied.

p. Other intangible fixed assets (Produced)

Other intangible fixed assets are new information, specialized knowledge, etc, not elsewhere classified, whose use in production is restricted to the units that have established ownership rights over them or to other units licensed by the latter.

q. Gold (Valued at price not exceeding current market price) - Valuables

Gold held primarily as stores of value. Gold coins not in active circulations will be reported in this category.

r. Other valuables

Other valuables that is produced assets that are not used primarily for production or consumption, that are expected to appreciate or at least not to decline in real value, that do not deteriorate over time under normal conditions and that are acquired and held primarily as stores of value. These also include commemorative coins, paintings and sceneries etc.

ii). Non-produced non-financial assets

This item includes both tangible and intangible assets that come into existence other than through processes of production. Tangible non-produced assets include land, subsoil assets, water resources, etc. Intangible non-produced assets include patents, leases, and purchased goodwill, etc.

a). Free hold land (at cost) underlying building and structure

Value of freehold land on which dwellings, non-resident buildings and structures are constructed or into which their foundation are dug, including yards and gardens deemed an integral part of dwellings.

b). Free hold land- other than underlying building and structure

Freehold land other than freehold land underlying buildings and structures consist of land not elsewhere classified, including private gardens and plots not cultivated for subsistence or commercial purposes, communal grazing land, land surrounding

dwellings in excess of those yards and gardens deemed an integral part of farm and non-farm dwellings.

c). Recreational freehold land

Recreational freehold land that is used as privately owned amenity land, parklands, pleasure grounds, publicly owned parks and recreational areas.

d). Leasehold land underlying building and structure

Value of leasehold land on which dwellings, non-resident buildings and structures are constructed or into which their foundation are dug, including yards and gardens deemed an integral part of dwellings.

e). Leasehold land- other than underlying building and structure

Leasehold land other than leasehold land underlying buildings and structures consist of land not elsewhere classified, including private gardens and plots not cultivated for subsistence or commercial purposes, communal grazing land, land surrounding dwellings in excess of those yards and gardens deemed an integral part of farm and non-farm dwellings.

f). Leasehold land - recreational

Recreational leasehold land that is used as privately owned amenity land, parklands, pleasure grounds, publicly owned parks and recreational areas.

g). Other tangible non-produced assets

Any other tangible non-produced assets not specified elsewhere are covered in this category.

h). Leases and other transferable contracts

Leases or contracts where the lessee has the rights to convey the rights to a third party independently of the lessor. Examples include leases of land and buildings and other structures, concessions or exclusive rights to exploit mineral deposits or fishing grounds, transferable contracts with athletes and authors and options to buy tangible assets not yet produced. Leases on the rental of machinery are excluded from non-financial intangible assets.

i). Purchased goodwill – Intangible non-produced assets

Purchased goodwill is the difference between the value paid for an enterprise as a going concern and the sum of its assets less the sum of its liabilities, each item of which has been separately identified and valued; the value of goodwill includes anything of long-term benefit to the business that has not been separately identified as an asset

j). Other intangible non-produced assets

Other intangible non-produced assets not elsewhere classified that are constructs of society. They are evidenced by legal or accounting actions, such as the granting of patent or the conveyance of some economic benefit to a third party.

II. Liabilities and owners equity

1. Transferable deposits

Transferable deposits represent the funds in Pak rupees and foreign currency placed with the banks/DFIs by customers that the banks/DFIs are obligated to repay on demand or after a specific period of time i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque and otherwise commonly used to make payments. The reporting of foreign currency accounts would be made in equivalent Pak rupees.

Special Cases

Cashier’s checks.

A cashier’s check is a check purchased by a depository corporation’s (DC) customer and drawn on the own account of a DC. It is signed by the DC’s cashier and is made payable to the party specified by the purchaser of the check. Whether purchased with currency or through deposit withdrawal, a cashier’s check should be included within transferable deposit liabilities of the DC on which it is written. For deposit classification by sector, the bank check should be attributed to the economic sector of the purchaser of the check, rather than to the economic sector of the recipient of the check.

Deposit overdrafts

Depositors in some countries are authorized to obtain funding in the form of an overdraft—a check or other item in an amount that overdraws a transferable deposit account. All outstanding claims arising from overdrawn deposit accounts should be classified as loans rather than as negative balances in

depositors' accounts, regardless of whether the depositor intentionally created the overdraft or inadvertently had insufficient funds in the account.

2. Restricted / compulsory deposits

Withdrawals from these deposits are restricted because of regulatory or commercial requirements. Examples are; import deposits, escrow deposits, fiduciary deposits, judicial deposits, employees compulsory deposits/ contribution to their funds etc, blocked FC accounts, sundry deposits for which claimant is not available, e.g., dormant accounts of non-operative accounts etc, deposits in financial corporations in liquidation or reorganization etc.

3. Other deposits

All claims of customers on banks/DFIs other than transferable or restricted deposits in national currency or in foreign currency that are represented by evidence of deposits. Other deposits includes payment instruments like checks, payorders, etc. posted in the transferable deposits and not available for withdrawals, nonnegotiable certificate of deposits, call deposits, sight deposits, fixed term deposits, savings deposits with DCs that cannot be used for direct third party payments, etc.

4. Securities other than shares (Liabilities)

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. These may be commercial papers, bankers' acceptances, TFCs, debentures; participation terms certificates, modaraba certificates, negotiable CODs, negotiable loans and other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are included in this category.

5. Loans (Borrowings)

Financial liabilities of banks/DFIs are created when creditors (financial institutions) directly lend funds to banks/DFIs. They include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The creditor's

outstanding claims at any time should equal to the debtor's obligation, which comprises the outstanding principal amount plus any accrued interest.

Repurchase agreement borrowings (Repo)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

Money at call and short notice in Pakistan

These are unsecured borrowing transactions from financial institutions without underlying collateral. These transactions are based entirely on trust and goodwill of the players. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity.

Government lending funds

This is actually line of credit for financial institutions provided by the Government of Pakistan (GOP) through international donor agencies like World Bank, ADB etc. who provide funds for industrial credit (for purchase of machinery, equipment etc.) only. The GOP guarantees these funds. International agencies provide these funds to GOP and GOP lend these funds for industrial credit to financial institutions only.

Financial leases and similar arrangements

Goods acquired for disposal from a financial institution that purchases these goods and receives rentals to cover all or virtually all costs including interests over the period of contract. The entire risks and rewards of ownership are de facto transferred to from the legal owner of the goods (lessor) to the user of the goods (lessee bank/DFI) of an asset. Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as liabilities of the lessee. For subsequent periods principal payments will be subtracted for determining the outstanding liability.

Subordinated loans from subsidiary companies

Funds rose by the banks/DFIs from subsidiary companies, managed modarabas, associated undertakings, director or chief executives with the provision that all other liability holders have priority in the event of failure of the institution. Such debts are created by a subordination agreement under which a creditor acknowledges that his claim is secondary to the claim of other creditors, such as depositors. Subordinated TFCs issued by a bank/DFI to subsidiary companies managed modarabas, associated undertakings, director or chief executives according to SBPs guidelines are also to be reported under subordinated loans.

6. Other accounts payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up/return/ interest payable, mark-up on NPL & investment, income account, miscellaneous liability items.

i). Provision for loan losses

Setting aside a part of banks/DFI's income to cover anticipated loan losses; such provisioning may be made as a percentage of various classes of non-performing loans or may be for specific loan identified as irrecoverable, and is part of banking supervision guidelines and requirements.

ii). Provision for other losses

Setting aside a part of bank/DFI's income to cover anticipated losses other than loan losses are reported here.

iii). Accumulated depreciation on non-financial assets

Accumulated depreciation on non-financial assets means total reduction in value of non-financial assets at the end of the accounting period resulting from physical deterioration, normal obsolescence or normal accidental damage etc.

iv). Settlement accounts

A settlement account is any account you wish to have funds settled into at the end of the transaction. Settlement accounts within other accounts payable should show a financial

corporation's obligations for payments on future settlement dates for assets that were purchased on trade dates.

v). Dividends

Distribution of earnings to shareholders prorated by the class of security and paid in the form of money, stock, scrip, rarely, company products or property. The amount is decided by the Board of Directors and is usually paid quarterly. Mutual fund dividends are paid out of income, usually on a quarterly basis from the fund's investments. Dividend payable is the liability of banks/DFIs and fall under this category.

vi). Head office/Branch adjustment account

All adjustments made with head offices or branches and are payable.

vii). Advance payments

Amounts received in advance for any contract but the contract has not yet fully materialized.

viii). Current taxation (provisions less payments) accrued tax

Taxes chargeable to an accounting period but not yet paid.

ix). Social contributions

These are the actual or imputed payments by the bank/DFI to social insurance schemes to make provisions for social insurance benefits to be paid or to the employees' benevolent funds.

x). Staff pensions funds

Liability of a bank/DFI in the form of staff pensions funds contributed by the bank/DFI.

xi). Suspense accounts

An account that is used to store short-term funds or securities until a permanent decision is made about their allocation.

xii). Deferred tax liabilities

Deferred tax liabilities arise from timing difference between recognized tax liabilities in a banks/DFIs' account and tax liabilities reported to the tax authorities; the tax amount due in one period but deferred for payment in another period.

xiii). Accrued wages

Wages and salaries, which have not been paid and are outstanding at the end of the accounting period

xiv). Accrued rent

In finance, rent is a fixed income per period from property, land or any real estate. It is also a contractual amount paid for the use of machinery or equipment such as transport vehicles.

xv). Miscellaneous liability items

Includes credit balances in the cash credit, certificates, margin on L/Cs and on guarantees, and other liabilities items not specified elsewhere. This includes provision against off-balance sheet obligations.

7. Shares & other equity

Shares and other equity comprise all instruments and records acknowledging, after the claims of all creditors have been met, claims on the residual value of banks/DFIs. Financial transactions by non-residents related to immovable assets and unincorporated enterprises are included under shares and other equity. Reinvested / retained earnings of non-resident corporations are also recorded in this category.

i). Paid-up capital

The term, Paid-up capital (share capital) or Shares would be used synonymously for the money raised through sale of stocks. It includes shares fully paid in cash, issued as bonus shares and shares issued for consideration other than cash. Preferred stocks or shares, which also provide for participation in the distribution of the residual value on dissolution of an incorporated enterprise (preferred in distribution over ordinary shareholders), are included. Corporations sometimes purchase their own shares in the market. These reacquired shares (called treasury shares) are not included in holdings of shares. Branches of foreign banks would report “Head office capital account / assigned capital” under this head as non-quoted shares.

ii). Paid-up capital cash

Total amount fully paid in cash by shareholders for their shares of capital stock.

iii). Paid-up capital bonus shares

Bonus shares are issued free of cost to shareholders to convert reserves of the banks/DFIs into capital stock. The banks/DFIs equity remains unchanged, so that the shareholder's participation, while remaining constant, is distributed over a larger number of shares.

iv). Paid-up capital in consideration other than cash

Shares of banks/DFIs issued in consideration other than cash means the shares issued against services or any other obligations provided by the shareholders.

v). Paid-up capital unquoted/not-listed

These are unquoted shares, which are not traded on stock exchanges or other organized financial markets.

vi). Other equity

The portion or part of equity that is not paid-up capital (shares) will be treated as other equity. This item would include retained earnings, current year result, general & special reserves and revaluation adjustments.

vii). Retained earnings

The category of retained earnings shows all earnings (after-tax profit) from the overall operations of the banks/DFIs less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks of the banks/DFIs.

viii). Current year result

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result of the banks/DFIs.

ix). General and special reserves

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

x). Valuation adjustment

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets of the banks/DFIs except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

B. Sectoral definitions

1. Deposit money institutions

These consist of resident depository corporations and quasi corporations, which have any liabilities in the form of deposits payable on demand, transferable by cheques or otherwise useable for making payments. Scheduled banks, specialized banks and Punjab provincial cooperative banks in Pakistan fall under this category.

2. Foreign controlled

Foreign controlled non-financial corporations are resident non-financial corporations controlled by non-residents. It is difficult to determine the degree of effective control in a corporation that has majority ownership shares; the general rule is that owners should exercise majority control in the form of greater than 50% the voting shares.

3. Public enterprises

Resident corporations controlled by the government. Control may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

4. Other deposit accepting institutions

These consist of resident depository corporations and quasi corporations, which have any liabilities in the form of deposits that may not be readily transferable or in the form of financial instruments such as short-term certificates of deposits, which are close substitutes for deposits. SECP authorize NBFCs to generate liabilities in the form of CODs that include investment banks, leasing companies and modaraba companies and that are considered part of other deposit accepting institution. In addition to this, money market mutual funds are also institutes that strongly qualify for inclusion in other deposit accepting institutions due to their nature of operations. Following a recent study on the functionality

of these funds, SBP has decided to classify the same under the category of Other Deposit Accepting Institutions.

Money market funds

These funds invest in short-term fixed income securities for instance, government bonds and certificates of deposits, commercial paper and reverse repos. The aim of a money market fund is to maintain high liquidity by investing in low risk short term instrument and is generally a safer investment. Returns generated by a money market fund are likely to fluctuate much less versus other types of mutual funds.

For an investment fund to be recognized as an MMF, there needs to be: (1) a certain degree of capital certainty (store of nominal value); and (2) the possibility to withdraw funds immediately or on short notice. If the preceding conditions are not met, the institution is not classified as an MMF but as a non- MMF investment fund.

Some MMFs offer the facility to withdraw funds from shareholder accounts through checks payable to third parties or other means of direct payments to third parties. These payments to third parties may be limited with respect to minimum amount or maximum number of checks that can be written in a specified period. MMF shares and units—with or without thirdparty payment features—are highly liquid and very close substitutes for transferable and other deposits. MMF shares and units are thus included in broad money and all MMFs as defined are now classified as ODCs.

5. Other financial intermediaries

Corporations engaged in financial intermediation, which raise funds on financial markets, but not in the form of deposits, and use them to acquire other kind of financial assets. These include discount houses, venture capital companies, non money market mutual funds, housing finance companies and cooperative banks except Punjab provincial cooperative bank etc.

6. Financial auxiliaries

Corporations such as securities brokers, loan brokers, floatation corporations, insurance brokers, exchange companies etc are financial auxiliaries. They also include corporations whose principal function is to guarantee by endorsement, bills or similar instruments intended for discounting or refinancing by financial corporations, and corporations, which arrange hedging instruments such as swaps, options, and futures or other instruments, which are continually being developed as a result of wide-ranging financial innovation.

7. NPIs (Market)

NPIs engaged in market production are classified as entities, which charge fees determined by their costs of production and which are sufficiently high to have a significant influence on the demand of their services, but any surpluses must be retained within these entities as their status as “NPI”.

8. NPIs (Non-market)

Non-market producers that provide most of their output free or at prices that are not economically significant (i.e., at prices that do not significantly influence amounts supplied or amounts purchased).

NPIs engaged mainly in non-market production fall into two main groups:

- The NPIs that are mainly controlled and financed by the government
- The NPIs providing non-market goods and services to households and financed mainly by transfers from non-government sources – households, corporations, or non-residents etc, these are commonly termed as NPISHs, a separate sector of the economy.

9. Employers

The employers are self-employed persons **with** paid employees.

10. Own account workers

The employers are self-employed persons **without** paid employees.

11. Employees

These are persons, which receive income from their employers.

12. Recipient of property and transfer incomes

These are persons, which receive income from property or transfers as the largest source.

Annexure - I

Other Depository Corporations Survey					
	Opening Stock	Trans.	Valuation Changes	Other Changes in Volume	Closing Stock
Net foreign assets					
Claims on nonresidents					
Foreign currency					
Deposits					
Securities other than shares					
Loans					
Financial derivatives					
Other					
less: Liabilities to nonresidents					
Deposits					
Securities other than shares					
Loans					
Financial derivatives					
Other					
Claims on central bank					
Currency					
Reserve deposits					
Other claims					
Net claims on central government					
Claims on central government					
Securities other than Shares					
Other claims					
less: Liabilities to central government					
Deposits					
Other liabilities					
Claims on other sectors					
Other financial corporations					
State and local government					
Public nonfinancial corporations					
Other nonfinancial corporations					
Other resident sectors					
Liabilities to central bank					
Deposits included in broad money					
Transferable deposits					
Other financial corporations					
State and local government					
Public nonfinancial corporations					
Other nonfinancial corporations					
Other resident sectors					
Other deposits					
Other financial corporations					
State and local government					
Public nonfinancial corporations					
Other nonfinancial corporations					

Other Depository Corporations Survey					
	Opening Stock	Trans.	Valuation Changes	Other Changes in Volume	Closing Stock
Other resident sectors					
Securities other than shares, included in broad money					
Other financial corporations					
State and local government					
Public nonfinancial corporations					
Other nonfinancial corporations					
Other resident sectors					
Deposits excluded from broad money					
Of which: Other financial corporations					
Securities other than shares, excluded from broad money					
Of which: Other financial corporations					
Loans					
Of which: Other financial corporations					
Financial derivatives					
Of which: Other financial corporations					
Trade credit and advances					
Of which: Other financial corporations					
Shares and other equity					
Funds contributed by owners					
Retained earnings					
General and special reserves					
Valuation adjustment					
Other items (net)					
Other liabilities					
less: Other assets					
plus: Consolidation adjustment					

Financial Corporations Survey

	Opening stock	Transactions	Valuation changes	Other changes in volume	Closing stock
Net foreign assets					
Claims on nonresidents					
<i>less</i> : Liabilities to nonresidents					
Domestic claims					
Net claims on central government					
Claims on central government					
<i>less</i> : Liabilities to central government					
Claims on other sectors					
State and local government					
Public nonfinancial corporations					
Other nonfinancial corporations					
Other resident sectors					
Currency outside financial corporations					
Deposits					
Securities other than shares					
Loans					
Financial derivatives					
Insurance technical reserves					
Trade credit and advances					
Shares and other equity					
Other items (net)					
Other liabilities					
<i>less</i> : Other assets					
<i>plus</i> : Consolidation adjustment					

Annexure - II

Financial Sector

1. Depository Corporations

Deposit Money Institutions

1. Allied Bank Limited
2. Arif Habib Bank Limited
3. Askari Bank Limited
4. Atlas Bank Limited
5. Bank Al-Falah Ltd.
6. Bank Al-Habib Ltd.
7. BankIslami Pakistan Limited
8. Dawood Islamic Bank Limited
9. Dubai Islamic Banking Pakistan Limited
10. Emirates Global Islamic Bank Limited
11. Faysal Bank Ltd.
12. Habib Bank Ltd.
13. Habib Metropolitan Bank Limited
14. JS Bank Limited
15. KASB Bank Ltd.
16. MCB Bank Limited
17. Meezan Bank Limited
18. Mybank Limited
19. NIB Bank Limited
20. Samba bank Ltd (Formerly Crescent Commercial Bank Limited)
21. SILKBANK LIMITED
22. Soneri Bank Ltd.
23. Standard Chartered Bank (Pakistan) Limited
24. The Royal Bank of Scotland Limited (Formerly ABN AMRO (Pakistan) Ltd)
25. United Bank Ltd.
26. Al-Barka Islamic Bank BSC
27. Barclays Bank PLC, Pakistan
28. Citi Bank NA
29. Deutsche Bank AG
30. HSBC Bank Middle East Limited (Formerly The Hong Kong Shanghi Banking Corporation Ltd)
31. Oman International Bank SAOG
32. The Bank of Tokyo-Mitsubishi Ltd.
33. First Women Bank Ltd.
34. National Bank of Pakistan
35. The Bank of Khyber
36. The Bank of Punjab
37. Industrial Development Bank of Pakistan
38. SME Bank Limited
39. The Punjab Provincial Co-operative Bank Ltd. (PPCB)
40. Zarai Taraqiati Bank Limited

Other Deposit Accepting Institutions- NBFCs

Other Deposits Accepting - DFIs

1. Pak-Brunei Investment Company Limited
2. Pak-China Investment Company Limited
3. Pak-Iran Joint Investment Company Limited
4. Pakistan Kuwait Investment Company Limited
5. Pak Libya Holding Company Limited
6. Pak Oman Investment Company Limited
7. Saudi Pak Industrial & Agricultural Investment Company Limited

Other Deposit Accepting - Microfinance Institutes

1. First Microfinance Bank
2. Kashf Microfinance Bank Ltd
3. Khushhali Bank
4. Network Microfinance Bank
5. Pak Oman Microfinance Bank Ltd
6. Rozgar Microfinance Bank
7. Tameer Microfinance Bank

Other Deposit Accepting - NBFCs

1. Al-Zamin Leasing Corporation Ltd.
2. Al-Zamin Leasing Modaraba
3. Asian Housing Finance Ltd.
4. Askari Leasing Company Ltd.
5. Balochistan Provincial Co-Operative Bank
6. Capital Assets Leasing Corp.Ltd.
7. Escorts Investment Bank Ltd.
8. First Credit and Investment Bank Ltd.
9. First Dawood Investment bank
10. Grays Leasing Ltd.
11. IGI Investment Bank Ltd.
12. Innovative Investment Bank Ltd
13. Invest Capital Investment Bank Ltd.
14. Karakoram Cooperative bank Ltd.
15. Orix Investment Bank Pakistan Ltd.
16. Orix Leasing Pakistan Ltd.
17. Pak Gulf Leasing Company Ltd.
18. Pakistan Industrial & Commercial Leasing
19. Saudi Pak Leasing Co.Ltd.
20. Security Investment Bank Ltd.
21. Security Leasing Corporation Ltd.
22. Sigma Leasing Corporation Ltd.
23. Standard Chartard Leasing Ltd.
24. Standard Chartered Modaraba
25. Trust Investment Bank Limited

2. Non-Depository Institutions - NBFCs

Financial Intermediaries – Mutual Funds

1. ABL-Income Fund
2. AKD-Income Fund
3. AKD-Index Tracker Funds
4. AKD-Opportunity Funds
5. AMZ-Plus Income Fund
6. AMZ-Plus Stock Fund
7. Al-Falah GHP Principal Protected Fund
8. Al-Falah Alpha Fund
9. Al-Falah GHP Income Multiplier Fund
10. Al-Falah GHP Islamic Fund
11. Al-Falah GHP Value Fund
12. Al-Meezan Mutual Fund limited
13. Asian Stocks Fund ltd.
14. Atlas Fund of Funds
15. Atlas Income fund
16. Atlas Islamic Fund
17. Atlas Islmic Income Fund
18. Atlas stock market Fund,
19. Crosby Dragon Fund
20. Dawood Islamic Fund
21. Dawood Money market dund
22. Equity Participation Fund
23. Fayasal Saving Growth Fund
24. Faysal Balanced Growth fund
25. Faysal Income & Growth Fund
26. First Dawood Mutual Fund
27. Golden Arrow Selected Stocks Funds Ltd.
28. HBL-Income Fund
29. HBL-Multi Asset Fund
30. HBL-Stock Fund
31. JS-A30+ Fund
32. JS-Aggressive Assets Allocations Fund
33. JS-Aggressive Income Fund
34. JS-Value Fund (Balanced Fund)
35. JS-Capital Protected Fund
36. JS-Capital Protected Fund 11
37. JS-Capital Protected Fund 1V
38. JS-Fund of Funds
39. JS-Growth Fund
40. JS-Income fund
41. JS-Islamic fund
42. KASB-Balance Funds Ltd
43. KASB-Funds Ltd
44. KASB-Islamic Income Fund
45. KASB-Liquid Fund
46. KASB-Stock Market Funds Ltd
47. MCB Dynamic Cash Fund
48. MCB Dynamic Allocation Fund
49. MCB Dynamic Stock Fund
50. Meezan Balance Fund,
51. Meezan Islamic Fund
52. Meezan Islamic Income Fund
53. Metrobank Pakistan Perpetual Fund
54. Metrobank Pakistan Sovereign Fund
55. NAFA-Cash Fund
56. NAFA-Income Fund
57. NAFA-Islamic Income Fund
58. NAFA-Islamic Multi Asset Fund
59. NAFA-Multi Fund
60. NAFA-Stock Fund
61. NAMCO Balance Fund
62. NAMCO Income Fund
63. National Investment Trust
64. NIT Loc Limited
65. National Income Fund
66. NIT Management Ltd (NIT- Non Loc)
67. PICIC-Energy fund
68. PICIC-Growth Fund
69. PICIC-Investment Fund
70. Pak. Oman Advantage Fund
71. Pakistan Capital Market Fund
72. Pakistan Capital Protected Fund 1
73. Pakistan Cash Management Fund
74. Pakistan Income Emhancement Fund
75. Pakistan Income Fund
76. Pakistan International Element Islamic Fund
77. Pakistan Premier Fund Ltd.
78. Pakistan Stock Market fund
79. Pakistan Strategic Allocation Fund
80. Safeway Mutual Fund
81. UBL-Capital Protected Fund 1
82. Unit Trust of Pakistan(UTP)
83. United Composit Protected Fund-1
84. United Composite Islamic Fund
85. United Growth and Income Fund
86. United Islamic Income Fund
87. United Money Market Fund
88. United Stock Advantage Fund
89. Pak Oman Advantage Islamic Fund
90. Pak Oman Advantage Stock Fund
91. POBOP Advantage Plus Fund
92. Pak Oman Advantage Islamic Income Fund
93. Askari Assets Allocation
94. NAFA GOVERNMENT SECRTITIES LIQUID FUND
95. JS Principal Secure Fund-I
96. Meezan Capital Protected Fund
97. JS-Large Cap. Fund

Financial Intermediaries

Financial Intermediaries – Asset Management Companies

1. ABL Asset Management company
2. AKD-Investment Management Limited

3. AMZ-Asset Management Ltd.
4. Al-Falah GHP Investment Management Ltd.
5. Al-Meezan Investment Management Limited
6. Alliance Investment Management Ltd.
7. Arif Habib Investment Ltd.
8. Atlas Assets Management Limited
9. BMA Assets Management Company Limited
10. Crosby Asset Management Limited
11. Dawood Capital Management Limited
12. Faysal Asset Management Limited
13. HBL-Asset Management Ltd.
14. JS-Investment Limited
15. MCB Asset Management Company Ltd.
16. National Asset Management Company Ltd.
17. National Fullerton Assets Management Ltd.
18. PICIC-Asset Management Company Limited
19. Pak.Oman Asset Management
20. UBL-Fund Managers Ltd

2. Atlas Pension Islamic Fund
3. JS-Islamic Pension Saving Fund
4. JS-Pension saving Fund
5. Meezan Tahaffuz Pension Fund-Debt Sub Fund
6. Meezan Tahaffuz Pension Fund-Equity Fund
7. Meezan Tahaffuz Pension Fund-Money Market
8. Pakistan Islamic Pension Fund Debt Sub- Fund
9. Pakistan Islamic Pension Fund Equity Sub- Fund
10. Pakistan Islamic Pension Fund Money Market Sub-Fund
11. Pakistan Pension Fund- (Money Market)
12. Pakistan Pension Fund-Sub Debt
13. Pakistan Pension Fund-sub Equity

Financial Intermediaries – Housing Finance Companies

1. House Building Finance Corporation

Financial Intermediaries – Leasing Companies

1. NBP leasing Limited (Capital limited)
2. SME Leasing Ltd.

Financial Intermediaries – Modarabas

1. B.F.Modaraba
2. BRR Guardian Modaraba (International Modaraba)
3. Crescent standard Modaraba
4. First Constellation Modaraba
5. First Elite Capital Modaraba
6. First Fidelity Leasing Modaraba
7. First Habib Bank Modaraba
8. First Habib Modaraba,
9. First I.B.L.Modaraba
10. First Imrooz Modaraba
11. First National Bank Modaraba
12. First Pak Modaraba
13. First Paramount Modaraba
14. First Tri-Star Modaraba
15. First Udl Modaraba
16. First Alnoor Modaraba
17. KASB Modaraba
18. Modaraba Al-Mali
19. Unicap Modaraba

Financial Intermediaries – Pension Funds

1. Atlas Pension Fund

Financial Auxiliaries Financial Auxiliaries - Exchange Companies

1. H&H Exchange Co. (Pvt) Ltd.
2. Khanani & Kalia International(Pvt) Ltd.
3. NBP Exchange Company Ltd.
4. Glaxy Exchange Company (Pvt) Ltd.
5. Dollar East Exchange Co. (Pvt) Ltd.
6. Zarco Exchange Company (Pvt) Ltd.
7. Wall Street Exchange Company (Pvt) Ltd.
8. Noble Exchange International (Pvt) Ltd
9. Malik Exchange (Pvt) Ltd.
10. Riaz Exchange Company (Pvt) Ltd.
11. Al-Hameed Int. Money Exchange (Pvt) Ltd.
12. Pakistan Currency Exchange Co.(Pvt) Ltd.
13. Paracha International Exchange (Pvt) Ltd.
14. Fair-Deal Exchange Company (Pvt) Ltd.
15. Al-Rahim Exchange Company (Pvt) Ltd.
16. P.B.S. Exchange Company (Pvt) Ltd.
17. A.A Exchange Company (Pvt) Ltd
18. Money Masters Currency Exchange Company-
19. Sky Exchange Company-B (Pvt) Ltd.
20. World Wide Exchange Company-B (Pvt) Ltd.
21. Rajgan Exchange Company-B (Pvt) Ltd.
22. Great Union Exchange Company-B (Pvt) Ltd
23. United Exchange Company-B (Pvt) Ltd.
24. Premier Exchange Company-B (Pvt) Ltd.
25. Union Exchange Company-B (Pvt) Ltd.
26. Muhammadi Exchange Company-B (Pvt) Ltd.
27. Chase Exchange Company-B (Pvt) Ltd.
28. Swiss International Exchange Company-B
29. East West Exchange Company-B (Pvt) Ltd.
30. Madina Exchange Company-B (Pvt) Ltd.
31. Mega Currency Exchange Company-B (Pvt) L
32. Time Exchange Company-B (Pvt) Ltd.
33. Usman International Exchange Company-B
34. World Exchange Company-B (Pvt) Ltd.
35. Islamabad Exchange Company-B (Pvt) Ltd.
36. Universal Exchange Company-B (Pvt) Ltd.

37. Mars Exchange Company-B (Pvt) Ltd.
38. World Express Exchange Company-B (Pvt)
39. Chanda Exchange Company-B (Pvt) Ltd.
40. Karwan Exchange Company-B (Pvt) Ltd.
41. Best Way Exchange Company-B (Pvt) Ltd.
42. Al-Pine International Exchange Company-B
43. International Exchange Company-B (Pvt)
44. Orient Exchange Company-B (Pvt) Ltd.
45. Capital Exchange Company-B (Pvt) Ltd.
46. Habib Currency Exchange A (Pvt) Ltd.,
47. Royal International Exchange Company A (Pvt) Ltd.,
48. Al-Quaim Exchange Company Ltd.
49. Habib Qatar International Exchange (Pvt) Ltd
50. SIBL Exchange Ltd.
51. Others - Exchange Companies

Financial Auxiliaries – Stock Exchanges & Brokerage Houses

1. Karachi Stock Exchange (Guarantee) Ltd.
2. Lahore Stock Exchange (Guarantee) Ltd.
3. Islamabad Stock Exchange (Guarantee) Ltd.
4. Central Depository Company of Pakistan Limited
5. AMZ Securities (Private) Limited
6. BMA Capital Management Limited
7. Continental Capital Management (Pvt) Ltd
8. Elixir Securities Pakistan (Private) Limited
9. Finex Securities Limited
10. Global Securities Pakistan Limited
11. Invest Capital & Securities (Pvt) Ltd
12. Jahangir Siddiqui Capital Markets (Pvt.) Ltd.

Life & Non-life Insurance Corporations

Life Insurance Corporations

Public

1. State Life Insurance Corporation Ltd.

Private

1. American Life Insurance Company Ltd.
2. New Jubilee Life Insurance Company Ltd.
3. E. F. U. Life Insurance Company Ltd.
4. Metropolitan Life Assurance Company Ltd.

Non-life Insurance Corporations

Public

1. National Insurance Corporation
2. Pakistan Reinsurance Company Ltd.

Private

1. Adamjee Insurance Company Ltd.
2. Agro General Insurance Company Ltd.
3. Allianz EFU Health Insurance Company Ltd.
4. Alflah Insurance Company Ltd
5. Alpha Insurance Company Ltd.
6. Asia Insurance Company Ltd.
7. Asian Mutual Insurance Company Ltd.
8. Askari General Insurance Company Ltd.
9. Atlas Insurance Company Ltd.
10. Beema Insurance Company Ltd.
11. Business & Industrial Insurance Company Ltd.
12. Capital Insurance Company Ltd.
13. Central Insurance Company Ltd.
14. Century Insurance Company Ltd.
15. Co-operative Insurance Society of Pakistan Ltd.
16. Credit Insurance Company Ltd.
17. Crescent Star Insurance Company Ltd.
18. Dadabhoy Insurance Company Ltd.
19. E.F.U.General Insurance Company Ltd.
20. East West Insurance Company Ltd.
21. Excel Insurance Company Ltd.
22. Habib Insurance Company Ltd.
23. International General Insurance Co. of Pakistan Ltd.
24. New Jubilee Insurance Comapny Ltd.
25. North Star Insurance Company Ltd.
26. Pakistan General Insurance Company Ltd.
27. Pakitan Mutual Insurance Company Ltd.
28. PICIC Insurance Ltd.
29. Platinum Insurance Company Ltd.
30. Premier Insurance Company Ltd.
31. Progressive Insurance Company Ltd.
32. Reliance Insurance Company Ltd.
33. Saudi Pak Insurance Company Ltd
34. Seafield Insurance Co. Ltd.
35. Security General Insurance Company Ltd.
36. Shaheen Insurance Company Ltd.
37. Sliver Star Insurance Company Ltd.
38. Trakker Direct Insurance Company Ltd.
39. UBL Insurers Ltd
40. United Insurance Company of Pakistan Ltd.
41. Universal Insurance Company Ltd.
42. Pak Qatar General Takaful Ltd.
43. Pak Kuwait Takaful Company Ltd
44. Takaful Pakistan Ltd.
45. Pak Qatar Family Takaful Ltd.

Foreign

1. ACE Insurance Aid Pacific Ltd.
2. New Hampshire Insurance Company Ltd.

General Government Institutions/ Units

Federal Government Units/ Depts. Ministries etc.

1. Abandoned Properties Organisation
2. Agricultural Census Organisation
3. Agricultural Livestock Products, Marketing & Grading Department
4. Agricultural Research Division
5. Airports Security Force
6. Animal Quarantine Department
7. Anti Narcotics Force
8. Pakistan Atomic Energy Commission, Islamabad
9. Auditor General of Pakistan
10. Aviation Division
11. Banking & Finance Service Commission, Islamabad
12. Bureau of Emigration & Overseas Employment
13. Cabinet Division
14. Cabinet Secretariat
15. Cantt / Garrison Directorate
16. Cement Research & Development Institute, Lahore
17. Central Board of Film Censors
18. Central Board of Revenue
19. Central Bureau of Education
20. Central Copyright Office
21. Central Inspectorate of Mines
22. Central Testing Laboratories
23. Chief Coordinator (R&R) and Chief Commissionerate Afghan Refugees
24. Chief Coordinator of Computerisation (Customs, Central Excise & Sales Tax)
25. Chief Coordinator of Computerisation (Income Tax)
26. Chief Engineer Adviser/Chairman Flood Commission
27. Civil Defence Department
28. Collectorates of Central Excise Duty
29. Collectorates of Customs
30. Collectorates of Sales Tax / Income Tax / Wealth Tax
31. Commissioners of Income Tax
32. Controller Air force Accounts
33. Controller Military Accounts
34. Controller Naval Accounts
35. Culture & Sports Division
36. Custodian of Enemy Property
37. Defence Division
38. Department of Archaeology & Museums
39. Department of Archives
40. Department of Communication Security
41. Department Of Controller Of Insurance
42. Department of Explosives
43. Department of Libraries
44. Department of Petroleum and Energy Resources
45. Department of Plant Protection
46. Department of Shipping Control and Mercantile Marine
47. Department of Stationery & Forms
48. Department of Supplies
49. Department of Tourist Services
50. Director General of Food
51. Director General of Gas
52. Director General of Intelligence & Investigation (Customs & Excise)
53. Director General of Oil
54. Director General of Petroleum Concessions
55. Director General Staff Welfare
56. Director General, Federal Seed Certification Department
57. Director General, Fertilizer Imports Department
58. Directorate of Accounts
59. Directorate of Central Health Establishment
60. Directorate of Films & Publications
61. Directorate of Malaria Control
62. Directorate of Research & Reference
63. Directorate of Research and Statistics
64. Directorate of T. B. Control
65. Directorate of Workers Education
66. Directorate of Works Education
67. Economic Affairs Division
68. Election Commission of Pakistan, Islamabad
69. Energy Wing
70. Environment and Urban Affairs Division
71. Establishment Division
72. Estate Office (Management)
73. Experts Advisory Cell
74. Export Promotion Bureau
75. External Publicity Wing
76. Federal Bureau of Statistics
77. Federal Directorate of Education
78. Federal Government Libraries
79. Federal Govt. Employees Immigration Fund
80. Federal Govt. Services Hospital, Isl. (Attached Dispensaries at Isl./Rwp.)
81. Federal Inspectorate General Development Projects
82. Federal Investigation Agency
83. Federal Rural Development Engineering Cell
84. Federal Service Tribunal
85. Federal Water Management Cell
86. Finance Division
87. Frontier Constabulary
88. Frontier Corps
89. Frontier Works Organisation
90. Hajj Deposits
91. Health Division
92. Immigration & Passports
93. Implementation Tribunal For Newspaper Employees
94. Indus Basin Tarbella Development Fund
95. Information and Broadcasting Division
96. Inspection & Audit (Income Tax)
97. Inspection & Training (Custom, Central Excise & Sales Tax)
98. Inspectorate of Drugs
99. Intelligence Bureau

100. Inter Provincial Co-Ordination Division
101. Interior Division
102. Investment Promotion Bureau
103. Labour Division
104. Labour Welfare Commission
105. Law And Justice Division
106. Live Stock Division
107. Management Services Division
108. Manpower & Overseas Pakistanis Division
109. Marine Fisheries Department
110. Maritime Security Agency
111. Ministry of Commerce
112. Ministry of Communications
113. Ministry of Culture, Sports & Youth Affairs
114. Ministry of Defence
115. Ministry of Education
116. Ministry of Finance & Revenue
117. Ministry of Food, Agriculture & Livestock's
118. Ministry of Foreign Affairs
119. Ministry of Health
120. Ministry of Housing and Works
121. Ministry of Industries, Production & Special Initiatives
122. Ministry of Information and Broadcasting
123. Ministry of Interior
124. Ministry of Kashmir Affairs and Northern Affairs
125. Ministry of Labour, Manpower & Overseas Pakistanis
126. Ministry of Law, Justice & Human Rights
127. Ministry of Local Government And Rural Development
128. Ministry of Minorities Affairs
129. Ministry of Petroleum & Natural Resources
130. Ministry of Planning and Development
131. Ministry of Population Welfare
132. Ministry of Railways
133. Ministry of Religious Affairs, Zakat & Ushr
134. Ministry of Science & Technology
135. Ministry of States & Frontier Regions
136. Ministry of Water and Power
137. Ministry of Women Development
138. Narcotics Control Division
139. National Assembly Accounts
140. National Assembly Secretariat
141. Pakistan National Centre
142. National Commission For Child Welfare and Development
143. National Council for Conservation of Wild Life, Islamabad
144. National Council of Social Welfare
145. National Documentation Centre
146. National Electric Power Regulatory Authority (NEPRA)
147. National Finance Commission, Islamabad
148. National Highway Authority
149. National Hijra Council
150. National Industrial Relations Commission (NIRC)
151. National Saving Centres
152. National Seed Registration Department
153. National Talent Pool
154. National Training Bureau
155. Office of Chief Commissioner, Northern Areas, Gilgit
156. Office of Judicial Commissioner, Northern Areas, Gilgit
157. Office of The Surveyor General of Pakistan
158. Pakistan Housing Authority
159. Pakistan Agricultural Research Council
160. Pakistan Armed Services Board Secretariat
161. Pakistan Baitul Mal (PBM)
162. Pakistan Central Cotton Committee
163. Pakistan Coast Guards
164. Pakistan Commissioner for Indus Water (PCIW)
165. Pakistan Computer Bureau
166. Pakistan Environment Planning & Architectural Consultants Ltd.
167. Pakistan Environmental Protection Agency (PEPA)
168. Board of Investment
169. Pakistan Law Commission
170. Pakistan Manpower Institute
171. Pakistan Marine Academy
172. Pakistan Mint
173. Pakistan Movement Museum
174. Pakistan Museum of National History
175. Pakistan Narcotics Control Board
176. Pakistan Oilseeds Development Board
177. Pakistan Public Works Department
178. Pakistan Rangers
179. Pakistan Sports Board
180. Pakistan Tobacco Board
181. Planning and Development Division
182. Population Census Organisation
183. President Secretariat (Public/Personnel)
184. Press Information Department
185. Prime Minister's Inspection Commission
186. Prime Minister's Secretariat (Public/Internal)
187. Private Power & Infrastructure Board
188. Private Power Cell (PPC)
189. Privatization Commission, Islamabad
190. Provincial Sports Committee
191. Regional Commissioners of Income Tax
192. Regional Offices, Ministry of Local Government & Rural Development
193. Registration Organisation
194. Revenue Division
195. Senate Accounts
196. Senate Secretariat
197. Software Export Board
198. Special Banking Courts
199. Special Communication Organisation
200. Special Courts/Tribunals
201. Special Education and Social Welfare Division
202. States and Frontier Regions Division
203. Statistics Division
204. Surface Water Hydrology
205. T. B. Centre Rawalpindi

206. Technical Assistance Project (Tap Cell)
207. Textile Quota Management Directorate
208. The Assistant Drugs Controller
209. The Controller, Patents & Designs
210. The Directorate General of Minerals
211. The Directorate of Clinical Training
212. The Geological Survey of Pakistan
213. Tourism Division
214. Trade Mark Registry
215. Works Division
216. Youth Affairs Division
217. Zoological Survey Department
218. Parliamentary Affairs Division
219. National Accountability Bureau
220. Supreme Court of Pakistan
221. High Courts
222. Civil Armed Forces
223. Combined Military Hospital
224. Directorate Hajj (Hajj Wing)
225. Directorate of Dock Workers Safety (DDWS)
226. Education Department
227. E-Govt Directorate
228. Emergency Relief Cell
229. Engineering Development Board (EDB)
230. Field Organization List & Main Task
231. Frequency Allocation Board (FAB)
232. Military Lands & Cantonment Departments
233. Ministry of Economic Affairs & Statistics
234. Ministry of Environment
235. Ministry of Information Technology
236. Ministry of Narcotics Control
237. Ministry of Parliamentary Affairs
238. Ministry of Ports and Shipping
239. Ministry of Privatisation
240. Ministry of Social Welfare and Special Education
241. Ministry of Textile Industry
242. Ministry of Tourism
243. National Commission for Human Development
244. National Fund for Cultural Heritage (NFCH)
245. Nuclear Institute of Food and Technology
246. Pakistan National Accreditation Council (PNAC)
247. Pakistan Nuclear Regulatory Authority
248. Pakistan Planning & Management Institute
249. Pakistan Military Accounts Department
250. Political Agents
251. Textile Commissioners Organization (TCO)
252. Threadline Gallery of Pakistan
253. Ministry of Defence Production

Federal Government NPIs

1. Academy of Education Planning & Management
2. Agricultural Prices Commission
3. Allama Iqbal Open University, Islamabad
4. Applied Economics Research Centre, University of Karachi
5. Appropriate Technology Development Organisation
6. Area Study Centre, Quaid-E-Azam University
7. Area Study Centre, University of Balochistan
8. Area Study Centre, University of Karachi
9. Area Study Centre, University of Peshawar
10. Area Study Centre, University of Punjab
11. Area Study Centre, University of Sindh
12. Authority For Preservation of Moenjodaro
13. Azad Kashmir University
14. Bahauddin Zakariya University, Multan
15. Balochistan University, Quetta
16. Board of Advancement of Literature, Lahore
17. Central Jail Staff Training Institute
18. Centre For Clinical Psychology, Lahore
19. Centre of Clinical Biology
20. Centre of Excellence in Analytical Chemistry, University of Sindh
21. Centre of Excellence in Geology, Peshawar
22. Centre of Excellence in Labour Administration & Training
23. Centre of Excellence in Mar-Biol, University of Karachi
24. Centre of Excellence in Mines, University of Balochistan
25. Centre of Excellence in Physical Chemistry, University of Peshawar
26. Centre of Excellence in Solid State Physics, Punjab University
27. Centre of Excellence in W/R Eng. University of Engineering, Lahore
28. Chairman of Inter Board Committee, Islamabad
29. Civil Services Academy
30. College of Physicians & Paramedical Sciences
31. College of Physicians & Surgeons
32. Commission For Islamization of Economy, Islamabad
33. Computer Training Centre, Islamabad
34. Securities & Exchange Commission of Pakistan
35. Cotton Board
36. Council of Islamic Ideology, Islamabad
37. Council of Works & Housing Research
38. Curriculum Research & Development Centre, Lahore
39. Dawood College of Engineering & Technology
40. Director General of New & Renewable Energy Resources
41. Director General, Pakistan Forest Institute
42. Drug Abuse Prevention Resource Centre
43. Employees Old Age Benefit Institution
44. Evacuee Trust Property Board
45. Fatima Jinnah Women University, Rawalpindi
46. Federal Academy of Ideology of Pakistan
47. Federal Board of Intermediate & Secondary Education, Islamabad
48. Federal Employees' Benevolent Fund and Group Insurance
49. Federal Government Educational Institutions

50. Federal Government Schools/Colleges
51. Federal Govt. Urdu Arts College
52. Federal Govt. Urdu Science College
53. Federal Institute of Education & Research, Islamabad
54. Federal Judicial Academy
55. Federal Land Commission, Islamabad
56. Federal Public Service Commission
57. Federal Shariat Court of Pakistan
58. Food & Vegetables Development Board
59. Foreign Services Training Institute
60. G. I. Khan Research & Technology Institute, Topi
61. Gomal University, Dera Ismail Khan
62. Hej Research Institute of Chemistry, Karachi
63. Hydrocarbon Development Institute of Pakistan
64. Industrial Technical Assistance Centre, Pakistan
65. Information Services Academy, Islamabad
66. Institute For Agriculture & Nuclear Biology
67. Institute of Arabic & Islamic Studies, Islamabad
68. Institute of Bankers In Pakistan
69. Institute of Business Administration, Karachi
70. Institute of Chartered Accountants
71. Institute of Cost & Management Accountants of Pakistan
72. Institute of Education
73. Institute of Educational Technology
74. Institute of Engineers of Pakistan
75. Institute of Foreign Trade of Pakistan
76. Institute of Industrial Relation & Workers' Education
77. Institute of Nuclear Anatomy Research, Larkana
78. Institute of Nuclear Medicines & Oncology
79. Institute of Promotion of Science, Education & Training
80. Institute of Pure and Applied Physics
81. Institute of Regional Studies
82. Institute of Strategic Studies
83. Institute of Training of National Savings, Islamabad
84. International Islamic University, Islamabad
85. International Sedimentation, Water Logging & Sanitation
86. Iqbal Academy, Lahore
87. Islamabad Capital Territory
88. Islamabad College For Girls
89. Islamabad Model College For Boys
90. Islamabad Model College For Girls
91. Islamia University, Bahawalpur
92. Islamic Research Institute, Islamabad
93. Jawaid Azfar Computer Centre
94. Jinnah Post Graduate Medical Centre (JPMC)
95. Kahuta Research Laboratories (K.R.L.)
96. Karachi Nuclear Power Plant (KANUPP)
97. Karachi University
98. Leather Industries & Development Organisation
99. Leather Products Development Centre
100. Literacy & Mass Education Commission
101. Markazi Urdu Science Board
102. Mass Literacy Commission
103. Quaid-Awam University of Science & technology (Old Name : Mehran University of Engineering & Technology)
104. Metal Industrial Research & Development Centre
105. Monopoly Control Authority
106. Municipal Training Research Institute
107. Muqtadira Qaumi Zuban
108. National Academy For Higher Education, Islamabad
109. National Agricultural Research Centre
110. National Book Council of Pakistan
111. National Centre For Rural Development, Islamabad
112. National Centre For Transfer of Technology
113. National Centre of Excellence in Molecular Biology (CEMB)
114. National College of Arts
115. National College of Textile Engineering
116. National Commission of Education & Training, Islamabad
117. National Council For Rehabilitation of Disabled Persons
118. National Council of Homeopathy
119. National Council of Tib, Islamabad
120. National Education Council, Islamabad
121. National Educational Equipment Centre
122. National Energy Conservation Centre (ENERCON)
123. National Institute of Information Technology
124. National Institute For Special Education, Islamabad
125. National Institute of Cardiovascular Diseases
126. National Institute of Child Health
127. National Institute of Culture & Sports
128. National Institute of Electronics
129. National Institute of Folk & Traditional Heritage
130. National Institute of Health, Islamabad
131. National Institute of Historical & Cultural Research
132. National Institute of Malaria Research & Training
133. National Institute of Medicine Oncology & Radiotherapy
134. National Institute of Modern Languages
135. National Institute of Oceanography
136. National Institute of Pakistan Studies
137. National Institute of Population Studies
138. National Institute of Power, Lahore
139. National Institute of Psychology
140. National Institute of Public Administration
141. National Institute of Science & Technology
142. National Institute of Silicon Technology
143. National Institute of Sports & Culture
144. National Language Authority
145. National Language Institute, Islamabad
146. National Leprosy Control Board
147. National Mass Transit Authority
148. National Museum of Science & Technology, Lahore
149. National Police Academy
150. National Research Institute of Fertility Control
151. National Research Institute of Reproductive Physiology

152. National Sports Training & Coaching Centre, Lahore
153. National Tariff Commission, Islamabad
154. National Training Development Institute, Islamabad
155. National Transport Research Centre
156. National Trust of Disabled Persons
157. National Zakat Foundation
158. NED University of Engineering & Technology, Karachi
159. Overseas Workers Foundation
160. Pakistan Academy For Rural Development
161. Pakistan Academy of Letters, Islamabad
162. Pakistan Academy of Sciences, Islamabad
163. Pakistan Administrative Staff College, Lahore
164. Pakistan Council For Science & Technology
165. Pakistan Council of Appropriate Technology, Islamabad
166. Pakistan Council of Research in Water Resources
167. Pakistan Council of Scientific & Industrial Research (PCSIIR)
168. Pakistan Cricket Board
169. Pakistan Design Institute
170. Pakistan Engineering Council
171. Pakistan Environmental Planning and Archaeological Council
172. Pakistan Forest Institute
173. Pakistan Hockey Federation
174. Pakistan Institute of Archaeological Training & Research
175. Pakistan Institute of Development Economics, Islamabad
176. Pakistan Institute of Entrepreneurship Training
177. Pakistan Institute of Finance And Trade
178. Pakistan Institute of International Affairs
179. Pakistan Institute of Management, Karachi
180. Pakistan Institute of Medical Sciences, Islamabad
181. Pakistan Institute of National Affairs, Lahore
182. Pakistan Institute of Nuclear Science
183. Pakistan Institute of Statistical Training, Lahore
184. Pakistan Institute of Tourism & Hotel Management
185. Pakistan Medical & Dental Council
186. Pakistan Medical Research Council
187. Pakistan Meteorological Department
188. Pakistan National Council of The Arts
189. Pakistan Nursing Council
190. Pakistan Science Foundation
191. Pakistan Space & Upper Atmosphere Research Commission
192. Pakistan Standards Institute
193. Pakistan Study Centre, University of Balochistan
194. Pakistan Study Centre, University of Karachi
195. Pakistan Study Centre, University of Peshawar
196. Pakistan Study Centre, University of Punjab
197. Pakistan Study Centre, University of Sindh
198. Pakistan Textile Crafts Development Organisation
199. Peoples Program
200. Peshawar University
201. Pharmacy Council of Pakistan
202. Poultry Development Centre, Rawalpindi
203. Quaid-E-Azam Academy
204. Quaid-E-Azam Mazar Management Board, Karachi
205. Quaid-E-Azam Memorial Fund
206. Quaid-E-Azam University, Islamabad
207. Razmak Cadet College
208. Secretariat Training Institute
209. Shah Abdul Latif Bhatai University, Khairpur
210. Sharia Academy, Islamabad
211. Sheikh Zayed Post Graduate Medical Institute
212. Sindh Agriculture University, Tandojam
213. Sindh Madressah Tul-Islam, Karachi
214. Sindh University, Jamshoro
215. Textile Industry Research & Development Centre
216. The Punjab University
217. Training Centre, KANUPP
218. Higher Education Commission (University Grants Commission)
219. University of Agriculture, Faisalabad
220. University of Agriculture, Peshawar
221. University of Arid Agriculture, Rawalpindi
222. University of Engineering & Technology, Lahore
223. University of Engineering & Technology, Peshawar
224. University of Science & Technology, Rawalpindi
225. Urdu Dictionary Board
226. Urdu Science Board, Lahore
227. Veterinary Research Institute Lahore
228. Workers' Welfare Board
229. Workers Welfare Fund
230. National Database & Registration Authority
231. Central Cotton Research Institute
232. Centre For Applied & Molecular Biology (Camb)
233. Dawah & Ziarat Wing
234. Balochistan University of Information Technology & Management Sciences, Quetta
235. Ecotourism Society Pakistan (ESP)
236. Federal Urdu University of Arts, Sciences and Technology
237. Institute of Radiology and Nuclear Medicine
238. National Alien Registration Authority
239. National Institute of Labour Administration Training (NILAT)
240. National Institute of Biology and Genetic Engineering
241. National Productivity Organisation (NPO)
242. National University of Science & Technology (NUST)
243. Pakistan Council of Renewable Energy Technologies (PCRET)
244. PAK-Swiss Precision Mechanics & Instrument Centre
245. University of Engineering & Technology, Texila
246. Virtual University
247. Pakistan Squash Federation
248. National Law University
249. Sardar Bahadur Khan University

250. Kohat University of Science & Technology
251. Other Federal Government Institutes

AJK - AJK Government Units/ Depts. Ministries etc.

1. Azad Kashmir Logging & Saw Mills Corporation
2. Bagh Development Authority, Azad Kashmir
3. Mineral & Industrial Dev. Corporation (MIDC), Azad Kashmir
4. Mirpur Development Authority, Azad Kashmir
5. Muzaffarabad Development Authority, Azad Kashmir
6. Pearl Development Authority, Rawalakot, Azad Kashmir
7. Auqaf Department, Azad Kashmir
8. Azad Kashmir High Court
9. Azad Kashmir Supreme Court
10. Central Zakat Fund, Azad Kashmir
11. Chairman Local Zakat Committee, Azad Kashmir
12. Collector of Land Acquisition
13. Custodian Evacuee Properties, Azad Kashmir
14. Deputy Commissioner Azad Kashmir
15. Director General Agriculture
16. Education Department, Azad Kashmir
17. Food Department, Azad Kashmir
18. Forest Department, Azad Kashmir
19. Public Works Department, Azad Kashmir
20. Revenue Board, Azad Kashmir
21. Senior Member Board of Revenue
22. Accountant General, Azad Kashmir
23. Assistant Commissioner Rawalkot A.K.
24. Relief Commissioner Azad Kashmir
25. Director Health, A.K.
26. Director Social Welfare A.K.
27. Commissioner Mangla Dam Affairs (Mangla Uprising Project)
28. Other Azad Kashmir Government Institutes

AJK City/ Local Government Units

1. Chairman Municipal Committee, Azad Kashmir
2. Local Government, Azad Kashmir

AJK Government NPIs

1. B.I.S.E - Azad Kashmir
2. Hydro Electric Board, Azad Kashmir

Baluchistan – Baluchistan Government Units/ Depts. Ministries etc.

1. Agriculture and Co-Operatives Department, Baluchistan
2. Baluchistan Development Authority

3. Board of Revenue, Balochistan
4. Bolan Mining Enterprises
5. Chief Engineer (Design), Balochistan
6. Chief Engineer Communication & Works, Balochistan
7. Chief Engineer Irrigation, Balochistan
8. Chief Minister's Secretariat Balochistan
9. Commissioners/Deputy Commissioners, Balochistan
10. Communication and Works Department, Balochistan
11. Director Agriculture Engineering, Balochistan
12. Director Agriculture Planning, Balochistan
13. Director Agriculture Research, Balochistan
14. Director Bureau of Curriculum and Extension Centre, Balochistan
15. Director General Agriculture and Cooperatives Department, Balochistan
16. Director General Local Government, Balochistan
17. Director Industries Department, Balochistan
18. Director Irrigation Extension Department, Balochistan
19. Director Mineral Resources Development, Balochistan
20. Director Small Industries Balochistan
21. Directorate of Education Colleges, Balochistan
22. Directorate of Education Schools, Balochistan
23. Directorate of Technical Education, Balochistan
24. Education Department, Balochistan
25. Executive Engineer (B & R) Division, Balochistan
26. Executive Engineer (E & P), Balochistan
27. Executive Engineer Construction Division, Balochistan
28. Executive Engineer Gas Communication and Works Department
29. Executive Engineer Maintenance Division
30. Executive Engineer Project Division, Balochistan
31. Executive Engineer Workshop Division
32. Fisheries Department, Balochistan
33. Food Department, Balochistan
34. Forest Department, Balochistan
35. Health Department, Balochistan
36. Home Department, Balochistan
37. Industries Department, Balochistan
38. Information Department, Balochistan
39. Inspector General of Police, Balochistan
40. Irrigation and Power Department, Balochistan
41. Labour and Manpower Department, Balochistan
42. Lasbela Development Authority
43. Law Department, Balochistan
44. Local Government Department, Balochistan
45. Planning and Development Department, Balochistan
46. Project Directors, Balochistan
47. Public Health Engineering Department, Balochistan
48. Quetta Development Authority
49. Secretary Agriculture and Co-Operative Department, Balochistan

50. Secretary Communication and Works Department, Balochistan
51. Secretary Education Government, Balochistan
52. Secretary Home Department, Balochistan
53. Secretary Industries Department, Balochistan
54. Secretary Irrigation and Power Department, Balochistan
55. Secretary Local Government Department, Balochistan
56. Services and General Administration Department, Balochistan
57. Sports and Culture Department, Balochistan
58. Superintending Engineer B & R, Balochistan
59. Superintending Engineer E&M Circle, Balochistan
60. Superintending Engineer Maintenance Circle, Balochistan
61. Superintending Engineer P&D Cell C&W, Balochistan
62. Urban Planning Department, Balochistan
63. Ziarat Valley Development Authority, Balochistan
64. Zakat and Social Welfare Department, Balochistan
65. Finance Department, Balochistan
66. Water And Sanitation Authority, Balochistan
67. Balochistan Education Foundation
68. Livestock Department
69. Gawadar Development Authority
70. Other Balochistan Government Institutes

Baluchistan City/ Local Government Units

1. Union Councils /Districts Councils, Balochistan
2. Municipal Corporations/Committees/Town Committees, Balochistan

Baluchistan Government NPIs

1. B.I.S.E - Quetta
2. Balochistan Engineering College, Khuzdar
3. Balochistan Sports Board
4. Balochistan Text Book Board
5. Government Colleges, Balochistan
6. Government Schools, Balochistan
7. Government Vocational Institutes, Balochistan

NWFP - NWFP Government Units/ Depts. Ministries etc.

1. Abbottabad Development Authority
2. Administrator, Auqaf Department, NWFP
3. Agricultural Development Authority, NWFP
4. Agriculture Department, NWFP
5. Board of Revenue, NWFP
6. Chairman, Workers Welfare Board, NWFP
7. Chief Minister's Secretariate, NWFP
8. Collector Land Acquisition (Bor), NWFP

9. Commerce and Mineral Development Department, NWFP
10. Commissioners/Deputy Commissioners, NWFP
11. Communication and Works Department, NWFP
12. Director General Project Management Unit, Peshawar
13. Directorate of Education Colleges, NWFP
14. Directorate of Education Schools, NWFP
15. Directorate of Labour Welfare, NWFP
16. Directorate of Livestock and Dairy Development, Peshawar
17. Directorate of Manpower and Training, Peshawar
18. Directorate of Social Welfare, Peshawar
19. Directorate of Sports Board, NWFP
20. Directorate of Technical Education, NWFP
21. Education Department, NWFP
22. Government Colleges, NWFP
23. Government Schools, NWFP
24. Government Vocational Institutes, NWFP
25. Gulyat Development Authority
26. Hazara Development Authority
27. Hazara Hill Tracts Improvement Trust
28. Health Department, NWFP
29. Home Department, NWFP
30. Industries Department, NWFP
31. Information, Sports & Tourism Department, NWFP
32. Kohat Development Authority
33. Labour and Transport Department, NWFP
34. Law Department, NWFP
35. Local Government Department, NWFP
36. Local Govt. & Rural Development Department, NWFP
37. Malakand Division Development Authority
38. Managing Director, Provincial Urban Development Board, Peshawar
39. Managing Director, Small Industries Development Board, Peshawar
40. Mardan Development Authority
41. N.W.F.P Forest Development Corporation
42. N.W.F.P Small Industries Development Board
43. Peshawar Development Authority
44. Physical Planning & Housing Department
45. Project Director Tamer-I-Watan Programme, NWFP
46. Sarhad Development Authority (SDA)
47. Sarhad Industrial Development Board
48. Sarhad Minerals Ltd.
49. SDA-Bricks & Tiles Project D.I.Khan
50. SDA-Chitral Antimony Mining Project
51. SDA-Chitral Metallogenic Mineral Exploration Project
52. SDA-Cold Storage & Ice Plant
53. SDA-Dir Copper Project
54. SDA-Goitre Control Project
55. SDA-Hazara Phosphate Exploration Project
56. SDA-Industrial Estate, Gadoon
57. SDA-Industrial Estate, Hattar

58. SDA-Industrial Estate, Peshawar
59. SDA-Kakul Phosphate Mining
60. SDA-Khazana Distillery Plant
61. SDA-Khazana Sugar Mills
62. SDA-Kohistan Lead Zink Min.Explo. Project
63. SDA-Malakand Chromite Depo. Explo. Project
64. SDA-Mdw Syanite Project
65. SDA-Mineral Testing Laboratories,Hayatabad
66. SDA-Survey Inv. Mineral Bearing Areas, Peshawar
67. Zakat and Social Welfare Department, NWFP
68. Finance Department, NWFP
69. Food Department, NWFP
70. Police Training Centre Hangu, NWFP
71. Directorate of Special Education, NWFP
72. Forest Department NWFP
73. Mansehra Development Authority
74. Other NWFP Government Institutes

NWFP City/ Local Government Units

1. Municipal Corporations/Committees/Town Committees, NWFP
2. Union Councils/Districts Councils, NWFP

NWFP Government NPIs

1. B.I.S.E - Abbottabad
2. B.I.S.E - Peshawar
3. B.I.S.E - Saidu Sharif
4. Director Agriculture Research Institute, Peshawar
5. Frontier Education Foundation, NWFP
6. N.W.F.P Sports Board
7. N.W.F.P Text Book Board
8. N.W.F.P. Employees' Social Security Institute
9. Pak German Wood Working Centre, Peshawar
10. Pushto Adabi Board, NWFP
11. B.I.S.E - Bannu, NWFP
12. B.I.S.E - Kohat, NWFP
13. Elementary Education Foundation

Punjab - Punjab Government Units/ Depts. Ministries etc.

1. A.T.C. Ferozewala, Lahore
2. Agriculture (Extension) Punjab
3. Agriculture Department (Punjab)
4. Assistant Director Reclamation and Probation, Punjab
5. Assistant Directors Local Govt. & Rural Development, Punjab
6. Board of Revenue, Punjab
7. Chief Minister's Secretariat, Punjab
8. Chief Statistician, Headquarters Office, Lahore
9. Commissioners/Deputy Commissioners, Punjab
10. Communication and Works Department, Punjab
11. Dera Ghazi Khan Development Authority
12. Director Civil Defence

13. Auqaf Department
14. Director General Katchi Abadis, Lahore
15. Director General Public Relations, Punjab
16. Director General Sports, Punjab
17. Director Labour Welfare, Punjab
18. Director Local Government & Rural Development, Punjab
19. Director of Industries, Multan
20. Director Special Education, Punjab
21. Director Staff Development, Punjab
22. Director Technical Education, Punjab
23. Directorate of Education Colleges, Punjab
24. Directorate of Education Schools, Punjab
25. Directorate of Technical Education, Punjab
26. Education Department, Punjab
27. Faisalabad Development Authority
28. Fisheries Department, Punjab
29. Food Department, Punjab
30. Forest Department, Punjab
31. Forestry Wildlife & Tourism Department, Punjab
32. Government Colleges, Punjab
33. Government Schools, Punjab
34. Government Wool Spinning and Weaving Centre, Jhang
35. Gujranwala Development Authority
36. Health Department, Punjab
37. Home Department, Punjab
38. Housing, Urban Development & Public Health Engineering Department, Punjab
39. Industries, Commerce & Investment Department, Punjab
40. Information, Culture & Youth Affairs Department, Punjab
41. Inspector General of Police, Punjab
42. Irrigation and Power Department, Punjab
43. Labour & Human Resource Department, Punjab
44. Labour Department, Punjab
45. Lahore Development Authority
46. Display Structure Lahore Museum, Lahore
47. Lahore Zoo, Lahore
48. Law and Parliamentary Affairs Department, Punjab
49. Livestock and Dairy Development Department, Punjab
50. Local Government and Rural Development Department, Punjab
51. Managing Director Education Foundation, Punjab
52. Medical Faculty, Lahore
53. Multan Development Authority
54. Murree Development Authority
55. Punjab Employees Social Security Institute
56. Pakistan Girl Guides Association, Punjab
57. Planning and Development Department, Punjab
58. Population Welfare Department, Punjab
59. Printing and Stationery Department, Punjab
60. Provincial Board of Management Workers Children Education, Lahore

61. Punjab Agricultural Development & Supplies Corporation, Lahore
62. Punjab Boy Scouts Association
63. Punjab Council for Rehabilitation of Disabled Persons, Lahore
64. Punjab Flour Milling Corporation
65. Punjab Highways Authority, Lahore
66. Punjab Land Utilization Authority, Lahore
67. Punjab Mineral Development Corporation
68. Punjab Privatization Board, Lahore
69. Punjab Public Service Commission, Lahore
70. Punjab Seed Corporation
71. Punjab Small Industries Corporation
72. Punjab Tourism Development Corporation
73. Punjab Transport Authority
74. Punjab Welfare Trust for Disabled Persons
75. Quaid-E-Azam Library, Bagh-E-Jinnah, Lahore
76. Rawalpindi Development Authority
77. Sargodha Improvement Trust
78. Services General Administration & Information Department, Punjab
79. SG & AD (Implementation and Co-Ordination), Punjab
80. Superintendent Engineer (Build) Education Department, Punjab
81. Technical Training Centres
82. Thal Industries Corporations
83. Waris Shah Complex
84. Water & Sanitation Authority, Punjab
85. Zakat and Ushr Department, Punjab
86. Finance Department, Punjab
87. Advisory Committee Ministry of Women development
88. Chief Engineer, Public Health Engineering
89. Civil Defense Funds
90. Colonies Department
91. Controller, Printing and Stationery
92. Cooperatives Department
93. Environment Protection Department
94. Excise and Taxation Department
95. Fountain House
96. Information Technology Department
97. Pak Maktab Management Board
98. Punjab Rural Support Programme
99. Relief Department, Punjab
100. Revenue Department, Punjab
101. Social Welfare Department, Women Development, & Bait-ul-Maal Department
102. Transport Department
103. Administrator Cooperative Development Fund
104. Destitute and neglected children welfare
105. Multan Institute of Cardiology
106. Punjab Development Fund
107. Punjab Information Technology Board
108. Punjab Libraries Foundation
109. Punjab Workers Welfare Fund
110. Collector Land Acquisition, Punjab
111. Parks & Horticulture Authority

112. Provincial Transport Authority
113. Other Punjab Government Institutes

Punjab City/ Local Government Units

1. Lahore Metropolitan Corporation
2. Municipal Corporations/Committees/Town Committees, Punjab
3. Union Councils/District Councils, Punjab

Punjab Government NPIs

1. Ayub Agricultural Research Institute, Punjab
2. B.I.S.E - Bahawalpur
3. B.I.S.E - Gujranwala
4. B.I.S.E - Lahore
5. B.I.S.E - Multan
6. B.I.S.E - Rawalpindi
7. B.I.S.E - Sargodha
8. Development Cell For Skilled Labour Training, Punjab
9. Economic Research Institute, Punjab
10. Fatima Jinnah Medical College, Lahore
11. Government Vocational Institutes, Punjab
12. Institute of Cardiology, Punjab
13. Institute of Forestry, Faisalabad
14. Jinnah Hospital, Lahore
15. Lahore Arts Council, Punjab
16. Pidb-Punjab Industrial Development Board
17. Provincial Training Board, Punjab
18. Punjab Agriculture Research Institute, Faisalabad
19. Punjab Board of Technical Education, Lahore
20. Punjab Council of Arts
21. Punjab Dental College, Lahore
22. Punjab Economic Research Institute, Lahore (PERI)
23. Punjab Government Servants Benevolent Fund, Lahore
24. Punjab Pharmacy Council, Lahore
25. Punjab Public Library
26. Punjab Social Services Board
27. Punjab Special Education Services Board, Lahore
28. Punjab Sports Board
29. Punjab Text Book Board
30. Punjab Vocational Training Council
31. Rice Research Institute, Kala Shah Kako
32. Salinity Research Institute, Lahore
33. Punjab Teachers Foundation
34. B.I.S.E. Dera Ghazi Khan
35. University of Health Sciences

Sindh - Sindh Government Units/ Depts. Ministries etc.

1. Advocate General's Department, Sindh
2. Agriculture Department, Sindh

3. Agriculture Engineering and Water Management, Sindh
4. Agriculture Extension Department, Sindh
5. Anti-Corruption Department, Sindh
6. Board of Revenue, Sindh
7. Building Department, Sindh
8. Bureau of Supplies & Prices, Sindh
9. Chief Minister's Secretariat, Sindh
10. Civil Defence Department, Sindh
11. Co-Operatives Department, Sindh
12. Co-Ordination Department, Sindh
13. Coastal Development Authority
14. Commissioners/Deputy Commissioners, Sindh
15. Communications and Works Department, Sindh
16. Culture, Tourism, Sports, Youth Affairs, Social Welfare & Women Dev. Department, Sindh
17. Directorate of Education Colleges, Sindh
18. Directorate of Education Schools, Sindh
19. Directorate of Technical Education, Sindh
20. Directorate of Youth Affairs and Sports, Sindh
21. Education Department, Sindh
22. Excise Department, Sindh
23. Finance Department, Sindh
24. Fisheries Department, Sindh
25. Food and Co-operation Department, Sindh
26. Forest Wildlife and Environment Department, Sindh
27. Health Department, Sindh
28. Home Department, Sindh
29. Housing, Town Planning, Katchi Abadies and Environment Department, Sindh
30. Hyderabad Development Authority
31. Industries and Commerce Department, Sindh
32. Information Department, Sindh
33. Inspectorate of Mines, Sindh
34. Irrigation and Power Department, Sindh
35. Karachi Development Authority
36. Karachi Fisheries Harbour Authority
37. Karachi Transport Corporation
38. Labour Appellate Tribunal, Sindh
39. Labour Department, Sindh
40. Land Utilisation Department, Sindh
41. Larkana Development Authority
42. Law Department, Sindh
43. Livestock Department, Sindh
44. Lyari Development Authority
45. Malir Development Authority
46. Manpower and Training Department, Sindh
47. Minimum Wages Board, Sindh
48. Minorities Affairs Department, Sindh
49. Official Agencies Department, Sindh
50. Planning and Development Department, Sindh
51. Police Department, Sindh
52. Population Welfare Department, Sindh
53. Prisons Department, Sindh
54. Public Health Engineering Department, Sindh
55. Relief Department, Sindh
56. Religious Affairs, Auqaf, Minorities Affairs & Zakat

57. Revenue Department, Sindh
58. Road Research Centre Tandojam, Sindh
59. Rural Development Department, Sindh
60. Science and Technology Department, Sindh
61. Sehwan Development Authority, Sindh
62. Services & General Administration Department, Sindh
63. Sindh Agricultural Live Stock Department
64. Sindh Agricultural Supplies Organization
65. Sindh Public Service Commission, Hyderabad
66. Sindh Road Transport Board
67. Sindh Seed Corporation
68. Sindh Service Tribunal
69. Sindh Small Industries Corporation
70. Sindh Sugar Corporation (SSC)
71. Sindh Tourism Development Corporation
72. Sindhi Adabi Board
73. Solicitor's Department, Sindh
74. Taxation Department, Sindh
75. Transport Department, Sindh
76. Wildlife Department, Sindh
77. Mines and Mineral Development
78. Sindh Information Department
79. Sindh Institute of Urology & Transplantation
80. Social Action Programme
81. Sindh Social Relief Fund
82. Sindh Industrial Trade Estate (S.I.T.E.)
83. Other Sind Government Institutes

Sindh City/ Local Government Units

1. Local Government Department, Sindh
2. Municipal Corporations/Committees/Town Committees, Sindh
3. Union Councils/District Councils, Sindh

Sindh Government NPIs

1. B.I.S.E - Karachi
2. B.I.S.E - Hyderabad
3. B.I.S.E - Sukkur
4. B.S.E - Karachi
5. Government Colleges, Sindh
6. Government Schools, Sindh
7. Government Vocational Institutes, Sindh
8. Karachi Water & Sewerage Board
9. Mehran Council of Arts, Sindh
10. Provincial Training Board, Sindh
11. Sindh Board of Technical Education
12. Sindh Employees Social Security Institute
13. Sindh Sports Board
14. Sindh Text Book Board
15. Sindhi Language Authority, Hyderabad
16. Zakat & Social Welfare Department, Sindh

Non-Financial Public Sector Enterprise (NFPSEs)

1. Agricultural Marketing & Storage Ltd.
2. Associated Press of Pakistan
3. Capital Development Authority
4. Civil Aviation Authority
5. Export Processing Zones Authority
6. Federal Administration Tribal Areas Development Corporation-FATA
7. Ghee Corporation of Pakistan
8. Karachi Port Trust
9. Karachi Shipyard & Engineering Works Ltd.
10. Korangi Fisheries Harbour Authority
11. Lakhra Coal Development Company Ltd.
12. National Book Foundation
13. National Construction Ltd.
14. National Film Development Corporation Ltd.
15. National Housing Authority
16. National Logistic Cell
17. National Police Foundation (NPF)
18. National Power Construction Corporation
19. National Radio Telecommunication Corporation
20. National Telecommunication Corporation
21. NFC-Fertilizer Research & Dev. Institute
22. NFC-Institute of Engineering & Fertilizer Research
23. National Fertilizer Corporation of Pakistan Ltd.(NFC)
24. National Fertilizer Marketing
25. NFC-Technical Training Centre
26. Northern Areas Transport Corporation Ltd.
27. NPF-National Pharmacy & Laboratories
28. NPF-Nowshera Sheet Glass Ind. Ltd.
29. Oil & Gas Development Corporation Ltd.(OGDCL)
30. OGDCL-Pirkoh Gas Co. Ltd.
31. Overseas Employment Corporation Ltd.
32. Overseas Pakistani Foundation (OPF)
33. Pakistan Automobile Corporation Ltd.
34. PACO-Republic Motors (Pvt) Ltd.
35. PACO-Sind Engineering (Pvt) Ltd.Ltd.
36. Pak Arab Refinery Ltd.
37. Pakistan Agriculture Storage & Services Corporation Ltd.
38. Pakistan Broadcasting Corporation
39. Pakistan Environment Planning & Research Council
40. Pakistan Mineral Dev. Corp.Ltd. (PMDC)
41. Pakistan National Shipping Corp.
42. Pakistan Petroleum Ltd.
43. Pakistan Post Office Department
44. Pakistan Railway Advisory & Consulancy Services Ltd.
45. Pakistan Railways
46. Pakistan Security Printing Corporation (Pvt) Ltd.
47. Pakistan State Oil Company Ltd. (PSO)
48. Pakistan Steel Fabricating Company Limited
49. Pakistan Steel Mills Corp. Ltd.(PSM)
50. Pakistan Telecommunication Authority(PTA)
51. Pakistan Television Corporation Ltd.
52. Pakistan Trade Fair Corporation
53. Peoples Steel Mills Ltd.
54. SEC-ENAR Petrotech Services
55. PERAC-State Petroleum Refining & Petrocarbon Corporation Ltd.
56. Pakistan International Airlines Corporation Ltd.(PIA)
57. Pakistan Industrial Development Corporation (PIDC) Ltd.
58. Port Qasim Authority
59. Printing Corporation of Pakistan Ltd.
60. Private Sector Energy Development Fund
61. Pakistan Tourism Development Corporation Ltd.(PTDC)
62. Railway Constructions Pakistan Ltd.
63. Resources & Engineering Management Corporation Ltd.
64. Saindak Development Corporations
65. SEC-Federal Light Engineering Corporation Pvt. Ltd.
66. SEC-Heavy Electrical Complex (Pvt) Ltd.
67. SEC-Heavy Foundry & Forge
68. SEC-Heavy Mechanical Complex Ltd.
69. SEC-Pakistan Engineering Company Ltd.
70. SEC-Pakistan Machine Tool Factory (Pvt) Ltd.
71. SEC-Spinning Machinery Co. of Pakistan Ltd.
72. Security Papers Ltd.
73. Shalimar Recording & Broadcasting Company Ltd.
74. State Engineering Corporation (Pvt) Ltd. (SEC)
75. Sui Northern Gas Pipelines Ltd.
76. Sui Southern Gas Company Ltd.
77. Telephone Industries of Pakistan Ltd.
78. Trading Corporation of Pakistan Ltd.
79. Utility Stores Corporation of Pakistan Ltd.
80. Wah Industries Ltd. (WIL)
81. Water & Power Development Authority (WAPDA)
82. WIL International Dyes & Chemicals (Pvt) Ltd.
83. WIL International Detonators
84. WIL Wah Noble Chemicals Ltd.
85. WIL Wah Noble Balochistan Explosive
86. WIL Wah Noble Limited
87. National Engineering Services Pakistan (Pvt) Ltd.
88. Air Weapon Complex, Wah Ordinance Factory
89. Corporate and Industrial Restructuring Corporation
90. Government Holdings (Pvt.) Ltd.
91. Oil & Gas Regulatory Authority(OGRA)
92. Pakistan Electronic Media Regulatory Authority (PEMRA)
93. Pakistan Net Limited
94. PTDC-PTDC Motels (Pvt.) Ltd (Malam Jabba, naran resorts etc are part of th
95. STEDEC Technology Commercialization Corporation of Pakistan (Private) Ltd.
96. Small & Medium Enterprises Development Authority (SMEDA)
97. Lahore Electric Supply Company (LESCO)

98. Gujranwala Electric Power Company - (GEPCO)
99. Faisalabad Electric Supply Company -(FESCO)
100. Islamabad Electric Supply Company - (LESCO)
101. Multan Electric Power Company - (MEPCO)
102. Peshawar Electric Power Company - (PESCO)
103. Hyderabad Electric Supply Company - (HESCO)
104. Quetta Electric Supply Company (QESCP)
105. Tribal Electric Supply Company - (TESCO)
106. Southern Generation Power Company Limited -
Jamshoro
107. Central Power Generation Company Limited - Guddu
108. Northern Power Generation Company Limited -
Muzaffargarh
109. Lakhra Power Generation Company Limited
110. National Transmission And Despatch Company
(NTDC)
111. Other NFPSEs

Annexure - III

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
Assets	000000000					
1 Currency and Deposits	010000000					
1 Currency	011000000					
1 National Currency (notes & coins)	011100000					
1 Pakistani bank notes	011110000					
2 Pakistani coins	011120000					
2 Foreign Currency notes & coins	011200000					
2 Transferable Deposits	012000000					
1 National Currency	012100000					
1 Central bank	012110000					
2 Deposit money institutions	012120000					
1 Public	012121000					
2 Private	012122000					
1 Foreign controlled	012122100					
2 National private	012122200					
3 Nonresidents	012130000					
2 Foreign currency	012200000					
1 Central bank	012210000					
2 Deposit money institutions	012220000					
1 Public	012221000					
2 Private	012222000					
1 Foreign controlled	012222100					
2 National private	012222200					
3 Nonresidents	012230000					
3 Restricted/ compulsory deposits	013000000					
1 National Currency	013100000					
1 Non-financial corporations	013110000					
1 Public	013111000					
2 Private	013112000					
1 Foreign controlled	013112100					
2 National private	013112200					
2 Financial Corporations	013120000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Central bank	0131210000					
2 Deposit money institutions	0131220000					
1 Public	0131221000					
2 Private	0131222000					
1 Foreign controlled	0131222100					
2 National private	0131222200					
3 Other deposit accepting institutions	0131230000					
1 Public	0131231000					
2 Private	0131232000					
1 Foreign controlled	0131232100					
2 National private	0131232200					
4 Other financial intermediaries	0131240000					
1 Public	0131241000					
2 Private	0131242000					
1 Foreign controlled	0131242100					
2 National private	0131242200					
5 Financial auxiliaries	0131250000					
6 Insurance companies	0131260000					
3 Central Government	0131300000					
4 Provincial Governments	0131400000					
5 Local governments	0131500000					
6 Nonresidents	0131600000					
2 Foreign currency	0132000000					
1 Non-financial corporations	0132100000					
1 Public	0132110000					
2 Private	0132120000					
1 Foreign controlled	0132121000					
2 National private	0132122000					
2 Financial Corporations	0132200000					
1 Central bank	0132210000					
2 Deposit money institutions	0132220000					
1 Public	0132221000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Private	0132222000					
1 Foreign controlled	0132222100					
2 National private	0132222200					
3 Other deposit accepting institutions	0132230000					
1 Public	0132231000					
2 Private	0132232000					
1 Foreign controlled	0132232100					
2 National private	0132232200					
4 Other financial intermediaries	0132240000					
1 Public	0132241000					
2 Private	0132242000					
1 Foreign controlled	0132242100					
2 National private	0132242200					
5 Financial auxiliaries	0132250000					
6 Insurance companies	0132260000					
3 Central Government	0132300000					
4 Provincial Governments	0132400000					
5 Local governments	0132500000					
6 Nonresidents	0132600000					
4 Other Deposits	0140000000					
1 National Currency	0141000000					
1 Central bank	0141100000					
2 Deposit money institutions	0141200000					
1 Public	0141210000					
2 Private	0141220000					
1 Foreign controlled	0141221000					
2 National private	0141222000					
3 Other deposit accepting institutions	0141300000					
1 Public	0141310000					
2 Private	0141320000					
1 Foreign controlled	0141321000					
2 National private	0141322000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
4 Nonresidents	0141400000					
2 Foreign currency	0142000000					
1 Central bank	0142100000					
2 Deposit money institutions	0142200000					
1 Public	0142210000					
2 Private	0142220000					
1 Foreign controlled	0142221000					
2 National private	0142222000					
3 Other deposit accepting institutions	0142300000					
1 Public	0142310000					
2 Private	0142320000					
1 Foreign controlled	0142321000					
2 National private	0142322000					
4 Nonresidents	0142400000					
2 Securities other than shares	0200000000					
1 National Currency	0210000000					
1 Short-term	0211000000					
1 Non-financial corporations	0211100000					
1 Public	0211110000					
2 Private	0211120000					
1 Foreign controlled	0211121000					
2 National private	0211122000					
2 Financial Corporations	0211200000					
1 Deposit money institutions	0211210000					
1 Public	0211211000					
2 Private	0211212000					
1 Foreign controlled	0211212100					
2 National private	0211212200					
2 Other deposit accepting institutions	0211220000					
1 Public	0211221000					
2 Private	0211222000					
1 Foreign controlled	0211222100					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	0211222200					
3 Other financial intermediaries	0211230000					
1 Public	0211231000					
2 Private	0211232000					
1 Foreign controlled	0211232100					
2 National private	0211232200					
4 Insurance and pension funds	0211240000					
1 Life insurance corporations	0211241000					
1 Public	0211241100					
2 Private	0211241200					
1 Foreign controlled	0211241210					
2 National private	0211241220					
2 Non-Life insurance corporations	0211242000					
1 Public	0211242100					
2 Private	0211242200					
1 Foreign controlled	0211242210					
2 National private	0211242220					
3 Central Government	0211300000					
1 Treasury bills	0211310000					
2 Other central government short-term securities	0211320000					
4 Provincial Governments short-term securities	0211400000					
5 Local governments short-term securities	0211500000					
6 Non-residents short-term securities	0211600000					
2 Long-term	0212000000					
1 Non-financial corporations	0212100000					
1 Public	0212110000					
2 Private	0212120000					
1 Foreign controlled	0212121000					
2 National private	0212122000					
2 Financial Corporations	0212200000					
1 Deposit money institutions	0212210000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	0212211000					
2 Private	0212212000					
1 Foreign controlled	0212212100					
2 National private	0212212200					
2 Other deposit accepting institutions	0212220000					
1 Public	0212221000					
2 Private	0212222000					
1 Foreign controlled	0212222100					
2 National private	0212222200					
3 Other financial intermediaries	0212230000					
1 Public	0212231000					
2 Private	0212232000					
1 Foreign controlled	0212232100					
2 National private	0212232200					
4 Insurance and pension funds	0212240000					
1 Life insurance corporations	0212241000					
1 Public	0212241100					
2 Private	0212241200					
1 Foreign controlled	0212241210					
2 National private	0212241220					
2 Non-Life insurance corporations	0212242000					
1 Public	0212242100					
2 Private	0212242200					
1 Foreign controlled	0212242210					
2 National private	0212242220					
3 Central Government	0212300000					
1 Federal investment bonds	0212310000					
2 Pakistan investment bonds	0212320000					
3 Federal government bonds	0212330000					
4 Federal government commodity bonds	0212340000					
5 Special national fund bonds	0212350000					
6 Bearer national fund bonds	0212360000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
7 Other central government long-term Securities	0212370000					
4 Provincial Governments long-term securities	0212400000					
5 Local governments long-term securities	0212500000					
6 Non-residents long-term securities	0212600000					
2 Foreign Currency	0220000000					
1 Short-term	0221000000					
1 Central Government short-term securities	0221100000					
2 Non-residents short-term securities	0221200000					
2 Long-term	0222000000					
1 Central Government short-term securities	0222100000					
1 Foreign exchange bearer certificates (FEBCs)	0222110000					
2 Foreign currency bearer certificates (FCBCs)	0222120000					
3 Euro bonds	0222130000					
4 Dollar bearer certificates (DBC's)	0222140000					
5 Special US \$ bonds	0222150000					
6 Other central government long-term Securities	0222160000					
2 Non-residents long-term securities	0222200000					
3 Loans extended (Advances)	0300000000					
1 National Currency	0310000000					
1 Short-term	0311000000					
1 Money at call	0311100000					
1 Deposit money institutions	0311110000					
1 Public	0311111000					
2 Private	0311112000					
1 Foreign controlled	0311112100					
2 National private	0311112200					
2 Other deposit accepting institutions	0311120000					
1 Public	0311121000					
2 Private	0311122000					
1 Foreign controlled	0311122100					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	0311122200					
3 Other financial intermediaries	0311130000					
1 Public	0311131000					
2 Private	0311132000					
1 Foreign controlled	0311132100					
2 National private	0311132200					
4 Financial auxiliaries	0311140000					
1 Public	0311141000					
2 Private	0311142000					
2 Reverse Repo	0311200000					
1 Deposit money institutions	0311210000					
1 Public	0311211000					
2 Private	0311212000					
1 Foreign controlled	0311212100					
2 National private	0311212200					
2 Other deposit accepting institutions	0311220000					
1 Public	0311221000					
2 Private	0311222000					
1 Foreign controlled	0311222100					
2 National private	0311222200					
3 Other financial intermediaries	0311230000					
1 Public	0311231000					
2 Private	0311232000					
1 Foreign controlled	0311232100					
2 National private	0311232200					
4 Financial auxiliaries	0311240000					
1 Public	0311241000					
2 Private	0311242000					
3 Bills purchased and discounted – inland bills	0311300000					
1 Non-financial corporations	0311310000					
1 Public	0311311000					
2 Private	0311312000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	0311312100					
2 National private	0311312200					
2 Household	0311320000					
1 Employers	0311321000					
2 Own account workers	0311322000					
3 Employees	0311323000					
4 Recipient of property and transfer incomes	0311324000					
3 Others	0311330000					
4 Other short-term advances and financial leases	0311400000					
1 Non-financial corporations	0311410000					
1 Public	0311411000					
2 Private	0311412000					
1 Foreign controlled	0311412100					
2 National private	0311412200					
2 Financial Corporations	0311420000					
1 Deposit money institutions	0311421000					
1 Public	0311421100					
2 Private	0311421200					
1 Foreign controlled	0311421210					
2 National private	0311421220					
2 Other deposit accepting institutions	0311422000					
1 Public	0311422100					
2 Private	0311422200					
1 Foreign controlled	0311422210					
2 National private	0311422220					
3 Other financial intermediaries	0311423000					
1 Public	0311423100					
2 Private	0311423200					
1 Foreign controlled	0311423210					
2 National private	0311423220					
4 Financial auxiliaries	0311424000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	0311424100					
2 Private	0311424200					
1 Foreign controlled	0311424210					
2 National private	0311424220					
5 Insurance and pension funds	0311425000					
1 Life insurance corporations	0311425100					
1 Public	0311425110					
2 Private	0311425120					
1 Foreign controlled	0311425121					
2 National private	0311425122					
2 Non-Life insurance corporations	0311425200					
1 Public	0311425210					
2 Private	0311425220					
1 Foreign controlled	0311425221					
2 National private	0311425222					
3 Central Government	0311430000					
1 Federal government excluding NPIs & Public ent.	0311431000					
2 NPIs (Non market)	0311432000					
4 Provincial Governments	0311440000					
1 Provincial Governments excluding NPIs	0311441000					
2 NPIs(Non market)	0311442000					
5 Local governments	0311450000					
6 Household	0311460000					
1 Employers	0311461000					
2 Own account workers	0311462000					
3 Employees	0311463000					
4 Recipient of property and transfer incomes	0311464000					
7 Non-profit institutions (NPIs) serving households	0311470000					
1 Foreign controlled	0311471000					
2 National private	0311472000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
8 Non-residents	0311480000					
2 Long-term	0312000000					
1 Non-financial corporations	0312100000					
1 Public	0312110000					
2 Private	0312120000					
1 Foreign controlled	0312121000					
2 National private	0312122000					
2 Financial Corporations	0312200000					
1 Deposit money institutions	0312210000					
1 Public	0312211000					
2 Private	0312212000					
1 Foreign controlled	0312212100					
2 National private	0312212200					
2 Other deposit accepting institutions	0312220000					
1 Public	0312221000					
2 Private	0312222000					
1 Foreign controlled	0312222100					
2 National private	0312222200					
3 Other financial intermediaries	0312230000					
1 Public	0312231000					
2 Private	0312232000					
1 Foreign controlled	0312232100					
2 National private	0312232200					
4 Financial auxiliaries	0312240000					
1 Public	0312241000					
2 Private	0312242000					
5 Insurance and pension funds	0312250000					
1 Life insurance corporations	0312251000					
1 Public	0312251100					
2 Private	0312251200					
1 Foreign controlled	0312251210					
2 National private	0312251220					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Non-Life insurance corporations	0312252000					
1 Public	0312252100					
2 Private	0312252200					
1 Foreign controlled	0312252210					
2 National private	0312252220					
3 Central Government	0312300000					
1 Federal government excluding NPIs & Public ent.	0312310000					
2 NPIs (Non market)	0312320000					
4 Provincial Governments	0312400000					
1 Provincial Governments excluding NPIs	0312410000					
2 NPIs(Non market)	0312420000					
5 Local governments	0312500000					
6 Household	0312600000					
1 Employers	0312610000					
2 Own account workers	0312620000					
3 Employees	0312630000					
4 Recipient of property and transfer incomes	0312640000					
7 Non-profit institutions (NPIs) serving households	0312700000					
1 Foreign controlled	0312710000					
2 National private	0312720000					
8 Non-residents	0312800000					
2 Foreign currency	0320000000					
1 Short-term	0321000000					
1 Bills purchased & Discounted (foreign bills)	0321100000					
2 Other short term advances in foreign currency	0321200000					
1 Non-financial corporations	0321210000					
1 Public	0321211000					
2 Private	0321212000					
1 Foreign controlled	0321212100					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	0321212200					
2 Financial Corporations	0321220000					
1 Deposit money institutions	0321221000					
1 Public	0321221100					
2 Private	0321221200					
1 Foreign controlled	0321221210					
2 National private	0321221220					
2 Other deposit accepting institutions	0321222000					
1 Public	0321222100					
2 Private	0321222200					
1 Foreign controlled	0321222210					
2 National private	0321222220					
3 Other financial intermediaries	0321223000					
1 Public	0321223100					
2 Private	0321223200					
1 Foreign controlled	0321223210					
2 National private	0321223220					
4 Financial auxiliaries	0321224000					
1 Public	0321224100					
2 Private	0321224200					
1 Foreign controlled	0321224210					
2 National private	0321224220					
5 Insurance and pension funds	0321225000					
1 Life insurance corporations	0321225100					
1 Public	0321225110					
2 Private	0321225120					
1 Foreign controlled	0321225121					
2 National private	0321225122					
2 Non-Life insurance corporations	0321225200					
1 Public	0321225210					
2 Private	0321225220					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	0321225221					
2 National private	0321225222					
3 Central Government	0321230000					
1 Federal government excluding NPIs & Public ent.	0321231000					
2 NPIs (Non market)	0321232000					
4 Provincial Governments	0321240000					
1 Provincial Governments excluding NPIs	0321241000					
2 NPIs(Non market)	0321242000					
5 Local governments	0321250000					
6 Household	0321260000					
1 Employers	0321261000					
2 Own account workers	0321262000					
3 Employees	0321263000					
4 Recipient of property and transfer incomes	0321264000					
7 Non-profit institutions (NPIs) serving households	0321270000					
1 Foreign controlled	0321271000					
2 National private	0321272000					
8 Non-residents	0321280000					
2 Long-term	0322000000					
1 Non-financial corporations	0322100000					
1 Public	0322110000					
2 Private	0322120000					
1 Foreign controlled	0322121000					
2 National private	0322122000					
2 Financial Corporations	0322200000					
1 Deposit money institutions	0322210000					
1 Public	0322211000					
2 Private	0322212000					
1 Foreign controlled	0322212100					
2 National private	0322212200					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Other deposit accepting institutions	0322220000					
1 Public	0322221000					
2 Private	0322222000					
1 Foreign controlled	0322222100					
2 National private	0322222200					
3 Other financial intermediaries	0322230000					
1 Public	0322231000					
2 Private	0322232000					
1 Foreign controlled	0322232100					
2 National private	0322232200					
4 Financial auxiliaries	0322240000					
1 Public	0322241000					
2 Private	0322242000					
5 Insurance and pension funds	0322250000					
1 Life insurance corporations	0322251000					
1 Public	0322251100					
2 Private	0322251200					
1 Foreign controlled	0322251210					
2 National private	0322251220					
2 Non-Life insurance corporations	0322252000					
1 Public	0322252100					
2 Private	0322252200					
1 Foreign controlled	0322252210					
2 National private	0322252220					
3 Central Government	0322300000					
1 Federal government excluding NPIs & Public ent.	0322310000					
2 NPIs (Non market)	0322320000					
4 Provincial Governments	0322400000					
1 Provincial Governments excluding NPIs	0322410000					
2 NPIs(Non market)	0322420000					
5 Local governments	0322500000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
6 Household	0322600000					
1 Employers	0322610000					
2 Own account workers	0322620000					
3 Employees	0322630000					
4 Recipient of property and transfer incomes	0322640000					
7 Non-profit institutions (NPIs) serving households	0322700000					
1 Foreign controlled	0322710000					
2 National private	0322720000					
8 Non-residents	0322800000					
4 Shares and other equity	0400000000					
1 Quoted	0410000000					
1 Non-financial corporations	0411000000					
1 Public	0411100000					
2 Private	0411200000					
1 Foreign controlled	0411210000					
2 National private	0411220000					
2 Financial Corporations	0412000000					
1 Deposit money institutions	0412100000					
1 Public	0412110000					
2 Private	0412120000					
1 Foreign controlled	0412121000					
2 National private	0412122000					
2 Other deposit accepting institutions	0412200000					
1 Public	0412210000					
2 Private	0412220000					
1 Foreign controlled	0412221000					
2 National private	0412222000					
3 Other financial intermediaries	0412300000					
1 Public	0412310000					
2 Private	0412320000					
1 Foreign controlled	0412321000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	0412322000					
4 Insurance and pension funds	0412400000					
1 Life insurance corporations	0412410000					
1 Public	0412411000					
2 Private	0412412000					
1 Foreign controlled	0412412100					
2 National private	0412412200					
2 Non-Life insurance corporations	0412420000					
1 Public	0412421000					
2 Private	0412422000					
1 Foreign controlled	0412422100					
2 National private	0412422200					
3 Non-residents	0413000000					
2 Non quoted	0420000000					
1 Non-financial corporations	0421000000					
1 Public	0421100000					
2 Private	0421200000					
1 Foreign controlled	0421210000					
2 National private	0421220000					
2 Financial Corporations	0422000000					
1 Central Bank	0422100000					
2 Deposit money institutions	0422200000					
1 Public	0422210000					
2 Private	0422220000					
1 Foreign controlled	0422221000					
2 National private	0422222000					
3 Other deposit accepting institutions	0422300000					
1 Public	0422310000					
2 Private	0422320000					
1 Foreign controlled	0422321000					
2 National private	0422322000					
4 Other financial intermediaries	0422400000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	0422410000					
2 Private	0422420000					
1 Foreign controlled	0422421000					
2 National private	0422422000					
5 Financial auxiliaries	0422500000					
1 Public	0422510000					
2 Private	0422520000					
6 Insurance and pension funds	0422600000					
1 Life insurance corporations	0422610000					
1 Public	0422611000					
2 Private	0422612000					
1 Foreign controlled	0422612100					
2 National private	0422612200					
2 Non-Life insurance corporations	0422620000					
1 Public	0422621000					
2 Private	0422622000					
1 Foreign controlled	0422622100					
2 National private	0422622200					
3 NPIs serving households	0423000000					
4 Non-residents	0424000000					
5 Insurance Technical Reserve	0500000000					
1 Life insurance corporations	0510000000					
1 Public	0511000000					
2 Private	0512000000					
1 Foreign controlled	0512100000					
2 National private	0512200000					
2 Non-Life insurance corporations	0520000000					
1 Public	0521000000					
2 Private	0522000000					
1 Foreign controlled	0522100000					
2 National private	0522200000					
6 Financial Derivatives	0600000000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 National Currency	061000000					
1 Central Bank	061100000					
2 Deposit money institutions	061200000					
1 Public	061210000					
2 Private	061220000					
1 Foreign controlled	061221000					
2 National private	061222000					
3 Other deposit accepting institutions	061300000					
1 Public	061310000					
2 Private	061320000					
1 Foreign controlled	061321000					
2 National private	061322000					
4 Other financial intermediaries	061400000					
1 Public	061410000					
2 Private	061420000					
1 Foreign controlled	061421000					
2 National private	061422000					
5 Financial auxiliaries	061500000					
1 Public	061510000					
2 Private	061520000					
2 Foreign Currency	062000000					
1 Central Bank	062100000					
2 Deposit money institutions	062200000					
1 Public	062210000					
2 Private	062220000					
1 Foreign controlled	062221000					
2 National private	062222000					
3 Other deposit accepting institutions	062300000					
1 Public	062310000					
2 Private	062320000					
1 Foreign controlled	062321000					
2 National private	062322000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
4 Other financial intermediaries	0624000000					
1 Public	0624100000					
2 Private	0624200000					
1 Foreign controlled	0624210000					
2 National private	0624220000					
5 Financial auxiliaries	0625000000					
1 Public	0625100000					
2 Private	0625200000					
7 Other accounts receivable	0700000000					
1 Trade credit and advances	0710000000					
2 Others	0720000000					
1 Dividends receivable resident sector	0721000000					
2 Settlement accounts resident sector	0722000000					
1 National currency	0722100000					
1 Non-financial corporations	0722110000					
1 Public	0722111000					
2 Private	0722112000					
1 Foreign controlled	0722112100					
2 National private	0722112200					
2 Financial Corporations	0722120000					
1 Central Bank	0722121000					
2 Deposit money institutions	0722122000					
1 Public	0722122100					
2 Private	0722122200					
1 Foreign controlled	0722122210					
2 National private	0722122220					
3 Other deposit accepting institutions	0722123000					
1 Public	0722123100					
2 Private	0722123200					
1 Foreign controlled	0722123210					
2 National private	0722123220					
4 Other financial intermediaries	0722124000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	0722124100					
2 Private	0722124200					
1 Foreign controlled	0722124210					
2 National private	0722124220					
5 Financial auxiliaries	0722125000					
1 Public	0722125100					
2 Private	0722125200					
6 Insurance corporations	0722126000					
1 Life insurance corporations	0722126100					
1 Public	0722126110					
2 Private	0722126120					
1 Foreign controlled	0722126121					
2 National private	0722126122					
2 Non-life insurance corporations	0722126200					
1 Public	0722126210					
2 Private	0722126220					
1 Foreign controlled	0722126221					
2 National private	0722126222					
3 Central government	0722130000					
4 Provincial governments	0722140000					
5 Local governments	0722150000					
6 Other resident sector	0722160000					
2 Foreign currency	0722200000					
1 Non-financial corporations	0722210000					
1 Public	0722211000					
2 Private	0722212000					
1 Foreign controlled	0722212100					
2 National private	0722212200					
2 Financial Corporations	0722220000					
1 Central Bank	0722221000					
2 Deposit money institutions	0722222000					
1 Public	0722222100					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Private	0722222200					
1 Foreign controlled	0722222210					
2 National private	0722222220					
3 Other deposit accepting institutions	0722223000					
1 Public	0722223100					
2 Private	0722223200					
1 Foreign controlled	0722223210					
2 National private	0722223220					
4 Other financial intermediaries	0722224000					
1 Public	0722224100					
2 Private	0722224200					
1 Foreign controlled	0722224210					
2 National private	0722224220					
5 Financial auxiliaries	0722225000					
1 Public	0722225100					
2 Private	0722225200					
6 Insurance corporations	0722226000					
1 Life insurance corporations	0722226100					
1 Public	0722226110					
2 Private	0722226120					
1 Foreign controlled	0722226121					
2 National private	0722226122					
2 Non-life insurance corporations	0722226200					
1 Public	0722226210					
2 Private	0722226220					
1 Foreign controlled	0722226221					
2 National private	0722226222					
3 Central government	0722230000					
4 Provincial governments	0722240000					
5 Local governments	0722250000					
6 Other resident sector	0722260000					

Questionnaire for Banks/ DFIs

Name of bank/ DFI:

For the Month of :

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
3 Items in the process of collection	0723000000					
4 Miscellaneous assets residents sector	0724000000					
1 Suspense account	0724100000					
2 Prepayment of taxes	0724200000					
3 Prepayment of rent	0724300000					
4 Prepaid operating expenses	0724400000					
5 Other miscellaneous asset items	0724500000					
5 Other non- resident accounts receivable	0725000000					
1 Dividends receivable non-residents	0725100000					
2 Settlement accounts non-residents	0725200000					
3 Items in the process of collection	0725300000					
4 Miscellaneous assets items - non-residents	0725400000					

Transactions	Code	Opening balance at cost	Transactions		Valuation changes	Other changes in volume	Closing balance at cost	Acc. depreciation	Present value
			Acquisition	Disposal					
8 Non-financial assets	0800000000								
1 Produced assets	0810000000								
1 Tangible fixed assets	0811000000								

Transactions	Code	Opening balance at cost	Transactions		Valuation changes	Other changes in volume	Closing balance at cost	Acc. depreciation	Present value
			Acquisition	Disposal					
1 Dwellings	0811100000								
1 Building on freehold land	0811110000								
2 Building on leasehold land	0811120000								
2 Other buildings and structures	0811200000								
1 Building on freehold land	0811210000								
2 Building on leasehold land	0811220000								
3 Machinery and equipment	0811300000								
1 Transport equipments	0811310000								
2 Furniture & Fixtures	0811320000								
3 Office equipments	0811330000								
4 Other machinery & equipments	0811340000								
4 Other tangible fixed assets n.e.s	0811400000								
2 Intangible fixed assets	0812000000								
1 Computer software	0812100000								
2 Entertainment, literary or artistic originals	0812200000								
3 Other intangible fixed assets n.e.s	0812300000								
3 Inventories	0813000000								
4 Valuables	0814000000								
2 Non-produced assets	0820000000								
1 Tangible non-produced assets	0821000000								
1 Land	0821100000								
1 Land underlying Buildings and structures	0821110000								
1 Freehold land	0821111000								
2 Leasehold land	0821112000								
2 Recreational land	0821120000								
3 Other land n.e.s	0821130000								
2 Other tangible non-produced assets n.e.s	0821200000								
2 Intangible non-produced assets	0822000000								
1 Leases and other transferable contracts	0822100000								
2 Purchased goodwill	0822200000								
3 Other intangible non-produced assets n.e.s	0822300000								

Transactions	Code	Opening balance at cost	Transactions		Valuation changes	Other changes in volume	Closing balance at cost	Acc. depreciation	Present value
			Acquisition	Disposal					

Memorandum Items:

1 Cost of ownership transfer on acquisition of fixed assets	
2 Cost of ownership transfer on disposal of fixed assets	

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
Liabilities	1000000000					
1 Currency & Deposits	1100000000					
1 Transferable Deposits	1110000000					
1 National Currency	1111000000					
1 Non-financial corporations	1111100000					
1 Public	1111110000					
2 Private	1111120000					
1 Foreign controlled	1111121000					
2 National private	1111122000					
2 Financial Corporations	1111200000					
1 Central Bank	1111210000					
2 Deposit money institutions	1111220000					
1 Public	1111221000					
2 Private	1111222000					
1 Foreign controlled	1111222100					
2 National private	1111222200					
3 Other deposit accepting institutions	1111230000					
1 Public	1111231000					
2 Private	1111232000					
1 Foreign controlled	1111232100					
2 National private	1111232200					
4 Other financial intermediaries	1111240000					
1 Public	1111241000					
2 Private	1111242000					
1 Foreign controlled	1111242100					
2 National private	1111242200					
5 Financial auxiliaries	1111250000					
1 Public	1111251000					
2 Private	1111252000					
6 Insurance and pension funds	1111260000					
1 Life insurance corporations	1111261000					
1 Public	1111261100					
2 Private	1111261200					
1 Foreign controlled	1111261210					
2 National private	1111261220					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Non-Life insurance corporations	1111262000					
1 Public	1111262100					
2 Private	1111262200					
1 Foreign controlled	1111262210					
2 National private	1111262220					
3 Central Government	1111300000					
1 Federal government excluding NPIs & Public ent.	1111310000					
2 NPIs (Non market)	1111320000					
4 Provincial Governments	1111400000					
1 Provincial Governments excluding NPIs	1111410000					
2 NPIs(Non market)	1111420000					
5 Local governments	1111500000					
6 Household	1111600000					
1 Employers	1111610000					
2 Own account workers	1111620000					
3 Employees	1111630000					
4 Recipient of property and transfer incomes	1111640000					
7 Non-profit institutions (NPIs) serving households	1111700000					
1 Foreign controlled	1111710000					
2 National private	1111720000					
8 Non-residents	1111800000					
2 Foreign currency	1112000000					
1 Non-financial corporations	1112100000					
1 Public	1112110000					
2 Private	1112120000					
1 Foreign controlled	1112121000					
2 National private	1112122000					
2 Financial Corporations	1112200000					
1 Central Bank	1112210000					
2 Deposit money institutions	1112220000					
1 Public	1112221000					
2 Private	1112222000					
1 Foreign controlled	1112222100					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	1112222200					
3 Other deposit accepting institutions	1112230000					
1 Public	1112231000					
2 Private	1112232000					
1 Foreign controlled	1112232100					
2 National private	1112232200					
4 Other financial intermediaries	1112240000					
1 Public	1112241000					
2 Private	1112242000					
1 Foreign controlled	1112242100					
2 National private	1112242200					
5 Financial auxiliaries	1112250000					
1 Public	1112251000					
2 Private	1112252000					
6 Insurance and pension funds	1112260000					
1 Life insurance corporations	1112261000					
1 Public	1112261100					
2 Private	1112261200					
1 Foreign controlled	1112261210					
2 National private	1112261220					
2 Non-Life insurance corporations	1112262000					
1 Public	1112262100					
2 Private	1112262200					
1 Foreign controlled	1112262210					
2 National private	1112262220					
3 Central Government	1112300000					
1 Federal government excluding NPIs & Public ent.	1112310000					
2 NPIs (Non market)	1112320000					
4 Provincial Governments	1112400000					
1 Provincial Governments excluding NPIs	1112410000					
2 NPIs(Non market)	1112420000					
5 Local governments	1112500000					
6 Household	1112600000					
1 Employers	1112610000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Own account workers	1112620000					
3 Employees	1112630000					
4 Recipient of property and transfer incomes	1112640000					
7 Non-profit institutions (NPIs) serving households	1112700000					
1 Foreign controlled	1112710000					
2 National private	1112720000					
8 Non-residents	1112800000					
2 Restricted/ compulsory deposits	1120000000					
1 National Currency	1121000000					
1 Non-financial corporations	1121100000					
1 Public	1121110000					
2 Private	1121120000					
1 Foreign controlled	1121121000					
2 National private	1121122000					
2 Financial Corporations	1121200000					
1 Central Bank	1121210000					
2 Deposit money institutions	1121220000					
1 Public	1121221000					
2 Private	1121222000					
1 Foreign controlled	1121222100					
2 National private	1121222200					
3 Other deposit accepting institutions	1121230000					
1 Public	1121231000					
2 Private	1121232000					
1 Foreign controlled	1121232100					
2 National private	1121232200					
4 Other financial intermediaries	1121240000					
1 Public	1121241000					
2 Private	1121242000					
1 Foreign controlled	1121242100					
2 National private	1121242200					
5 Financial auxiliaries	1121250000					
1 Public	1121251000					
2 Private	1121252000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	1121252100					
2 National private	1121252200					
6 Insurance and pension funds	1121260000					
1 Life insurance corporations	1121261000					
1 Public	1121261100					
2 Private	1121261200					
1 Foreign controlled	1121261210					
2 National private	1121261220					
2 Non-Life insurance corporations	1121262000					
1 Public	1121262100					
2 Private	1121262200					
1 Foreign controlled	1121262210					
2 National private	1121262220					
3 Central Government	1121300000					
1 Federal government excluding NPIs & Public ent.	1121310000					
2 NPIs (Non market)	1121320000					
4 Provincial Governments	1121400000					
1 Provincial Governments excluding NPIs	1121410000					
2 NPIs(Non market)	1121420000					
5 Local governments	1121500000					
6 Household	1121600000					
1 Employers	1121610000					
2 Own account workers	1121620000					
3 Employees	1121630000					
4 Recipient of property and transfer incomes	1121640000					
7 Non-profit institutions (NPIs) serving households	1121700000					
1 Foreign controlled	1121710000					
2 National private	1121720000					
8 Non-residents	1121800000					
2 Foreign currency	1122000000					
1 Non-financial corporations	1122100000					
1 Public	1122110000					
2 Private	1122120000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	1122121000					
2 National private	1122122000					
2 Financial Corporations	1122200000					
1 Central Bank	1122210000					
2 Deposit money institutions	1122220000					
1 Public	1122221000					
2 Private	1122222000					
1 Foreign controlled	1122222100					
2 National private	1122222200					
3 Other deposit accepting institutions	1122230000					
1 Public	1122231000					
2 Private	1122232000					
1 Foreign controlled	1122232100					
2 National private	1122232200					
4 Other financial intermediaries	1122240000					
1 Public	1122241000					
2 Private	1122242000					
1 Foreign controlled	1122242100					
2 National private	1122242200					
5 Financial auxiliaries	1122250000					
1 Public	1122251000					
2 Private	1122252000					
1 Foreign controlled	1122252100					
2 National private	1122252200					
6 Insurance and pension funds	1122260000					
1 Life insurance corporations	1122261000					
1 Public	1122261100					
2 Private	1122261200					
1 Foreign controlled	1122261210					
2 National private	1122261220					
2 Non-Life insurance corporations	1122262000					
1 Public	1122262100					
2 Private	1122262200					
1 Foreign controlled	1122262210					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	1122262220					
3 Central Government	1122300000					
1 Federal government excluding NPIs & Public ent.	1122310000					
2 NPIs (Non market)	1122320000					
4 Provincial Governments	1122400000					
1 Provincial Governments excluding NPIs	1122410000					
2 NPIs(Non market)	1122420000					
5 Local governments	1122500000					
6 Household	1122600000					
1 Employers	1122610000					
2 Own account workers	1122620000					
3 Employees	1122630000					
4 Recipient of property and transfer incomes	1122640000					
7 Non-profit institutions (NPIs) serving households	1122700000					
1 Foreign controlled	1122710000					
2 National private	1122720000					
8 Non-residents	1122800000					
3 Other deposits	1130000000					
1 National Currency	1131000000					
1 Non-financial corporations	1131100000					
1 Public	1131110000					
2 Private	1131120000					
1 Foreign controlled	1131121000					
2 National private	1131122000					
2 Financial Corporations	1131200000					
1 Central Bank	1131210000					
2 Deposit money institutions	1131220000					
1 Public	1131221000					
2 Private	1131222000					
1 Foreign controlled	1131222100					
2 National private	1131222200					
3 Other deposit accepting institutions	1131230000					
1 Public	1131231000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Private	1131232000					
1 Foreign controlled	1131232100					
2 National private	1131232200					
4 Other financial intermediaries	1131240000					
1 Public	1131241000					
2 Private	1131242000					
1 Foreign controlled	1131242100					
2 National private	1131242200					
5 Financial auxiliaries	1131250000					
1 Public	1131251000					
2 Private	1131252000					
6 Insurance and pension funds	1131260000					
1 Life insurance corporations	1131261000					
1 Public	1131261100					
2 Private	1131261200					
1 Foreign controlled	1131261210					
2 National private	1131261220					
2 Non-Life insurance corporations	1131262000					
1 Public	1131262100					
2 Private	1131262200					
1 Foreign controlled	1131262210					
2 National private	1131262220					
3 Central Government	1131300000					
1 Federal government excluding NPIs & Public ent.	1131310000					
2 NPIs (Non market)	1131320000					
4 Provincial Governments	1131400000					
1 Provincial Governments excluding NPIs	1131410000					
2 NPIs(Non market)	1131420000					
5 Local governments	1131500000					
6 Household	1131600000					
1 Employers	1131610000					
2 Own account workers	1131620000					
3 Employees	1131630000					
4 Recipient of property and transfer	1131640000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
incomes						
7 Non-profit institutions (NPIs) serving households	1131700000					
1 Foreign controlled	1131710000					
2 National private	1131720000					
8 Non-residents	1131800000					
2 Foreign currency	1132000000					
1 Non-financial corporations	1132100000					
1 Public	1132110000					
2 Private	1132120000					
1 Foreign controlled	1132121000					
2 National private	1132122000					
2 Financial Corporations	1132200000					
1 Central Bank	1132210000					
2 Deposit money institutions	1132220000					
1 Public	1132221000					
2 Private	1132222000					
1 Foreign controlled	1132222100					
2 National private	1132222200					
3 Other deposit accepting institutions	1132230000					
1 Public	1132231000					
2 Private	1132232000					
1 Foreign controlled	1132232100					
2 National private	1132232200					
4 Other financial intermediaries	1132240000					
1 Public	1132241000					
2 Private	1132242000					
1 Foreign controlled	1132242100					
2 National private	1132242200					
5 Financial auxiliaries	1132250000					
1 Public	1132251000					
2 Private	1132252000					
6 Insurance and pension funds	1132260000					
1 Life insurance corporations	1132261000					
1 Public	1132261100					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Private	1132261200					
1 Foreign controlled	1132261210					
2 National private	1132261220					
2 Non-Life insurance corporations	1132262000					
1 Public	1132262100					
2 Private	1132262200					
1 Foreign controlled	1132262210					
2 National private	1132262220					
3 Central Government	1132300000					
1 Federal government excluding NPIs & Public ent.	1132310000					
2 NPIs (Non market)	1132320000					
4 Provincial Governments	1132400000					
1 Provincial Governments excluding NPIs	1132410000					
2 NPIs(Non market)	1132420000					
5 Local governments	1132500000					
6 Household	1132600000					
1 Employers	1132610000					
2 Own account workers	1132620000					
3 Employees	1132630000					
4 Recipient of property and transfer incomes	1132640000					
7 Non-profit institutions (NPIs) serving households	1132700000					
1 Foreign controlled	1132710000					
2 National private	1132720000					
8 Non-residents	1132800000					
2 Securities other than shares (bonds/ debentures etc.)	1200000000					
1 Short-term	1210000000					
1 Non-financial corporations	1211000000					
1 Public	1211100000					
2 Private	1211200000					
1 Foreign controlled	1211210000					
2 National private	1211220000					
2 Financial Corporations	1212000000					
1 Deposit money institutions	1212100000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	1212110000					
2 Private	1212120000					
1 Foreign controlled	1212121000					
2 National private	1212122000					
2 Other deposit accepting institutions	1212200000					
1 Public	1212210000					
2 Private	1212220000					
1 Foreign controlled	1212221000					
2 National private	1212222000					
3 Other financial intermediaries	1212300000					
1 Public	1212310000					
2 Private	1212320000					
1 Foreign controlled	1212321000					
2 National private	1212322000					
4 Insurance and pension funds	1212400000					
1 Life insurance corporations	1212410000					
1 Public	1212411000					
2 Private	1212412000					
1 Foreign controlled	1212412100					
2 National private	1212412200					
2 Non-Life insurance corporations	1212420000					
1 Public	1212421000					
2 Private	1212422000					
1 Foreign controlled	1212422100					
2 National private	1212422200					
3 Household	1213000000					
1 Employers	1213100000					
2 Own account workers	1213200000					
3 Employees	1213300000					
4 Recipient of property and transfer incomes	1213400000					
4 Non-residents	1214000000					
2 Long-term	1220000000					
1 Non-financial corporations	1221000000					
1 Public	1221100000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Private	1221200000					
1 Foreign controlled	1221210000					
2 National private	1221220000					
2 Financial Corporations	1222000000					
1 Deposit money institutions	1222100000					
1 Public	1222110000					
2 Private	1222120000					
1 Foreign controlled	1222121000					
2 National private	1222122000					
2 Other deposit accepting institutions	1222200000					
1 Public	1222210000					
2 Private	1222220000					
1 Foreign controlled	1222221000					
2 National private	1222222000					
3 Other financial intermediaries	1222300000					
1 Public	1222310000					
2 Private	1222320000					
1 Foreign controlled	1222321000					
2 National private	1222322000					
4 Insurance and pension funds	1222400000					
1 Life insurance corporations	1222410000					
1 Public	1222411000					
2 Private	1222412000					
1 Foreign controlled	1222412100					
2 National private	1222412200					
2 Non-Life insurance corporations	1222420000					
1 Public	1222421000					
2 Private	1222422000					
1 Foreign controlled	1222422100					
2 National private	1222422200					
3 Household	1223000000					
1 Employers	1223100000					
2 Own account workers	1223200000					
3 Employees	1223300000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
4 Recipient of property and transfer incomes	1223400000					
4 Non-residents	1224000000					
3 Loans (Borrowings)	1300000000					
1 National Currency	1310000000					
1 Short-term	1311000000					
1 Money at call	1311100000					
1 Deposit money institutions	1311110000					
1 Public	1311111000					
2 Private	1311112000					
1 Foreign controlled	1311112100					
2 National private	1311112200					
2 Other deposit accepting institutions	1311120000					
1 Public	1311121000					
2 Private	1311122000					
1 Foreign controlled	1311122100					
2 National private	1311122200					
3 Other financial intermediaries	1311130000					
1 Public	1311131000					
2 Private	1311132000					
1 Foreign controlled	1311132100					
2 National private	1311132200					
4 Financial auxiliaries	1311140000					
1 Public	1311141000					
2 Private	1311142000					
2 Repurchase agreements (Repo)	1311200000					
1 Central Bank	1311210000					
2 Deposit money institutions	1311220000					
1 Public	1311221000					
2 Private	1311222000					
1 Foreign controlled	1311222100					
2 National private	1311222200					
3 Other deposit accepting institutions	1311230000					
1 Public	1311231000					
2 Private	1311232000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	1311232100					
2 National private	1311232200					
4 Other financial intermediaries	1311240000					
1 Public	1311241000					
2 Private	1311242000					
1 Foreign controlled	1311242100					
2 National private	1311242200					
5 Financial auxiliaries	1311250000					
1 Public	1311251000					
2 Private	1311252000					
3 Other short-term borrowings and financial leases	1311300000					
1 Financial Corporations	1311310000					
1 Central Bank	1311311000					
2 Deposit money institutions	1311312000					
1 Public	1311312100					
2 Private	1311312200					
1 Foreign controlled	1311312210					
2 National private	1311312220					
3 Other deposit accepting institutions	1311313000					
1 Public	1311313100					
2 Private	1311313200					
1 Foreign controlled	1311313210					
2 National private	1311313220					
4 Other financial intermediaries	1311314000					
1 Public	1311314100					
2 Private	1311314200					
1 Foreign controlled	1311314210					
2 National private	1311314220					
5 Financial auxiliaries	1311315000					
1 Public	1311315100					
2 Private	1311315200					
2 Central Government	1311320000					
3 Provincial Governments	1311330000					
2 Long-term borrowings	1312000000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Financial Corporations	1312100000					
1 Central Bank	1312110000					
2 Deposit money institutions	1312120000					
1 Public	1312121000					
2 Private	1312122000					
1 Foreign controlled	1312122100					
2 National private	1312122200					
3 Other deposit accepting institutions	1312130000					
1 Public	1312131000					
2 Private	1312132000					
1 Foreign controlled	1312132100					
2 National private	1312132200					
4 Other financial intermediaries	1312140000					
1 Public	1312141000					
2 Private	1312142000					
1 Foreign controlled	1312142100					
2 National private	1312142200					
5 Financial auxiliaries	1312150000					
1 Public	1312151000					
2 Private	1312152000					
2 Central Government	1312200000					
3 Provincial Governments	1312300000					
2 Foreign Currency	1320000000					
1 Short-term	1321000000					
1 Financial Corporations	1321100000					
1 Central Bank	1321110000					
2 Deposit money institutions	1321120000					
1 Public	1321121000					
2 Private	1321122000					
1 Foreign controlled	1321122100					
2 National private	1321122200					
3 Other deposit accepting institutions	1321130000					
1 Public	1321131000					
2 Private	1321132000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	1321132100					
2 National private	1321132200					
4 Other financial intermediaries	1321140000					
1 Public	1321141000					
2 Private	1321142000					
1 Foreign controlled	1321142100					
2 National private	1321142200					
5 Financial auxiliaries	1321150000					
1 Public	1321151000					
2 Private	1321152000					
2 Central Government	1321200000					
3 Provincial Governments	1321300000					
4 Non-residents	1321400000					
2 Long-term	1322000000					
1 Financial Corporations	1322100000					
1 Central Bank	1322110000					
2 Deposit money institutions	1322120000					
1 Public	1322121000					
2 Private	1322122000					
1 Foreign controlled	1322122100					
2 National private	1322122200					
3 Other deposit accepting institutions	1322130000					
1 Public	1322131000					
2 Private	1322132000					
1 Foreign controlled	1322132100					
2 National private	1322132200					
4 Other financial intermediaries	1322140000					
1 Public	1322141000					
2 Private	1322142000					
1 Foreign controlled	1322142100					
2 National private	1322142200					
5 Financial auxiliaries	1322150000					
1 Public	1322151000					
2 Private	1322152000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 Central Government	1322200000					
3 Provincial Governments	1322300000					
4 Non-residents	1322400000					
4 Financial Derivatives	1400000000					
1 National Currency	1410000000					
1 Central Bank	1411000000					
2 Deposit money institutions	1412000000					
1 Public	1412100000					
2 Private	1412200000					
1 Foreign controlled	1412210000					
2 National private	1412220000					
3 Other deposit accepting institutions	1413000000					
1 Public	1413100000					
2 Private	1413200000					
1 Foreign controlled	1413210000					
2 National private	1413220000					
4 Other financial intermediaries	1414000000					
1 Public	1414100000					
2 Private	1414200000					
1 Foreign controlled	1414210000					
2 National private	1414220000					
5 Financial auxiliaries	1415000000					
1 Public	1415100000					
2 Private	1415200000					
2 Foreign Currency	1420000000					
1 Central Bank	1421000000					
2 Deposit money institutions	1422000000					
1 Public	1422100000					
2 Private	1422200000					
1 Foreign controlled	1422210000					
2 National private	1422220000					
3 Other deposit accepting institutions	1423000000					
1 Public	1423100000					
2 Private	1423200000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	1423210000					
2 National private	1423220000					
4 Other financial intermediaries	1424000000					
1 Public	1424100000					
2 Private	1424200000					
1 Foreign controlled	1424210000					
2 National private	1424220000					
5 Financial auxiliaries	1425000000					
1 Public	1425100000					
2 Private	1425200000					
6 Nonresidents	1426000000					
5 Other accounts payable	1500000000					
1 Provision for losses	1510000000					
1 Provision for loan losses	1511000000					
2 Provision for other losses	1512000000					
2 Accumulated Depreciation	1520000000					
3 Consolidated adjustments for headquarters and branches	1530000000					
4 Other accounts payable other resident Sectors	1540000000					
1 Dividends payable	1541000000					
2 Settlement accounts	1542000000					
1 National currency	1542100000					
1 Non-financial corporations	1542110000					
1 Public	1542111000					
2 Private	1542112000					
1 Foreign controlled	1542112100					
2 National private	1542112200					
2 Financial Corporations	1542120000					
1 Central Bank	1542121000					
2 Deposit money institutions	1542122000					
1 Public	1542122100					
2 Private	1542122200					
1 Foreign controlled	1542122210					
2 National private	1542122220					
3 Other deposit accepting institutions	1542123000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	1542123100					
2 Private	1542123200					
1 Foreign controlled	1542123210					
2 National private	1542123220					
4 Other financial intermediaries	1542124000					
1 Public	1542124100					
2 Private	1542124200					
1 Foreign controlled	1542124210					
2 National private	1542124220					
5 Financial auxiliaries	1542125000					
1 Public	1542125100					
2 Private	1542125200					
6 Insurance corporations	1542126000					
1 Life insurance corporations	1542126100					
1 Public	1542126110					
2 Private	1542126120					
1 Foreign controlled	1542126121					
2 National private	1542126122					
2 Non-Life insurance corporations	1542126200					
1 Public	1542126210					
2 Private	1542126220					
1 Foreign controlled	1542126221					
2 National private	1542126222					
3 Central government	1542130000					
4 Provincial governments	1542140000					
5 Local governments	1542150000					
6 Other resident sector	1542160000					
2 Foreign currency	1542200000					
1 Financial corporations	1542210000					
1 Central Bank	1542211000					
2 Deposit money institutions	1542212000					
1 Public	1542212100					
2 Private	1542212200					
1 Foreign controlled	1542212210					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
2 National private	1542212220					
3 Other deposit accepting institutions	1542213000					
1 Public	1542213100					
2 Private	1542213200					
1 Foreign controlled	1542213210					
2 National private	1542213220					
4 Other financial intermediaries	1542214000					
1 Public	1542214100					
2 Private	1542214200					
1 Foreign controlled	1542214210					
2 National private	1542214220					
5 Financial auxiliaries	1542215000					
1 Public	1542215100					
2 Private	1542215200					
6 Insurance corporations	1542216000					
1 Life insurance corporations	1542216100					
1 Public	1542216110					
2 Private	1542216120					
1 Foreign controlled	1542216121					
2 National private	1542216122					
2 Non-Life insurance corporations	1542216200					
1 Public	1542216210					
2 Private	1542216220					
1 Foreign controlled	1542216221					
2 National private	1542216222					
2 Central government	1542220000					
3 Items in the process of collection	1542230000					
4 Miscellaneous liability items	1542240000					
1 Suspense account	1542241000					
2 Provision for expected costs	1542242000					
3 Deferred tax liabilities	1542243000					
4 Accrued wages	1542244000					
5 Accrued rent	1542245000					
6 Accrued taxes	1542246000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
7 Other miscellaneous liability items	1542247000					
5 Other non- resident accounts payable	1550000000					
1 Dividends payable non-residents	1551000000					
2 Settlement accounts non-residents	1552000000					
3 Items in the process of collection	1553000000					
4 Miscellaneous liability items - non-residents	1554000000					
6 Shares and other equity	1600000000					
1 Quoted	1610000000					
1 Non-financial corporations	1611000000					
1 Public	1611100000					
2 Private	1611200000					
1 Foreign controlled	1611210000					
2 National private	1611220000					
2 Financial Corporations	1612000000					
1 Central Bank	1612100000					
2 Deposit money institutions	1612200000					
1 Public	1612210000					
2 Private	1612220000					
1 Foreign controlled	1612221000					
2 National private	1612222000					
3 Other deposit accepting institutions	1612300000					
1 Public	1612310000					
2 Private	1612320000					
1 Foreign controlled	1612321000					
2 National private	1612322000					
4 Other financial intermediaries	1612400000					
1 Public	1612410000					
2 Private	1612420000					
1 Foreign controlled	1612421000					
2 National private	1612422000					
5 Insurance and pension funds	1612500000					
1 Life insurance corporations	1612510000					
1 Public	1612511000					
2 Private	1612512000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Foreign controlled	1612512100					
2 National private	1612512200					
2 Non-Life insurance corporations	1612520000					
1 Public	1612521000					
2 Private	1612522000					
1 Foreign controlled	1612522100					
2 National private	1612522200					
3 Central Government	1613000000					
1 Federal government excluding NPIs & Public ent.	1613100000					
2 NPIs (Non market)	1613200000					
4 Provincial Governments	1614000000					
1 Provincial Governments excluding NPIs	1614100000					
2 NPIs(Non market)	1614200000					
5 Local governments	1615000000					
6 Household	1616000000					
1 Employers	1616100000					
2 Own account workers	1616200000					
3 Employees	1616300000					
4 Recipient of property and transfer incomes	1616400000					
7 Non-residents	1617000000					
2 Non quoted	1620000000					
1 Non-financial corporations	1621000000					
1 Public	1621100000					
2 Private	1621200000					
1 Foreign controlled	1621210000					
2 National private	1621220000					
2 Financial Corporations	1622000000					
1 Central Bank	1622100000					
2 Deposit money institutions	1622200000					
1 Public	1622210000					
2 Private	1622220000					
1 Foreign controlled	1622221000					
2 National private	1622222000					
3 Other deposit accepting institutions	1622300000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
1 Public	1622310000					
2 Private	1622320000					
1 Foreign controlled	1622321000					
2 National private	1622322000					
4 Other financial intermediaries	1622400000					
1 Public	1622410000					
2 Private	1622420000					
1 Foreign controlled	1622421000					
2 National private	1622422000					
5 Financial auxiliaries	1622500000					
1 Public	1622510000					
2 Private	1622520000					
6 Insurance and pension funds	1622600000					
1 Life insurance corporations	1622610000					
1 Public	1622611000					
2 Private	1622612000					
1 Foreign controlled	1622612100					
2 National private	1622612200					
2 Non-Life insurance corporations	1622620000					
1 Public	1622621000					
2 Private	1622622000					
1 Foreign controlled	1622622100					
2 National private	1622622200					
3 Central Government	1623000000					
1 Federal government excluding NPIs & Public ent.	1623100000					
2 NPIs (Non market)	1623200000					
4 Provincial Governments	1624000000					
1 Provincial Governments excluding NPIs	1624100000					
2 NPIs(Non market)	1624200000					
5 Local governments	1625000000					
6 Household	1626000000					
1 Employers	1626100000					
2 Own account workers	1626200000					
3 Employees	1626300000					

(Rupees 000)

Items	Code	Opening Balance	Transactions	Valuation changes	Other changes in volume	Closing balance
4 Recipient of property and transfer incomes	1626400000					
7 Non-residents	1627000000					
3 Retained earnings	1630000000					
4 Current year result	1640000000					
5 General and special reserve	1650000000					
6 Valuation adjustments	1660000000					