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All Non-financial public and private corporations

Dear Sir or Dear Madam

**Liabilities & Assets Statement - Reporting of (Annual)**

We are in persuasion to the goal of achieving the soundness of the financial system for sustainable healthy growth and prosperity of the country, and side by side keeping pace with the international community to strengthen the architecture of the international financial system. This requires an efficient statistical system for acquisition and dissemination of data based on internationally acceptable standards, customized to country practices and meeting the requirements of maximum stakeholders.

Paving the way to this destination, we being responsible for the compilation of Flow of Funds Accounts & Financial Statistics of Pakistan have initiated the implementation of internationally accepted standards of quality and compatibility harmonized with United Nations System of National Accounts 1993 (SNA93) which provides guidelines to the compilation of these statistics. This would require expanding the coverage, frequency and layout of our data collection.

To this end, we are expanding the coverage of data collection regarding liabilities and assets from non-financial corporations on annual basis and would appreciate your cooperation for providing the required information well in time. We assure confidentiality of the data thus collected and will be used only for compilation of the necessary statistics. The Questionnaire and Reporting Guide explaining the areas of various classifications, sectorizations and terminologies for this purpose are available at our web site at <http://www.sbp.org.pk/departments/stats.htm>

This statement will be required for the year ended June 2004 and on regular basis in future for subsequent years. Opening stock for the year 2003-04 (1<sup>st</sup> July 2004) to be reported on the statement should match with the closing stock of June 2003 (30<sup>th</sup> June 2003). Last date for the submission of the statement for FY04 is 31 May 2005 and 30 September for each preceding year in future.

We welcome any suggestions for improvement, comments and clarifications in this regard. You may contact us through fax # 92-21-9212569 or e-mail addresses of the project team provided in the guide.

Yours truly

-Sd-

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# PREFACE

Harmony of understanding the concepts and definitions amongst the data providers, compilers and end users are of vital importance for adopting the internationally accepted best practices in the compilation and dissemination of statistics and data comparability with the external world.

We are switching to compile the flow of funds accounts as harmonized with the classifications and transactions described in the System of National Accounts 1993 (SNA93) of the United Nations, the base document to be followed by the countries. This would lead to broaden our area of coverage for data collection on monthly basis from the financial sector institutions not yet covered and on annual basis from the non-financial corporations.

The matchless efforts of the Statistics Department of State Bank of Pakistan in adopting standard best practices of data collection, compilation & dissemination would provide a sound base of timely, reliable and exhaustive set of data of the non-financial sector in order to cope with the national responsibility for providing the sound footings with quality data to the policy makers, which ultimately would result stable and consistent policies for the stability and prosperity of the county. This would also raise the image of the county among the nations. These data are of great utility for State Bank of Pakistan for preparing and implementing its policies side by side meeting the requirements of the international community and the researchers.

This “Reporting Guide for Non-financial corporations” is aimed at facilitating the concerned officials for accurate and efficient reporting through the questionnaire.

We expect warm response from the data providers as commitment to the nation to make our databases strong. The databases are the assets of the nation and are useful for the variety of stakeholders. We wish to acknowledge, with thanks, its indebtedness for the guidance of the Director Statistics, valuable contributions made by Mr. Naseer Ahmad Joint Director of Planning and Development Division and Mr. Afzal Hussain Jr. Joint Director, Statistics Department, State Bank of Pakistan.

**PROJECT TEAM**  
**STATISTICS DEPARTMENT**

# I. INTRODUCTION

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## Purpose of the Guide

1. To increase the analytical power of the statistics available to the variety of users, economies are on the way to move to the implementation of most simplified and clarified System of National Accounts 1993 (SNA 93). SNA 93 consists of a coherent, consistent and integrated set of macroeconomic accounts; balance sheets and tables based on assets of internationally agreed concepts, definitions, classifications and accounting rules. It provides a comprehensive accounting framework in which economic data can be compiled and presented in a format that is designed for the purposes of economic analysis, decision taking and policy making. This guide will provide the conceptual framework for the data collection including definitions and classification of transactions for the compilation of Flow of Funds (FF) Accounts for Pakistan.
2. The Statistics Department of State bank of Pakistan is responsible for the compilation of Flow of Funds (FF) Accounts for Pakistan. Flows of funds arise from the transactions, which take place in an economy – whether involving purchases or sales of goods and services or exchanges of assets and liabilities. These transactions generate flows of funds from one agent to another and from one sector to another. National flow of funds accounts, provide a record of these flows for the whole economy; the accounts covering individual or corporate transactions are more usually called resources-uses. Thus the flow of funds accounts or accounts of financial flows record and summarize in a systematic way the financial transactions of an economy among the nation’s economic decision making units grouped into institutionally homogeneous sectors functioning on broadly similar lines.
3. The scope of FF Accounts is broader than that of National Income and Product Account (NIPA). For example, unlike the NIPA the flow of funds accounts include financial flows among the various sectors of the economy that arise from transfer of existing physical assets as well as shift in the composition of financial portfolios that may be unrelated to or only indirectly relates to current production. Thus, the FF Accounts is an essential tool for studying the effect of combined changes in assets and debt on economic growth.

4. Differences between two stocks are not actual flows. Therefore, SNA 93 recommends capturing actual transactions, exchange rate changes, valuation changes/ price changes or fair value changes and other changes in volume of the assets and liabilities during the reporting period. Thus SNA 93 was built around a sequence of interconnected flow accounts linked to different types of economic activity taking place within a given period of time, together with balance sheets that record the values of stocks of the assets and liabilities held by the institutional units or sectors at the beginning and end of the period. Thus to capture the actual flows, we feel to compile the FF Accounts according to the classification of SNA 93.
5. 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 data to the public. These standards—the Special Data Dissemination Standard and the General Data Dissemination System—comprise a number of elements of good practices 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 by the IMF are harmonized with those of the System of National Accounts 1993.
6. Statistics Department, State Bank of Pakistan is revising the data collection requirements from all sectors of the economy especially the non-financial corporations sector which is a large sector in the economy and is principally engaged in the production of market goods and non-financial services.
7. In line with the SNA 93, to go side by side with the international community, the data collected through the questionnaire basically the sectoral balance sheets attached as **Annexure III** are of much importance for estimating the flow of funds accounts and financial statistics of the economy.
8. The main purpose of the reporting guide is to provide guidelines to the respondents for reporting the data on sectoral balance sheet. 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.

9. We assume that the guide would be helpful for reporting data and expect useful suggestions from our stakeholders for further improvements in its contents.

## **Value Addition**

1. This guide is aimed at introducing the data providers with the concepts definitions, and requirements of the data users, so that to ensure:
  - a. Data compatibility
  - b. Data quality and accuracy
  - c. Data consistency
  - d. 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 economy's soundness
4. The data would provide good estimates for flow of funds accounts and financial statistics 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 **Reporting Guide** before filling the questionnaire (Annexure III). The guide is available at our web site at [http://www.sbp.org.pk/departments/stats/Non\\_financial\\_corporations\\_guide/index.htm](http://www.sbp.org.pk/departments/stats/Non_financial_corporations_guide/index.htm)
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. Opening stock of the year matched with the closing stock of the preceding year
5. That total assets and liabilities are equal
6. The total of transactions, valuation changes and other changes on volume of assets side are equal to those of liabilities side
7. To get a soft copy of the questionnaire from the Statistics Department, State Bank of Pakistan or locate the Questionnaire available on SBP website at link [http://www.sbp.org.pk/departments/stats/Non\\_financial\\_corporations\\_guide/non-financial-quest.xls](http://www.sbp.org.pk/departments/stats/Non_financial_corporations_guide/non-financial-quest.xls)

## II. CONCEPTUAL FRAMEWORK

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The organization and presentation of flow of funds accounts and financial statistics, follow a hierarchical approach based on two general data frameworks— sectoral balance sheets and other 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 accounts for the whole economy. The data for a sectoral balance sheet are obtained from the individual institutional units with in financial and non-financial corporations sub-sectors 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 analysis requiring sub-sector data that are more highly disaggregated than the asset and liability categories shown in the corresponding sub-sector surveys. The structure of the flow of funds accounts of financial statistics is given in **Annexure I**. The data required for developing these accounts will be reported through a questionnaire (**Annexure III**).

### B. Financial Statistics and Flow of Funds Accounts

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 while flow of funds accounts are the set of stock and flow data on financial assets and liabilities as well as non-financial assets of all sectors. These 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
  - o Capital account
  - o Financial account
  - o 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 are: -

- Opening balance
- Changes in stock positions (net transactions, valuation changes and other changes in volume)
- Closing balance

Flow of funds data, presented in a matrix form showing the financial transactions among all sectors/ sub-sectors of the 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 the economy**

Institutional units differ with respect to their economic objectives, functions, behaviour and activities 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:

### i) Resident Units

#### **Financial Corporations**

##### **1. Depository corporations**

1. Central bank
2. Other depository corporations
  - a. Deposit money institutions
  - b. Other deposits accepting institutions

##### **2. Other financial intermediaries; except insurance corporations and pension funds**

##### **3. Insurance corporations and pension funds**

##### **4. Financial auxiliaries**

#### **Non-financial Corporations**

1. Public non-financial corporations;
2. Private non-financial corporation
  - a. Foreign controlled non-financial corporations; and
  - b. National private non-financial corporations

### **General Government**

1. Central government
  - a. Federal government excluding NPIs and public enterprises
  - b. Federal government NPIs
2. Provincial and local/ city governments
  - a. Provincial & local government excluding NPIs and public enterprises
  - b. Provincial & local governments NPIs

### **Households**

1. Employers
2. Employees
3. Own account workers
4. Recipient of property or transfer income

### **Non-Profit Institutions Serving Households (NPISH)**

ii) Non-Resident Units (The Rest of The World)

## **D. Classification of Assets / Liabilities**

Financial assets are financial claims (e.g., currency, deposits, and securities) that have demonstrable value. SNA 93 defines 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 for the central bank. Transactions in non-monetary gold are treated as transactions in non-financial assets under valuables or depending upon the nature of the business of the institution. Major components of financial and non-financial assets/ liabilities are as follows: -

### **Financial assets (assets / liabilities)**

- ? Monetary gold and SDRs (this is the holding of the 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
  - o Tangible fixed assets
  - o Intangible fixed assets
  - o Inventories
  - o Valuables
- ? Non-produced assets
  - o Tangible non-produced assets
  - o Intangible non-produced assets

## **E. Residency criterion**

Residence is particularly important attribute of an institutional unit in the economy because the identification of transactions between residents and non-residents underpins the system. The concept of residence is based on 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**

Transactions are recorded when economic value is created, transformed, exchanged, transferred, or extinguished. Claims and liabilities arise when there is a change in ownership.

# III. FLOWS

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## 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 of acquisition and 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). Over Draft (OD) is a short-term loan /borrowing (Liability)
3. Net of acquisition and disposal of liability in the shape of borrowings during the reporting period (Liabilities)
4. Net investment in securities other than shares i.e., securities purchased minus securities matured/ claimed during the reporting period (Assets).
5. Net of securities issued and redeemed during the reporting period (Liabilities).
6. Net investment in shares and other equity of corporations i.e., total shares acquired *minus* shares disposed off during the period (Assets).
7. All subsequent changes in the paid-up capital through issuance of shares (Liabilities)
8. Receivable/payable items generated during the reporting period.
9. Life insurance premium paid during the reporting period, total premium paid for the non-life insurance during the period *minus* premium consumed during the reporting period i.e; premium for the subsequent period and outstanding claims that have to be settled with the insurance corporations– Insurance Technical Reserves (Assets).
10. Non-financial asset acquired during the reporting period after adding the cost of ownership transfer if born by the unit *minus* transferring of non-financial asset to another entity by sale or gift after deduction of cost of ownership transfer if born by the unit.

## **C. Valuation Changes**

Holding gains or losses resulting from changes in market prices, exchange rate changes and fair value changes where market is not available that accrue during the accounting period to owners of non-financial/ financial assets and liabilities.

## **D. Other changes in volume**

Changes in non-financial assets and financial assets/ 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. Examples: -

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. Reclassification of loans as securities other than shares, in accordance with the rule that loans that become negotiable (i.e., marketable).
5. Writing off of loan by the banks due to bankruptcy or other factors etc. Debt forgiveness is transaction, not OCV because both parties agree in this case.
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

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### A. Description of Major Components of Assets & Liabilities

#### i. 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. Non-financial corporations do not have any liability in the shape of currency because those are not issuing authorities.

##### **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. Separate reporting of Pakistani bank notes is required to know the liability of the central bank.

##### **Pakistani Coins**

These are the currency coins issued by the Islamic Republic of Pakistan with various denominations of currency units (Rupee). These also include subsidiary coins (decimal coins) issued by the federal government in sub-denomination of a rupee (paisa 50 / 25). Separate reporting in this case is also required to know the liability of the central government.

##### **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 etc. These are claims of the economy upon non-residents that is why these are required to be reported separately.

#### ii. 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 current deposits, savings deposits and 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 be classified as restricted deposits because they cannot immediately be withdrawn or used for direct third-party payments. Deposits denominated in national currency should be recorded at book value (outstanding amount plus accrued interest).

This category would not be reported on the liability side of the non-financial corporations as those are not deposit accepting institutions but on the assets side as transferable deposits with SBP, deposit money institutions, or with non-residents.

### **iii. Restricted/ compulsory deposits**

Deposits for which withdrawals are restricted on the basis of legal, regulatory, or commercial requirements are called restricted deposits. Deposits that are placed for maturity period from which withdrawals also can not be made before the maturity should not be included here but be classified as **other deposits**.

Restricted deposits should be on both assets and liabilities side of the corporations. These include compulsory savings deposits like, import deposits, and similar types of deposits related to international trade, security deposits, margin deposits, sundry deposits and deposits in financial corporations that are closed pending liquidation or reorganization etc. Non-financial corporations are non-deposit accepting institutions. However, they may retain some restricted or compulsory deposits that include compulsory savings deposits like employees provident fund accounts, staff pension funds, employees security deposit, staff guarantee fund, import deposits, and similar types of deposits related to international trade, security deposits, margin deposits and sundry deposits (Various type of deposits for which claimant is not available) etc.

### **iv. Other deposits**

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

These include:

- Sight deposits (which permit immediate cash withdrawals but not direct third-party transfers);
- Non-transferable savings deposits and term deposits;

- Shares or similar evidence of deposits that are legally or in practice, redeemable immediately or at relatively short notice with financial corporations;
- Shares of money-market funds that have restrictions on third-party transferability;
- Call money deposits with financial corporations;
- Margin payments related to options or futures contracts, as are very short-term repurchase agreements

This category includes non-financial corporations' deposits other than transferable and restricted deposits with deposit money institutions, other deposit accepting institutions or with non-residents. National currency and foreign currency equivalent to Pak rupees should be reported separately.

## **v. Securities other than shares**

Companies' investments in financial assets or liability in the shape 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 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. These securities are classified as short-term and long-term securities other than shares. Examples are; Government treasury bills, Federal government bonds, Federal investment bonds, commodity bonds, Pakistan investment bonds, corporate bonds and debentures, negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial paper, TFCs, PTCs, Modaraba certificates, negotiable loans 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.

### **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. Their market transactions are managed by the State Bank of Pakistan on behalf of the treasury.

**Pakistan investment bonds**

These are long term (3, 5, 10, 15 & 20 year's maturity) debt obligation 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. Income tax on interest amount is deducted at 10%.

**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 was fixed as 13%, 14% and 15% depending on the maturity of the bond. Interest payments on FIB are made through interest warrants. Income tax on interest amount is deducted at 20%.

**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.

**Federal government commodity bonds**

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

**Other federal government bonds / securities**

These loan securities started from 1963 having fixed interest rate and specific maturity with the object that the proceeds of the loan will be devoted to meet the capital expenditure of the government. Subscription of the 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. This category would also include the residual bonds / securities issued by the federal government and not covered anywhere else.

**Provincial government securities / bonds / permanent loans**

Provincial governments loan securities started from 1963 having fixed interest rate and specific maturity with the object that the proceeds of the loan will be devoted to meet the capital expenditure of the government. Subscription of the 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. This category also includes any type of provincial governments' debt obligations/ bonds and negotiable certificates etc.

### **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.

### **Commercial papers**

Unsecured promissory notes or obligations 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; 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. Commercial papers are available in a wide range of denominations, can be either discounted or interest bearing, and usually have a limited or nonexistent secondary market.

### **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.

### **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. 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.

### **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.

### **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.

**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.

**Participation term certificates**

A certificate or note evidencing ownership by the holder, but without voting rights of a stated percentage of a "package" or "pool" of mortgages which pays interest at a stated rate. The term finance certificates are redeemable in quarterly / half yearly instalments.

**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.

**vi. Loans extended/ borrowings**

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 uncollectible or (2) when the outstanding amount of the loan has been reduced through formal debt reorganization.

Financial liabilities of corporations are created when creditors (financial institutions) directly lend funds to them. They include repurchase arrangements not included in

national broad money definitions (Repo), money at call, export refinance from SBP, borrowing under LMM/LMFR from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term

### **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.

### **Overdrawn local account**

Overdrawn funds from the accounts with banks/ NBFIs operating in Pakistan are short-term loans.

### **Financial leases and similar arrangements**

Goods acquired for disposal from a bank/NBFI 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 (lesser bank/NBFI) to the user of the goods (a lessee corporation) 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 bank/NBFI and liability of the lessee, a corporation. At the time of ownership change the market value of the asset is recorded as liabilities of the lessee. For subsequent periods principal payments of the preceding periods will be subtracted for determining the outstanding liability.

**Borrowings from subsidiary companies**

Borrowings other than subordinated loans from companies that are owned/ controlled by the reporting corporation.

**Borrowings from managed modarabas**

Any type of borrowing from managed modarabas i.e., the companies solely engaged in the floatation and management of Modaraba, having paid-up capital of not less two and half million rupees.

**Borrowings from associated undertakings**

All types of borrowings from associated undertakings are to be covered under loans.

**Borrowings from directors**

Loans and borrowings from the directors of the company are loans from other resident sector covered in the sectoral balance sheets as a short-term or long-term.

**Borrowings from chief executive**

Borrowings from chief executives of the company are also loans from other resident sector covered in the sectoral balance sheets as a short-term or long-term.

**Subordinated loans from subsidiary companies**

Funds raised by a corporation from subsidiary companies, managed modarabas, associated undertakings, 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.

**Borrowing from SBP**

Funds raised from SBP under 1) usance bills 2) against promissory notes; 3) Borrowings from SBP against approved securities; 4) under export refinance scheme; 5) under LMM/LMFR; 6) under export oriented projects; 7) any other borrowings from SBP.

**vii. Shares and other equity**

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. These reacquired shares (called treasury shares) are not included in holdings of shares.

Preferred stocks or shares are also included in this category. Shares and other equity are to be reported separately as quoted and non-quoted. Investment in 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.

Reporting investment in shares in the sectoral balance sheet, market value is required to be reported while as a liability; book value of the shares would be reported.

#### **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.

#### **Non-quoted shares - ordinary**

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

#### **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.

## **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
- Closed-end mutual funds.

### **Open-ended mutual fund**

Open-end mutual funds are those where subscription and redemption of shares are allowed on continuous 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.

### **Closed-end mutual fund**

Closed-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. These include:

- Growth funds
- Balanced funds
- Income funds

### **Growth funds**

The "growth funds" offer potential for appreciation in share value, while the current income may be low. The fluctuation in share price may also be high. Such funds invest in stocks and have tendency to outperform other funds and other modes of savings over a period of time.

**Balanced funds**

The "balanced funds", offer prospects of both moderate appreciation in share value as well as current income. The fluctuation in share price may be low. Such funds invest in stocks, corporate debts and Government paper.

**Income funds**

The "bond fund" or "income funds", offer good current income but very little potential for growth. Such funds invest in government paper, bonds issued by municipal or local bodies, corporate debts and in stocks of utility companies, offering regular return.

**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. Preferred stock/ shares that provide for participation in the residual value on dissolution of an incorporated enterprise should be reported under this category.

**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.

**Paid-up capital bonus shares**

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

**Paid-up capital in consideration other than cash**

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

**Paid-up capital unquoted/not-listed**

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

**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.

**Retained earnings**

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

**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 a corporation.

**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.

**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 a corporation except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

**viii. 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
- Reserves against outstanding claims with insurance companies.

### **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.

### **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. Reserves against outstanding claims are therefore considered being assets of the beneficiaries and liabilities of the insurance enterprises. Therefore, claims on insurance companies not yet settled are assets of corporations and should be reported under this category.

## **ix. Others accounts receivable/ payable**

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 etc.

### **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.

### **Dividends receivable/ payable**

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

Dividends payable are distribution of earnings to shareholders prorated by the class of security and paid in the shape of money, stock, scrip, or, 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.

### **Settlement accounts**

Settlement account is any account you wish to have funds settled into at the end of the transaction. Settlement accounts should be used to account for differences in the time of recording of (1) purchase 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. A Settlement accounts within other accounts payable should show a corporation's obligations for payments on future settlement dates for assets that were purchased on trade dates.

### **Items in the process of collection**

Items in process of collection include checks or other types of transferable items that are unavailable for use until after the transferable items have cleared through the central bank or clearing organization. On the liability side, these would be the bills issued but not yet paid from the accounts of corporations.

### **Head office / inter-branch adjustment**

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

### **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.

### **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. On liability side, it would be an account that is used to store short-term funds or securities until a permanent decision is made about their allocation.

**Provision for loan losses**

Setting aside a part of a corporation'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.

**Provision for other losses**

Setting aside a part of a corporation's income to cover anticipated losses other than loan losses.

**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, stationary and stamps on hand etc, etc.

**Miscellaneous liability items**

Includes other liability items not specified elsewhere such as:

**Deferred tax liabilities**

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

**Accrued wages**

Wages and salaries, which have not been paid by the corporations and are outstanding at the end of the accounting period, are accrued wages.

**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.

**Current taxation (provisions less payments) Accrued Tax**

Taxes chargeable to an accounting period but not yet paid.

**Social contributions**

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

**Staff pensions funds**

Liability of a corporation in the form of staff pensions funds contributed by the corporation.

**Advance payments**

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

**x. 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**

Produced assets comprise non-financial assets that have come into existence as outputs from production processes. These consist of fixed assets, inventories and valuables.

**i. Fixed assets**

Assets that are used repeatedly, or continuously, in production processes for more than one year and that 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),

**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.

**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.

#### **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.

#### **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.

#### **Furniture and fixture**

All type of furniture and fixtures including those acquired under financial leases for the purpose of business.

#### **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.

#### **Other machinery and equipment**

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

#### **Vehicles**

Vehicles (as assets) including 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.

#### **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.

### **Computer software**

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

### **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.

### **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.

#### **ii. Inventories**

These are produced assets but not being used for further production such as materials and supplies, work-in-progress, finished goods, and goods for resale.

#### **iii. Valuables**

Valuables are 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 include non-monetary gold and paintings etc. Gold is valued at price not exceeding current market price.

### **Non-produced assets**

Non-produced non-financial assets are 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. For balance sheet purposes these assets shall be reported net of accumulated depreciation.

**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.

**Recreational freehold land**

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

**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.

**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.

**Leasehold land - recreational**

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

**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.

**Other tangible non-produced assets**

Any other tangible non-produced assets not specified elsewhere. Non-produced assets are those that occur in nature and over which ownership may be enforced and transferred. Environmental assets over which ownership rights have not, or cannot, be enforced such as open seas or air are excluded.

**Purchased goodwill**

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

**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.

**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.

**Accumulated amortization on other intangible fixed assets**

Accumulated reduction/ normal obsolescence in the value of other intangible fixed assets

**B. Sectoral Definitions****i. 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.

**ii. 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.

**iii. 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.

**iv. 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 financial instruments such as short-term certificates of deposits, which are close substitutes for deposits.

**v. 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, mutual funds, housing finance companies and cooperative banks except Punjab provincial cooperative bank etc.

**vi. Financial auxiliaries**

Corporations such as securities brokers, loan brokers, floatation corporations, insurance brokers etc. 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 also 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.

**vii. 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”.

**viii. 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:

- i. The NPIs that are mainly controlled and financed by the government
- ii. Those 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.

**ix. Employers**

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

**x. Employees**

These are persons, which receive income from their employers.

**xi. Own account workers**

These are the workers who are not employee of any other but do their work at their own.

For example, hawkers and street suppliers or small shop keepers who do not employ others.

**xii. Recipient of property or transfer incomes**

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

# ANNEXURE - I

BASIC FLOW OF FUNDS ACCOUNT I												
	Central Bank		Other Depository Corporations		Central Government		Other Domestic Sectors		Rest of the World		Total	
Account	U	R	U	R	U	R	U	R	U	R	U	R
Saving and capital transfers												
Capital accumulation												
<i>Net lending (+) or borrowing(-)</i>												
Monetary gold and SDRs												
Currency and deposits												
Securities other than shares												
Loans												
Other (shares and other equity, insurance technical reserves, financial derivatives, and other accounts receivable/payable)												
<b>Total resources and uses</b>												

Notes: Shaded areas indicate cells that are not applicable.

R = Resources, which are equal to saving and capital transfers of each sector plus net incurrence of financial liabilities.

U = Uses, which are equal to capital accumulation and net acquisition of financial assets.

## BASIC FLOW OF FUNDS ACCOUNT II

Account	Central Bank		Other Depository Corporations		Other Financial Corporations		Central Government		Public Non-financial Corporations		Other Domestic Sectors		Rest of the World		Total	
	U	R	U	R	U	R	U	R	U	R	U	R	U	R	U	R
Saving and capital transfers																
Capital accumulation																
<i>Net lending (+) or borrowing(-)</i>																
Monetary gold and SDRs																
Currency and deposits																
Securities other than shares																
Loans																
Shares and other equity																
Insurance technical reserves																
Financial derivatives																
Other accounts receivable/ Payable																
<b>Total resources and uses</b>																

## DETAILED FLOW OF FUNDS (UPPER LEFT QUADRANT)

Financial assets of:	Financial corporations									
	Central Bank	Other Depository Corps.	Other Financial Corps.	Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
Types of claim and debtor	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>1. Monetary gold and SDRs</b>										
<b>2. Currency and deposits</b>										
a. Currency										
- National										
- Foreign										
b. Transferable deposits										
i). In national currency										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
ii). In foreign currency										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										





- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
<b>7. Financial derivatives</b>										
a. Central bank										
b. Other depository corporations										
c. Other financial corporations										
d. Central government										
e. Provincial and local government										
f. Public non-financial corporations										
g. Other non-financial corporations										
h. Other resident sectors										
i. Non-residents										
<b>8. Other accounts receivable/ payable</b>										
a. Trade credit and advances										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
b. Other										
- Resident sectors										
- Non-residents										
<b>Financial assets of:</b>	<b>Financial corporations</b>									
	Central Bank	Other Depository Corps.	Other Financial Corps.	Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

## DETAILED FLOW OF FUNDS (UPPER RIGHT QUADRANT)

Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central Bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	
										Types of claim and creditors
										<b>1. Monetary gold and SDRs</b>
										<b>2. Currency and deposits</b>
										a. Currency
										i. National
										ii. Foreign
										b. Transferable deposits
										i. In national currency
										- Central bank
										- Other depository corporations
										- Other financial corporations
										- Central government
										- Provincial and local government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										ii. In foreign currency
										- Central bank
										- Other depository

										corporations
										- Other financial corporations
										- Central government
										- Provincial and local government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										c. Other deposits
										i. In national currency
										- Central bank
										- Other depository corporations
										- Other financial corporations
										- Central government
										- Provincial and local government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										ii. In foreign currency
										- Central bank 1
										- Other depository corporations
										- Other financial corporations

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											- Central government
											- Provincial and local government
											- Public non-financial corporations
											- Other non-financial corporations
											- Other resident sectors
											- Non-residents
											<b>3. Securities other than share</b>
											a. Central bank
											b. Other depository corporations
											c. Other financial corporations
											d. Central government
											e. Provincial and local government
											f. Public non-financial corporations
											g. Other non-financial corporations
											h. Other resident sectors
											i. Non-residents
<b>DETAILED FLOW OF FUNDS (LOWER RIGHT QUADRANT)</b>											
											<b>4. Loans</b>
											a. Central bank
											b. Other depository corporations
											c. Other financial corporations
											d. Central government

										e. Provincial and local government
										f. Public non-financial corporations
										g. Other non-financial corporations
										h. Other resident sectors
										i. Non-residents
										<b>5. Shares and other equity</b>
										a. Central bank
										b. Other depository corporations
										c. Other financial corporations
										d. Central government
										e. Provincial and local government
										f. Public non-financial corporations
										g. Other non-financial corporations
										h. Other resident sectors
										i. Non-residents
										<b>6. Insurance technical reserves</b>
										a. Net equity of households on life insurance reserves and on pension funds
										b. Prepayments of premiums and reserves against outstanding claims
										i. Central bank
										ii. Other depository corporations
										iii. Other financial corporations

FOR SBP use only

										iv. Central government
										v. Provincial and local government
										vi. Public non-financial corporations
										vii. Other non-financial corporations
										viii. Other resident sectors
										ix. Non-residents
										<b>7. Financial derivatives</b>
										a. Central bank
										b. Other depository corporations
										c. Other financial corporations
										d. Central government
										e. Provincial and local government
										f. Public non-financial corporations
										g. Other non-financial corporations
										h. Other resident sectors
										i. Non-residents
										<b>8. Other accounts receivable/ payable</b>
										a. Trade credit and advances
										i. Central bank
										ii. Other depository corporations
										iii. Other financial corporations
										iv. Central government
										v. Provincial and local government

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										vi. Public non-financial corporations
										vii. Other non-financial corporations
										viii. Other resident sectors
										ix. Non-residents
										b. Other
										i. Resident sectors
										ii. Non-residents
Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central Bank	
<b>(10)</b>	<b>(9)</b>	<b>(8)</b>	<b>(7)</b>	<b>(6)</b>	<b>(5)</b>	<b>(4)</b>	<b>(3)</b>	<b>(2)</b>	<b>(1)</b>	

# 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 Company Ltd.
25. North Star Insurance Company Ltd.
26. Pakistan General Insurance Company Ltd.
27. Pakistan 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

Name of the company:

Address: -

(Rupees 000)

Items	Code	Opening balance	Transactions	Valuation changes	Other changes in volume	Closing balance
<b>Assets</b>	<b>00000000</b>	0	0	0	0	0
<b>1. Currency and Deposits</b>	<b>01000000</b>	0	0	0	0	0
<b>1. Currency</b>	<b>01100000</b>	0	0	0	0	0
1. National currency (notes & coins)	01110000	0	0	0	0	0
1. Pakistani bank notes	01111000					0
2. Pakistani coins	01112000					0
2. Foreign currency notes and coins	01120000					0
<b>2. Transferable Deposits</b>	<b>01200000</b>	0	0	0	0	0
1. National currency	01210000	0	0	0	0	0
1. Deposit money institutions	01211000					0
2. Nonresidents	01212000					0
2. Foreign currency	01220000	0	0	0	0	0
1. Deposit money institutions	01221000					0
2. Nonresidents	01222000					0
<b>3. Restricted Deposits</b>	<b>01300000</b>	0	0	0	0	0
1. National currency	01310000	0	0	0	0	0
1. Non-financial corporations	01311000	0	0	0	0	0
1. Public	01311100					0
2. Private	01311200	0	0	0	0	0
1. Foreign controlled	01311210					0
2. National private	01311220					0
2. Financial corporations	01312000	0	0	0	0	0
1. Deposit money institutions	01312100					0
2. Other deposit accepting institutions	01312200					0
3. Financial intermediaries	01312300					0
4. Financial auxiliaries	01312400					0
3. Central government	01313000					0
4. Provincial & local governments	01314000					0
5. Non-residents	01315000					0
2. Foreign currency	01320000	0	0	0	0	0
1. Non-financial corporations	01321000	0	0	0	0	0
1. Public	01321100					0

2. Private	013212000	0	0	0	0	0
1. Foreign controlled	013212100					0
2. National private	013212200					0
2. Financial corporations	013220000	0	0	0	0	0
1. Deposit money institutions	013221000					0
2. Other deposit accepting institutions	013222000					0
3. Financial intermediaries	013223000					0
4. Financial auxiliaries	013224000					0
3. Central government	013230000					0
4. Provincial & local governments	013240000					0
5. Non-residents	013250000					0
<b>4. Other Deposits</b>	<b>014000000</b>	0	0	0	0	0
1. National currency	014100000	0	0	0	0	0
1. Deposit money institutions	014110000					0
2. Other deposit accepting institutions	014120000					0
3. Nonresidents	014130000					0
2. Foreign currency	014200000	0	0	0	0	0
1. Deposit money institutions	014210000					0
2. Other deposit accepting institutions	014220000					0
3. Nonresidents	014230000					0
<b>2. Securities other than shares</b>	<b>020000000</b>	0	0	0	0	0
<b>1. National currency</b>	<b>021000000</b>	0	0	0	0	0
<b>1. Short-term</b>	<b>021100000</b>	0	0	0	0	0
1. Non-financial corporations	021110000	0	0	0	0	0
1. Public (commercial papers etc)	021111000					0
2. Private (commercial papers etc)	021112000					0
2. Financial Corporations	021120000	0	0	0	0	0
1. Deposit money institutions (Bankers' acceptance etc)	021121000					0
2. Other deposit accepting institutions	021122000					0
3. Other financial intermediaries	021123000					0
4. Insurance and pension funds	021124000	0	0	0	0	0
1. Life insurance corporations	021124100	0	0	0	0	0
1. Public	021124110					0
2. Private	021124120					0
2. Non-Life insurance corporations	021124200	0	0	0	0	0
1. Public	021124210					0
2. Private	021124220					0
3. Central Government	021130000	0	0	0	0	0
1. Treasury bills	021131000					0
2. Other central government short-term securities	021132000					0
4. Provincial Governments' short-term securities	021140000					0
5. Local governments' short-term securities	021150000					0
6. Non-residents' short-term securities	021160000					0

<b>2. Long-term</b>	<b>021200000</b>	0	0	0	0	0
1. Non-financial corporations	021210000	0	0	0	0	0
1. Public (PTCs/TFCs/Bonds etc)	021211000					0
2. Private (PTCs/TFCs/Bonds etc)	021212000					0
2. Financial Corporations	021220000	0	0	0	0	0
1. Deposit money institutions (TFCs etc)	021221000					0
2. Other deposit accepting institutions (PTCs/TFCs/Bonds etc)	021222000					0
3. Other financial intermediaries (PTCs/TFCs/Bonds etc)	021223000					0
4. Insurance and pension funds	021224000	0	0	0	0	0
1. Life insurance corporations	021224100	0	0	0	0	0
1. Public	021224110					0
2. Private	021224120					0
2. Non-Life insurance corporations	021224200	0	0	0	0	0
1. Public	021224210					0
2. Private	021224220					0
3. Central Government	021230000	0	0	0	0	0
1. Federal investment bonds	021231000					0
2. Pakistan investment bonds	021232000					0
3. Federal government bonds	021233000					0
4. Federal government commodity bonds	021234000					0
5. Special national fund bonds	021235000					0
6. Bearer national fund bonds	021236000					0
7. Other central government long-term Securities	021237000					0
4. Provincial Governments' long-term securities	021240000					0
5. Local governments' long-term securities	021250000					0
6. Non-residents' long-term securities	021260000					0
<b>2. Foreign currency</b>	<b>022000000</b>	0	0	0	0	0
<b>1. Short-term</b>	<b>022100000</b>	0	0	0	0	0
1. Central Government short-term securities	022110000					0
2. Non-residents short-term securities	022120000					0
<b>2. Long-term</b>	<b>022200000</b>	0	0	0	0	0
1. Central Government	022210000	0	0	0	0	0
1. Foreign exchange bearer certificates (FEBCs)	022211000					0
2. Foreign currency bearer certificates (FCBCs)	022212000					0
3. Euro bonds	022213000					0
4. Dollar bearer certificates (DBC)	022214000					0
5. Special US \$ bonds	022215000					0
6. Other central government long-term Securities	022216000					0
2. Non-residents long-term Securities	022220000					0
<b>3. Loans extended</b>	<b>030000000</b>	0	0	0	0	0
<b>1. Short-term</b>	<b>031000000</b>	0	0	0	0	0
1. Non-financial corporations	031100000	0	0	0	0	0
1. Public	031110000					0

2. Private	031120000	0	0	0	0	0
1. Foreign controlled	031121000					0
2. National private	031122000					0
2. Households	031200000					0
3. Non-residents	031300000					0
<b>2. Long-term</b>	<b>032000000</b>	0	0	0	0	0
1. Non-financial corporations	032100000	0	0	0	0	0
1. Public	032110000					0
2. Private	032120000	0	0	0	0	0
1. Foreign controlled	032121000					0
2. National private	032122000					0
2. Households	032200000					0
3. Non-residents	032300000					0
<b>4. Shares and other equity</b>	<b>040000000</b>	0	0	0	0	0
<b>1. Quoted</b>	<b>041000000</b>	0	0	0	0	0
1. Non-financial corporations	041100000	0	0	0	0	0
1. Public	041110000					0
2. Private	041120000	0	0	0	0	0
1. Foreign controlled	041121000					0
2. National private	041122000					0
2. Financial Corporations	041200000	0	0	0	0	0
1. Deposit money institutions	041210000	0	0	0	0	0
1. Public	041211000					0
2. Private	041212000	0	0	0	0	0
1. Foreign controlled	041212100					0
2. National private	041212200					0
2. Other deposit accepting institutions	041220000	0	0	0	0	0
1. Public	041221000					0
2. Private	041222000	0	0	0	0	0
1. Foreign controlled	041222100					0
2. National private	041222200					0
3. Other financial intermediaries	041230000	0	0	0	0	0
1. Public	041231000					0
2. Private	041232000	0	0	0	0	0
1. Foreign controlled	041232100					0
2. National private	041232200					0
4. Insurance and pension funds	041240000	0	0	0	0	0
1. Life insurance corporations	041241000	0	0	0	0	0
1. Public	041241100					0
2. Private	041241200	0	0	0	0	0
1. Foreign controlled	041241210					0
2. National private	041241220					0
2. Non-Life insurance corporations	041242000	0	0	0	0	0

1. Public	041242100					0
2. Private	041242200	0	0	0	0	0
1. Foreign controlled	041242210					0
2. National private	041242220					0
3. Non-residents	041300000					0
<b>2. Non quoted</b>	<b>042000000</b>	0	0	0	0	0
1. Non-financial corporations	042100000	0	0	0	0	0
1. Public	042110000					0
2. Private	042120000	0	0	0	0	0
1. Foreign controlled	042121000					0
2. National private	042122000					0
2. Financial Corporations	042200000	0	0	0	0	0
1. Deposit money institutions	042210000	0	0	0	0	0
1. Public	042211000					0
2. Private	042212000	0	0	0	0	0
1. Foreign controlled	042212100					0
2. National private	042212200					0
2. Other deposit accepting institutions	042220000	0	0	0	0	0
1. Public	042221000					0
2. Private	042222000	0	0	0	0	0
1. Foreign controlled	042222100					0
2. National private	042222200					0
3. Other financial intermediaries	042230000	0	0	0	0	0
1. Public	042231000					0
2. Private	042232000	0	0	0	0	0
1. Foreign controlled	042232100					0
2. National private	042232200					0
4. Financial auxiliaries	042240000	0	0	0	0	0
1. Public	042241000					0
2. Private	042242000	0	0	0	0	0
1. Foreign controlled	042242100					0
2. National private	042242200					0
5. Insurance and pension funds	042250000	0	0	0	0	0
1. Life insurance corporations	042251000	0	0	0	0	0
1. Public	042251100					0
2. Private	042251200	0	0	0	0	0
1. Foreign controlled	042251210					0
2. National private	042251220					0
2. Non-Life insurance corporations	042252000	0	0	0	0	0
1. Public	042252100					0
2. Private	042252200	0	0	0	0	0
1. Foreign controlled	042252210					0
2. National private	042252220					0

3. Non-residents	042300000					0
<b>5. Insurance Technical Reserve</b>	<b>050000000</b>	0	0	0	0	0
1. Life insurance corporations	051000000	0	0	0	0	0
1. Public	051100000					0
2. Private	051200000					0
2. Non-Life insurance corporations	052000000	0	0	0	0	0
1. Public	052100000					0
2. Private	052200000					0
3. Non-resident insurance corporations(life& non-life)	053000000					0
<b>6. Other accounts receivable</b>	<b>060000000</b>	0	0	0	0	0
<b>1. Trade credit and advances</b>	<b>061000000</b>					0
<b>2. Others</b>	<b>062000000</b>	0	0	0	0	0
1. Resident Sectors	062100000	0	0	0	0	0
1. Dividends receivable	062110000					0
2. Settlement accounts	062120000					0
3. Items in the process of collection	062130000					0
4. Head office and inter branches adjustments	062140000					0
5. Miscellaneous assets items	062150000	0	0		0	0
1. Suspense account	062151000					0
2. Prepayment of taxes	062152000					0
3. Prepayment of rent	062153000					0
4. Prepaid operating expenses	062154000					0
5. Other miscellaneous asset items n.e.s	062155000					0
2. Non- resident sector	062200000	0	0	0	0	0
1. Dividends receivable non-residents	062210000					0
2. Settlement accounts non-residents	062220000					0
3. Items in the process of collection	062230000					0
4. Miscellaneous assets items - non-residents	062240000					0

(Rupees 000)

Transactions	Code	Opening balance at cost	Transactions		Valuation changes	Other changes in volume	Closing balance at cost	Acc. depreciation	Present value
			Acquisition	Disposal					
<b>7. Non-financial assets</b>	<b>070000000</b>	0	0	0	0	0	0	0	0
<b>1. Produced assets</b>	<b>071000000</b>	0	0	0	0	0	0	0	0
<b>1. Tangible fixed assets</b>	<b>071100000</b>	0	0	0	0	0	0	0	0
1. Dwellings (residential buildings)	071110000	0	0	0	0	0	0	0	0
1. Building on freehold land	071111000						0		0
2. Building on leasehold land	071112000						0		0
2. Other buildings and structures	071120000	0	0	0	0	0	0	0	0
1. Building on freehold land	071121000						0		0
2. Building on leasehold land	071122000						0		0
3. Machinery and equipment	071130000	0	0	0	0	0	0	0	0
1. Transport equipments	071131000						0		0
2. Furniture & Fixtures	071132000						0		0
3. Office equipments	071133000						0		0
4. Other machinery & equipments	071134000						0		0
4. Other tangible fixed assets n.e.s	071140000						0		0
<b>2. Intangible fixed assets</b>	<b>071200000</b>	0	0	0	0	0	0	0	0
1. Computer software	071210000						0		0
2. Entertainment, literary or artistic originals	071220000						0		0
3. Other intangible fixed assets n.e.s	071230000						0		0
<b>3. Inventories</b>	<b>071300000</b>						0		0
<b>4. Valuables</b>	<b>071400000</b>						0		0

<b>2. Non-produced assets</b>	<b>072000000</b>	0	0	0	0	0	0	0	0
<b>1. Tangible non-produced assets</b>	<b>072100000</b>	0	0	0	0	0	0	0	0
1. Land	072110000	0	0	0	0	0	0	0	0
1. Land underlying Buildings and structures	072111000	0	0	0	0	0	0	0	0
1. Freehold land	072111100						0		0
2. Leasehold land	072111200						0		0
2. Recreational land	072112000						0		0
3. Other land n.e.s	072113000						0		0
2. Other tangible non-produced assets n.e.s	072120000						0		0
<b>2. Intangible non-produced assets</b>	<b>072200000</b>	0	0	0	0	0	0	0	0
1. Leases and other transferable contracts	072210000						0		0
2. Purchased goodwill	072220000						0		0
3. Other intangible non-produced assets n.e.s	072230000						0		0

(Rupees 000)

Items	Code	Opening balance	Transactions	Valuation changes	changes in volume	Closing balance
<b>Liabilities</b>	<b>100000000</b>	0	0	0	0	0
<b>1. Restricted/ compulsory deposits</b>	<b>110000000</b>	0	0	0	0	0
1. Non-financial corporations	111000000	0	0	0	0	0
1. Public	111100000					0
2. Private	111200000	0	0	0	0	0
1. Foreign controlled	111210000					0
2. National private	111220000					0
2. Central government	112000000					0
3. Provincial & local governments	113000000					0
4. Household	114000000	0	0	0	0	0
1. Employers	114100000					0
2. Own account workers	114200000					0
3. Employees	114300000					0
4. Recipient of property and transfer incomes	114400000					0
5. Non-residents	115000000					0
<b>2. Securities other than shares (Bonds/ debentures etc)</b>	<b>120000000</b>	0	0	0	0	0
<b>1. Short-term</b>	<b>121000000</b>	0	0	0	0	0
1. Non-financial corporations	121100000	0	0	0	0	0
1. Public	121110000					0
2. Private	121120000	0	0	0	0	0
1. Foreign controlled	121121000					0
2. National private	121122000					0
2. Financial Corporations	121200000	0	0	0	0	0
1. Deposit money institutions	121210000					0
2. Other deposit accepting institutions	121220000					0
3. Other financial intermediaries	121230000					0
4. Insurance and pension funds	121240000	0	0	0	0	0
1. Life insurance corporations	121241000	0	0	0	0	0
1. Public	121241100					0
2. Private	121241200					0
2. Non-Life insurance corporations	121242000	0	0	0	0	0
1. Public	121242100					0
2. Private	121242200					0
3. Household	121300000	0	0	0	0	0
1. Employers	121310000					0
2. Own account workers	121320000					0
3. Employees	121330000					0

4. Recipient of property and transfer incomes	121340000					0
4. Non-residents	121400000					0
<b>2. Long-term</b>	<b>122000000</b>	0	0	0	0	0
1. Non-financial corporations	122100000	0	0	0	0	0
1. Public	122110000					0
2. Private	122120000	0	0	0	0	0
1. Foreign controlled	122121000					0
2. National private	122122000					0
2. Financial Corporations	122200000	0	0	0	0	0
1. Deposit money institutions	122210000					0
2. Other deposit accepting institutions	122220000					0
3. Other financial intermediaries	122230000					0
4. Insurance and pension funds	122240000	0	0	0	0	0
1. Life insurance corporations	122241000	0	0	0	0	0
1. Public	122241100					0
2. Private	122241200					0
2. Non-Life insurance corporations	122242000	0	0	0	0	0
1. Public	122242100					0
2. Private	122242200					0
3. Household	122300000	0	0	0	0	0
1. Employers	122310000					0
2. Own account workers	122320000					0
3. Employees	122330000					0
4. Recipient of property and transfer incomes	122340000					0
4. Non-residents	122400000					0
<b>3. Loans (borrowings)</b>	<b>130000000</b>	0	0	0	0	0
<b>1. Short-term</b>	<b>131000000</b>	0	0	0	0	0
1. Non-financial corporations	131100000	0	0	0	0	0
1. Public	131110000					0
2. Private	131120000	0	0	0	0	0
1. Foreign controlled	131121000					0
2. National private	131122000					0
2. Financial Corporations	131200000	0	0	0	0	0
1. Central Bank	131210000					0
2. Deposit money institutions	131220000					0
3. Other deposit accepting institutions	131230000					0
4. Other financial intermediaries	131240000					0
3. Central Government	131300000					0
4. Provincial Governments	131400000					0
5. Local governments	131500000					0
6. Non-residents	131600000					0
7. Other resident sector	131700000					0
<b>2. Long-term</b>	<b>132000000</b>	0	0	0	0	0

1. Non-financial corporations	132100000	0	0	0	0	0
1. Public	132110000					0
2. Private	132120000	0	0	0	0	0
1. Foreign controlled	132121000					0
2. National private	132122000					0
2. Financial Corporations	132200000	0	0	0	0	0
1. Central Bank	132210000					0
2. Deposit money institutions	132220000					0
3. Other deposit accepting institutions	132230000					0
4. Other financial intermediaries	132240000					0
3. Central Government	132300000					0
4. Provincial Governments	132400000					0
5. Local governments	132500000					0
6. Non-residents	132600000					0
7. Other resident sector	132700000					0
<b>4. Other accounts payable</b>	<b>140000000</b>	0	0	0	0	0
1. Provision for losses	141000000	0	0	0	0	0
1. Provision for loan losses	141100000					0
2. Provision for other losses	141200000					0
2. Accumulated depreciation	142000000					0
3. Consolidated adjustments for headquarters and branches	143000000					0
4. Other accounts payable other resident Sectors	144000000	0	0	0	0	0
1. Dividends payable	144100000					0
2. Settlement accounts	144200000					0
3. Items in the process of collection	144300000					0
4. Head office and inter branches adjustments	144400000					0
5. Miscellaneous liability items	144500000	0	0	0	0	0
1. Suspense account	144510000					0
2. Provision for expected costs	144520000					0
3. Deferred tax liabilities	144530000					0
4. Accrued wages	144540000					0
5. Accrued rent	144550000					0
6. Accrued taxes	144560000					0
7. Other miscellaneous liability items n.e.s	144570000					0
5. Other non- resident accounts payable	145000000	0	0	0	0	0
1. Dividends payable non-residents	145100000					0
2. Settlement accounts non-residents	145200000					0
3. Items in the process of collection	145300000					0
4. Miscellaneous liability items - non-residents	145400000					0
<b>5. Shares and other equity</b>	<b>150000000</b>	0	0	0	0	0
<b>1. Quoted</b>	<b>151000000</b>	0	0	0	0	0
1. Non-financial corporations	151100000	0	0	0	0	0
1. Public	151110000					0

2. Private	151120000	0	0	0	0	0
1. Foreign controlled	151121000					0
2. National private	151122000					0
2. Financial Corporations	151200000	0	0	0	0	0
1. Deposit money institutions	151210000					0
2. Other deposit accepting institutions	151220000					0
3. Other financial intermediaries	151230000					0
4. Insurance and pension funds	151240000	0	0	0	0	0
1. Life insurance corporations	151241000					0
2. Non-Life insurance corporations	151242000					0
3. Central Government	151300000	0	0	0	0	0
1. Federal government excluding NPIs & Public ent.	151310000					0
2. NPIs (Non market)	151320000					0
4. Provincial Governments	151400000	0	0	0	0	0
1. Provincial Governments excluding NPIs	151410000					0
2. NPIs(Non market)	151420000					0
5. Local governments	151500000					0
6. Household	151600000	0	0	0	0	0
1. Employers	151610000					0
2. Own account workers	151620000					0
3. Employees	151630000					0
4. Recipient of property and transfer incomes	151640000					0
7. Non-residents	151700000					0
<b>2. Non quoted</b>	<b>152000000</b>	0	0	0	0	0
1. Non-financial corporations	152100000	0	0	0	0	0
1. Public	152110000					0
2. Private	152120000	0	0	0	0	0
1. Foreign controlled	152121000					0
2. National private	152122000					0
2. Financial Corporations	152200000	0	0	0	0	0
1. Deposit money institutions	152210000					0
2. Other deposit accepting institutions	152220000					0
3. Other financial intermediaries	152230000					0
4. Insurance and pension funds	152240000	0	0	0	0	0
1. Life insurance corporations	152241000					0
2. Non-Life insurance corporations	152242000					0
3. Central Government	152300000	0	0	0	0	0
1. Federal government excluding NPIs & Public ent.	152310000					0
2. NPIs (Non market)	152320000					0
4. Provincial Governments	152400000	0	0	0	0	0
1. Provincial Governments excluding NPIs	152410000					0
2. NPIs(Non market)	152420000					0
5. Local governments	152500000					0

6. Household	152600000	0	0	0	0	0
1. Employers	152610000					0
2. Own account workers	152620000					0
3. Employees	152630000					0
4. Recipient of property and transfer incomes	152640000					0
7. Non-residents	152700000					0
<b>3. Retained earnings</b>	<b>153000000</b>					0
<b>4. Current year result</b>	<b>154000000</b>					0
<b>5. General and special reserves</b>	<b>155000000</b>					0
<b>6. Valuation adjustments</b>	<b>156000000</b>					0