

TABLE OF CONTENTS

Preface	iii	ii. Foreign Controlled	24
		iii. Public Enterprises	24
I . I N T R O D U C T I O N		iv. Other Deposit Accepting Institutions	24
Purpose of the Guide	01	v. Other Financial Intermediaries	24
Value Addition	03	vi. Financial Auxiliaries	24
While Reporting, MAKE Sure	03	vii. NPIS (Market)	25
		viii. NPIS (Non-Market)	25
II . C O N C E P T U A L F R A M E W O R K		ix. Employers	25
A. Sectoral Balance Sheets	04	x. Own Account Workers	25
B. Financial Statistics	04	xi. Employees	25
C. Sectorization of the economy	05	xii. Recipient of Property & Tran. Incomes	25
D. Classification of Assets/ Liabilities	06		
E. Residency Criteria	07	A N N E X U R E - I	
F. The Principle Of Accrual Accounting	07	Basic Flow Of Funds Account I	26
		Basic Flow Of Funds Account II	27
III . F L O W S		Detailed Flow Of Funds	28
A. Economic Transactions	08		
B. Transaction Changes	08	A N N E X U R E - I I	
C. Valuation Changes	09	Deposit Money Institutions	38
D. Other Changes In Volume	09	Other Deposit Accepting Insts-NBFCs	39
		Non-deposit Accepting Institutions-NBFCs	40
IV . D E F I N I T I O N S / T E R M I N O L O G I E S		Financial auxiliaries	42
A. Description of Major Components of Assets & Liabilities	10	Insurance Corporations	44
I. Assets	10	General Government Institution	46
i. Currency (Cash in Hand)	10	Non-Financial Public Sector Enterprise	66
ii. Transferable Deposits	10		
iii. Restricted Deposits	11	A N N E X U R E - I I I	
iv. Other Deposits	11	Questionnaire For Non-financial	72
v. Loans Extended	11		
vi. Shares and Other Equity (Assets)	12		
vii. Insurance Technical Reserves	13		
viii. Others Accounts Receivable	14		
ix. Non-Financial Assets	15		
II. Liabilities and Owners Equity	19		
i. Restricted/ compulsory deposits	19		
ii. Securities Other Than Shares (Liabilities)	20		
iii. Loans (Borrowings)	21		
iv. Other Accounts payable	22		
v. Other Equity	23		
B. Sectoral Definitions	24		
i. Deposit Money Institutions	24		

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 – financial statistics 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 government and 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 Federal and Provincial Governments” 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, Statistics Department, State Bank of Pakistan.

PROJECT TEAM
STATISTICS DEPARTMENT

PROJECT TEAM

MALIK MUHAMMAD ASHRAF
malik.ashraf@sbp.org.pk

MR. AFZAL HUSSAIN
afzal.hussain@sbp.org.pk

MR. MUHAMMAD SADIQ
muhammad.sadiq@sbp.org.pk

INTRODUCTION

Purpose of the Guide

1. To enhance 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 asset 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 and other changes in volume of the assets and liabilities during the reporting period. 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 and financial data to the public. These standards—the Special Data Dissemination Standard and the General Data Dissemination System—comprise a number of elements of good practice in data dissemination. As an essential complement to, and outgrowth of, these standards, the IMF intensified efforts to assist countries through the development of internationally agreed guidelines on statistical methodology in the field of Balance of Payments, Government Finance, and Monetary and Financial Statistics. The concepts set out 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 the general government sector that plays a key role in boosting the economy. In line with the SNA 93, to go side by side with the international community, the data collected through this questionnaire (Annexure III) are of much importance for estimating the financial statistics of the economy.
7. The main purpose of the reporting guide is to provide guidelines to the respondents for reporting the data on 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.
8. 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 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 manual before filling the questionnaire (Annexure III)
2. To fill the amounts in columns where applicable
3. That all items of assets and liabilities are reported in thousands of Pak Rupees
4. Opening stock of the year matched with the closing stock of the preceding year
5. That total assets and liabilities are equal
6. To get a soft copy of the questionnaire from the Statistics Department, State Bank of Pakistan
7. To locate the Questionnaire available on SBP website at link
<http://www.sbp.org.pk/departments/stats/QGOV.pdf>

II. CONCEPTUAL FRAMEWORK

The organization and presentation of financial statistics, follow a hierarchical approach based on two general data frameworks— sectoral balance sheets and surveys.

A. Sectoral balance sheets

The purpose of the sectoral balance sheets is to provide a framework for the collection and presentation of data in a format that facilitates the presentation of flow of funds accounts for the whole economy. The data for a sectoral balance sheet are obtained from the government and individual institutional units within 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

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

- ? Current accounts
- ? Accumulation accounts
 - 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

- o Opening balance
- o Changes in stock positions
- o Closing balance

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

C. Sectorization of the economy

Institutional units differ with respect to their economic objectives, functions, and behaviour that are grouped into sectors which 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. Central bank
2. Other depository corporations
 - a. Deposit money corporations
 - b. Other deposits accepting institution
3. Other financial intermediaries; except insurance corporations and pension funds
4. Insurance corporations and pension funds
5. Financial auxiliaries

General Government

1. Central government
 - a. Federal government excluding NPIs and public enterprises
 - b. Federal government NPIs
2. State and local government (Provincial governments)
 - a. Provincial & local government excluding NPIs and public enterprises
 - b. Provincial & local governments NPIs

Non-financial Corporations

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

Households

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

Non -Profit Institutions Serving Households (NPISH)

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

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. Major components of financial and non-financial assets are as follows: -

Financial assets (assets/ liabilities)

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

Non-financial assets

- ? Produced assets
 - o Tangible fixed assets
 - o Intangible fixed assets
 - o Inventories
 - o Valuables
- ? Non-produced assets
 - o Tangible produced assets
 - o Intangible produced assets

E. Residency criteria

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

A. Economic Transactions

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

B. Transaction Changes

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

1. Net currency received during the reporting period. (Assets)
2. Net of bank deposits placed with financial institutions and withdrawn from them during the reporting period (Assets)
3. Net of acquisition and disposal of liability in the shape of borrowings during the reporting period (Liabilities)
4. Net of securities issued and redeemed during the reporting period (Liabilities).
5. Net investment in shares and other equity of corporations i.e., total shares acquired *minus* shares disposed off during the period (Assets).
6. Receivable/payable items generated during the reporting period.
7. Total premium paid for the subsequent period *minus* premium consumed during the reporting period and outstanding claims that have to be settled with the insurance corporations– Insurance Technical Reserves (Assets).
8. 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 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 and liabilities during an accounting period those are not due to transactions or revaluations. These include changes arising from reclassification of sectors / instruments, exceptional and catastrophic events, including destruction from disasters or illegal seizure of assets without compensation etc. 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. Writing off of loan by the banks due to bankruptcy or other factors etc;
5. Reclassification of loans as securities other than shares, in accordance with the rule that loans that become negotiable (i.e., marketable).
6. Reclassification of sectors by privatization etc.
7. Reclassification of securities that have been converted to shares and other equity, under the conversion options in securities contract.

IV. DEFINITIONS / TERMINOLOGIES

A. Description of Major Components of Assets & Liabilities

I. Assets

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.

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.

Foreign currency (Foreign currency notes and coins)

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

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 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. Deposits denominated in national currency should be recorded at book value (outstanding amount plus accrued interest).

This category includes 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 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. Generally governments do not maintain restricted/ compulsory deposit with resident enterprises, but some restricted deposits may be with non-residents.

iv. Other deposits

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

- Sight deposits (which permit immediate cash withdrawals but not direct third-party transfers);
- Non-transferable savings deposits and term deposits;
- Financial corporations' liabilities in the form of shares or similar evidence of deposits that are legally or in practice, redeemable immediately or at relatively short notice;
- Shares of money-market funds that have restrictions on third-party transferability;
- Call money deposits;
- Margin payments related to options or futures contracts, as are very short-term repurchase agreements

This category includes deposits other than transferable 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. Loans extended

Financial asset resulting from the delivery of cash or other assets by a lender (government) 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.

vi. Shares and other equity (Assets)

All instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends. There are several types of shares, including common stock, preferred stock, treasury stock, and dual class shares. Preferred shares have priority over common shares in the distribution of dividends and assets. A dual class equity structure has several classes of shares (for example Class A, class B, and class C) each with its own advantages and disadvantages. Treasury stocks are shares that have been bought back from the public.

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

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. Generally governments do not

trade on stock exchanges, that is why this category has not been included in the questionnaire (Annexure III).

Non-quoted shares - ordinary

The shares those are not traded on a stock exchange are defined as non-quoted shares. Therefore, government participation in the equity of corporations may 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.

vii. 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 the government and should be reported under this category.

viii. Others accounts receivable

Financial assets consisting of trade credit and advances, Dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items 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. It is presumed that governments do not extend trade credits and this category has not been included in the questionnaire.

Dividends receivable

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

Settlement accounts

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

Items in the process of collection

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

Miscellaneous asset items

These include claims, damages, accruals for miscellaneous fees, fines, forfeitures, penalties, other prepaid expenses, receivable from brokers, stationary and stamps on hand etc, etc.

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.

ix. Non-financial assets

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

- 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),
- ii. **Inventories** (food, coal mines, materials and supplies, work-in-progress, finished goods, and goods for resale), and
- iii. **Valuables** (assets that are acquired and held primarily as stores of value).

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.

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 leasehold 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.

GOLD (valued at price not exceeding current market price)

Gold, held primarily as stores of value should be reported under valuables.

Other 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.

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.

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.

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.

Freehold 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.

Freehold 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.

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

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.

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

II. Liabilities and Owners Equity

i. Restricted/ compulsory deposits

Government or governmental units 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, e.g., dormant accounts of non-operative accounts etc.) etc.

ii. Securities other than shares (liabilities)

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. These may be treasury bills, FIBs, PIBs, Federal government bonds, Federal government commodity bonds, Special national fund bonds, Bearer national fund bonds, FCBCs, FEBCs, Euro bonds, DBCs and Special dollar bonds etc.

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.

iii. Loans (Borrowings)

Financial liabilities of governments are created when creditors (financial institutions) directly lend funds to them. They include overdrawn local accounts, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The creditor's outstanding claims at any time should equal to the debtor's obligation, which comprises the outstanding principal amount plus any accrued interest.

Overdrawn local account

Overdrawn funds from the accounts with banks/ NBFIs operating in Pakistan.

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) 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. At the time of ownership change the market value of the asset is recorded as liabilities of the lessee. For subsequent periods principal payments will be subtracted for determining the outstanding liability.

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) any other borrowings from SBP.

iv. Other accounts payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, settlement accounts, suspense accounts, accrued wages, rent, social contributions, accrued taxes, mark-up/ return/ interest payable, mark-up on NPL, income account; and miscellaneous liability items.

Provision for loan losses

Setting aside a part of 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 income to cover anticipated losses, provisions may be made for losses other than loan losses.

Settlement accounts

A settlement account is any account you wish to have funds settled into at the end of the transaction. Settlement accounts within other accounts payable should show governments' obligations for payments on future settlement dates for assets that were purchased on trade dates.

Miscellaneous liability items

Includes other liability items not specified elsewhere.

Suspense accounts

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

Accrued wages

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

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.

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 government in the form of staff pensions funds contributed by the government.

Advance payments

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

v. Other Equity

This category for the government comprises current year result (savings) and net revaluation of assets and liabilities i.e., valuation adjustments.

Valuation adjustment:

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

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 corporations are resident 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. 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.

xi. Employees

These are persons, which receive income from their employers.

xii. Recipient of property and 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)												
Total resources and uses												

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																
Total resources and uses																

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)
1. Monetary gold and SDRs										
2. Currency and deposits										
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										

DETAILED FLOW OF FUNDS (LOWER LEFT QUADRANT)

4. Loans																				
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																				
5. Shares and other equity																				
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																				
6. Insurance technical reserves																				
a. Net equity of households on life insurance reserves & on pension funds																				
b. Prepayments of premiums and reserves against outstanding claims																				
- 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										
7. Financial derivatives										
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										
8. Other accounts receivable/ payable										
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										
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
	(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
										1. Monetary gold and SDRs
										2. Currency and deposits
										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

FOR SBP USE ONLY

											- Central government
											- Provincial and local government
											- Public non-financial corporations
											- Other non-financial corporations
											- Other resident sectors
											- Non-residents
											3. Securities other than share
											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

DETAILED FLOW OF FUNDS (LOWER RIGHT QUADRANT)

											4. Loans
											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
										5. Shares and other equity
										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
										6. Insurance technical reserves
										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
										7. Financial derivatives
										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
										8. Other accounts receivable/ payable
										a. Trade credit and advances
										i. Central bank
										ii. Other depository corporations
										iii. Other financial corporations
										iv. Central government
										v. Provincial and local government

FOR SBP USE ONLY

										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	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	

Annexure - II

Financial Sector

1. Depository Corporations

Deposit Money Institutions

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

Other Deposit Accepting Institutions- NBFCs

Other Deposits Accepting - DFIs

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

Other Deposit Accepting - Microfinance Institutes

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

Other Deposit Accepting - NBFCs

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

2. Non-Depository Institutions - NBFCs

Financial Intermediaries – Mutual Funds

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

Financial Intermediaries

Financial Intermediaries – Asset Management Companies

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

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

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

Financial Intermediaries – Housing Finance Companies

1. House Building Finance Corporation

Financial Intermediaries – Leasing Companies

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

Financial Intermediaries – Modarabas

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

Financial Intermediaries – Pension Funds

1. Atlas Pension Fund

Financial Auxiliaries Financial Auxiliaries - Exchange Companies

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

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

Financial Auxiliaries – Stock Exchanges & Brokerage Houses

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

Life & Non-life Insurance Corporations

Life Insurance Corporations

Public

1. State Life Insurance Corporation Ltd.

Private

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

Non-life Insurance Corporations

Public

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

Private

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

Foreign

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

General Government Institutions/ Units

Federal Government Units/ Depts. Ministries etc.

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

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

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

Federal Government NPIs

1. Academy of Education Planning & Management
2. Agricultural Prices Commission
3. Allama Iqbal Open University, Islamabad
4. Applied Economics Research Centre, University of Karachi

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

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

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

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

AJK - AJK Government Units/ Depts. Ministries etc.

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

AJK City/ Local Government Units

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

AJK Government NPIs

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

Baluchistan – Baluchistan Government Units/ Depts. Ministries etc.

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

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

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

Baluchistan City/ Local Government Units

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

Baluchistan Government NPIs

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

NWFP - NWFP Government Units/ Depts. Ministries etc.

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

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

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

NWFP City/ Local Government Units

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

NWFP Government NPIs

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

Punjab - Punjab Government Units/ Depts. Ministries etc.

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

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

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

112. Provincial Transport Authority
113. Other Punjab Government Institutes

Punjab City/ Local Government Units

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

Punjab Government NPIs

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

Sindh - Sindh Government Units/ Depts. Ministries etc.

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

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

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

Sindh City/ Local Government Units

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

Sindh Government NPIs

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

Non-Financial Public Sector Enterprise (NFPSEs)

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

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

ANNEXURE - III

Questionnaire for federal and provincial governments

Statement for the year ended June 30 -----

(Rupees 000)

Items	Code	Opening balance	Transactions	Valuation changes	Other changes in volume	Closing balance
Assets	000000000	0	0	0	0	0
1. Currency and Deposits	010000000	0	0	0	0	0
1. Currency	011000000	0	0	0	0	0
1. National currency (notes & coins)	011100000	0	0	0	0	0
1. Pakistani bank notes	011110000					0
2. Foreign currency notes and coins	011200000					0
2. Transferable Deposits	012000000	0	0	0	0	0
1. National Currency	012100000	0	0	0	0	0
1. Central bank	012110000					0
2. Deposit money institutions	012120000					0
2. Foreign Currency	012200000	0	0	0	0	0
1. Central bank	012210000					0
2. Deposit money institutions	012220000					0
3. Non-residents	012230000					0
3. Restricted/ compulsory deposits	013000000	0	0	0	0	0
1. Foreign currency (Non-residents)	013100000					0
4. Other Deposits	014000000	0	0	0	0	0
1. National Currency	014100000	0	0	0	0	0
1. Central bank	014110000					0
2. Deposit money institutions	014120000					0
3. Other deposit accepting institutions	014130000					0
2. Foreign Currency	014200000	0	0	0	0	0
1. Central bank	014210000					0
2. Deposit money institutions	014220000					0
3. Other deposit accepting institutions	014230000					0
4. Non-residents	014240000					0
2. Loans extended	020000000	0	0	0	0	0
1. Short-term	021000000	0	0	0	0	0
1. Non-financial corporations	021100000	0	0	0	0	0

1. Public	021110000					0
2. Private	021120000	0	0	0	0	0
1. Foreign controlled	021121000					0
2. National private	021122000					0
2. Financial Corporations	021200000	0	0	0	0	0
1. Deposit money institutions	021210000					0
2. Other deposit accepting institutions	021220000					0
3. Other financial intermediaries	021230000					0
4. Insurance and pension funds	021240000	0	0	0	0	0
1. Life insurance corporations	021241000	0	0	0	0	0
1. Public	021241100					0
2. Private	021241200					0
2. Non-Life insurance corporations	021242000	0	0	0	0	0
1. Public	021242100					0
2. Private	021242200					0
3. Central Government - NPIs (Non-market)	021300000					0
4. Provincial Governments	021400000	0	0	0	0	0
1. Provincial Governments excluding NPIs	021410000					0
2. NPIs(Non market)	021420000					0
5. Local/ city governments	021500000					0
6. Household	021600000	0	0	0	0	0
1. Employers	021610000					0
2. Own account workers	021620000					0
3. Employees	021630000					0
4. Recipient of property and transfer incomes	021640000					0
7. Non-residents	021700000					0
2. Long-term	022000000	0	0	0	0	0
1. Non-financial corporations	022100000	0	0	0	0	0
1. Public	022110000					0
2. Private	022120000	0	0	0	0	0
1. Foreign controlled	022121000					0
2. National private	022122000					0
2. Financial Corporations	022200000	0	0	0	0	0
1. Deposit money institutions	022210000					0
2. Other deposit accepting institutions	022220000					0
3. Other financial intermediaries	022230000					0
4. Insurance and pension funds	022240000	0	0	0	0	0
1. Life insurance corporations	022241000	0	0	0	0	0
1. Public	022241100					0
2. Private	022241200					0
2. Non-Life insurance corporations	022242000	0	0	0	0	0
1. Public	022242100					0
2. Private	022242200					0

3. Central Government - NPIs (Non-market)	022300000					0
4. Provincial Governments	022400000	0	0	0	0	0
1. Provincial Governments excluding NPIs	022410000					0
2. NPIs(Non market)	022420000					0
5. Local/ city governments	022500000					0
6. Household	022600000	0	0	0	0	0
1. Employers	022610000					0
2. Own account workers	022620000					0
3. Employees	022630000					0
4. Recipient of property and transfer incomes	022640000					0
7. Non-residents	022700000					0
3. Shares and other equity	030000000	0	0	0	0	0
1. Non quoted	031000000	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. Financial Corporations	031200000	0	0	0	0	0
1. Central Bank	031210000					0
2. Deposit money institutions	031220000					0
3. Other deposit accepting institutions	031230000					0
4. Other financial intermediaries	031240000					0
5. Insurance and pension funds	031250000	0	0	0	0	0
1. Life insurance corporations	031251000	0	0	0	0	0
1. Public	031251100					0
2. Private	031251200					0
2. Non-Life insurance corporations	031252000	0	0	0	0	0
1. Public	031252100					0
2. Private	031252200					0
3. Non-residents	031300000					0
4. Insurance Technical Reserve	040000000	0	0	0	0	0
1. Life insurance corporations	041000000	0	0	0	0	0
1. Public	041100000					0
2. Private	041200000					0
2. Non-Life insurance corporations	042000000	0	0	0	0	0
1. Public	042100000					0
2. Private	042200000					0
3. Non-resident insurance corporations(life& non-life)	043000000					0
5. Other accounts receivable	050000000	0	0	0	0	0

1. Resident Sectors	051000000	0	0	0	0	0
1. Dividends receivable	051100000					0
2. Settlement accounts	051200000					0
3. Items in the process of collection	051300000					0
4. Miscellaneous asset items - residents	051400000					0
2. Non- resident sector	052000000	0	0	0	0	0
1. Dividends receivable non-residents	052100000					0
2. Settlement accounts non-residents	052200000					0
3. Items in the process of collection	052300000					0
4. Miscellaneous assets items - non-residents	052400000					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					
6. Non-financial transactions	060000000	0	0	0	0	0	0		0
1. Produced assets	061000000	0	0	0	0	0	0		0
1. Tangible fixed assets	061100000	0	0	0	0	0	0		0
1. Dwellings	061110000	0	0	0	0	0	0		0
1. Building on freehold land	061111000						0		0
2. Building on leasehold land	061112000						0		0
2. Other buildings and structures	061120000	0	0	0	0	0	0		0
1. Building on freehold land	061121000						0		0
2. Building on leasehold land	061122000						0		0
3. Machinery and equipment	061130000	0	0	0	0	0	0		0
1. Transport equipments	061131000						0		0
2. Furniture & Fixtures	061132000						0		0
3. Office equipments	061133000						0		0
4. Other machinery & equipments	061134000						0		0
4. Other tangible fixed assets n.e.s	061140000						0		0
2. Intangible fixed assets	061200000	0	0	0	0	0	0		0
1. Computer software	061210000						0		0
2. Entertainment, literary or artistic originals	061220000						0		0
3. Other intangible fixed assets n.e.s	061230000						0		0

3. Inventories (Food, coal mines etc)	061300000							0		0
4. Valuables	061400000							0		0
2. Non-produced assets	062000000	0	0	0	0	0	0	0		0
1. Tangible non-produced assets	062100000	0	0	0	0	0	0	0		0
1. Land	062110000	0	0	0	0	0	0	0		0
1. Land underlying Buildings and structures	062111000	0	0	0	0	0	0	0		0
1. Freehold land	062111100							0		0
2. Leasehold land	062111200							0		0
2. Recreational land	062112000							0		0
3. Other land n.e.s	062113000							0		0
2. Other tangible non-produced assets n.e.s	062120000							0		0
2. Intangible non-produced assets	062200000	0	0	0	0	0	0	0		0
1. Leases and other transferable contracts	062210000							0		0
2. Purchased goodwill	062220000							0		0
3. Other intangible non-produced assets n.e.s	062230000							0		0

Memorandum Items

1. Cost of ownership transfer on acquisition of fixed assets during the month	
2. Cost of ownership transfer on disposal of fixed assets during the month	

(Rupees 000)

Items	Code	Opening balance	Transactions	Valuation changes	Other changes in volume	Closing balance
Liabilities	100000000	0	0	0	0	0
1. Currency and Deposits	110000000	0	0	0	0	0
1. Currency	111000000	0	0	0	0	0
1. National currency coins	111100000					0
2. Restricted/ compulsory deposits	112000000	0	0	0	0	0
1. National currency	112100000	0	0	0	0	0
1. Non-financial corporations	112110000	0	0	0	0	0
1. Public	112111000					0
2. Private	112112000	0	0	0	0	0
1. Foreign controlled	112112100					0
2. National private	112112200					0
2. Life insurance corporations	112120000	0	0	0	0	0
1. Public	112121000					0
2. Private	112122000					0
3. Non-Life insurance corporations	112130000	0	0	0	0	0
1. Public	112131000					0
2. Private	112132000					0
4. Provincial & local governments	112140000					0
5. Household	112150000	0	0	0	0	0
1. Employers	112151000					0
2. Own account workers	112152000					0
3. Employees	112153000					0
4. Recipient of property and transfer incomes	112154000					0
2. Foreign currency	112200000	0	0	0	0	0
1. Non-financial corporations	112210000	0	0	0	0	0
1. Public	112211000					0
2. Private	112212000	0	0	0	0	0
1. Foreign controlled	112212100					0
2. National private	112212200					0
2. Life insurance corporations	112220000	0	0	0	0	0
1. Public	112221000					0
2. Private	112222000					0
3. Non-Life insurance corporations	112230000	0	0	0	0	0
1. Public	112231000					0
2. Private	112232000					0
4. Provincial & local governments	112240000					0

5. Household	112250000	0	0	0	0	0
1. Employers	112251000					0
2. Own account workers	112252000					0
3. Employees	112253000					0
4. Recipient of property and transfer incomes	112254000					0
6. Non-residents	112260000					0
2. Securities other than shares	120000000	0	0	0	0	0
1. Short-term securities	121000000	0	0	0	0	0
1. Treasury bills	121100000					0
2. Other short-term securities	121200000					0
2. Long-term securities	122000000	0	0	0	0	0
1. Bonds/ debentures	122100000					0
2. National savings schemes	122200000					0
3. Other government long-term securities	122300000					0
3. Loans (Borrowings)	130000000	0	0	0	0	0
1. Short-term	131000000	0	0	0	0	0
1. Central Bank	131100000					0
2. Deposit money institutions	131200000					0
3. Other deposit accepting institutions	131300000	0	0	0	0	0
1. Public	131310000					0
2. Private	131320000					0
4. Non-residents	131400000					0
2. Long-term	132000000	0	0	0	0	0
1. Central Bank	132100000					0
2. Deposit money institutions	132200000					0
3. Other deposit accepting institutions	132300000	0	0	0	0	0
1. Public	132310000					0
2. Private	132320000					0
4. Non-residents	132400000					0
4. Other accounts payable	140000000	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 various departments	143000000					0
4. Other accounts payable other resident Sectors	144000000	0	0	0	0	0
1. Settlement accounts	144100000					0
2. Items in the process of collection	144200000					0
3. Miscellaneous liability items	144300000					0
5. Other non- resident accounts payable	145000000	0	0	0	0	0
1. Settlement accounts non-residents	145100000					0
2. Items in the process of collection	145200000					0
3. Miscellaneous liability items - non-residents	145300000					0

5. Other equity	150000000	0	0	0	0	0
1. Current year result (savings)	151000000					0
2. Valuation adjustments	152000000					0