

**Team**

Haider Ali, Deputy Director	Chapter 3, 4, 5, 8
Uzma Maqsood, Joint Director	Chapter 2, 6, 7, 9
Shahid Hussain Javaid, Economist	Chapter 1, 10,11

**Publication Reviewer**

Mirza Kaleem Ullah, Senior Joint Director

**Consolidation and Designing**

Haider Ali, Deputy Director

**Publication Manager**

Muhammad Shafi, Senior Joint Director

**Acknowledgement for data support**

Publication team is thankful to the Agriculture Credit and Financial Inclusion Department, Core Statistics Department, Domestic Markets & Monetary Management Department and the Payment Systems Policy and Oversight Department of State Bank of Pakistan. Pakistan Bureau of Statistics is also appreciated for its support as always.

For data related feedback and queries: [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk)