



# Bank Lending Survey State Bank of Pakistan

Please fill this form; save and e-mail us back as an attachment to [sbp.surveys@sbp.org.pk](mailto:sbp.surveys@sbp.org.pk)

## Personal Information

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Bank Name:

Address:

Name of Respondent:

Designation:

Banking Experience:

Contact numbers:  
(Office)

Cell

E-mail

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## Lending Patterns

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1. Which type of loans do you handle regularly?

- A) Public sector entities (PSEs)
- B) Private
  - .....a. Businesses
  - .....i. Agriculture
  - .....ii. Corporate
  - .....iii. SME
  - .....b. Consumer
  - Other

2. How has the following changed **during the last three months** at your bank?

	Decreased considerably	Decreased somewhat	Remained unchanged	Increased somewhat	Increased considerably
Overall demand for loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Number of loan applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Availability of Funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of borrowing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. How has the **demand for loans by different type of entities** changed **during the last three months** at your bank?

	Decreased considerably	Decreased somewhat	Remained unchanged	Increased somewhat	Increased considerably
Public sector entities (PSEs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private sector:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corporate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SME	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consumer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. How have the following **factors affected overall demand for loans during the last three months** at your bank?

	Negatively affected	Neutral	Positively affected
Inventories and working capital needs of firms	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fixed investment needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debt restructuring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monetary policy decisions for interest rate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your bank's credit conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Seasonal effects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Security Condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
General economic activity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Others <input style="width: 150px; height: 15px;" type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. How has the **number of loan applications from different type of entities** changed **during the last three months** at your bank?

	Decreased considerably	Decreased somewhat	Remained unchanged	Increased somewhat	Increased considerably
Public sector entities (PSEs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private sector:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corporate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SME	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consumer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. How has the **availability of funds for loans to different type of entities** changed **during the last three months** at your bank?

	Decreased considerably	Decreased somewhat	Remained unchanged	Increased somewhat	Increased considerably
Public sector entities (PSEs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private sector:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corporate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SME	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consumer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. How have the following **factors affected the overall availability of funds for loans during the last three months** at your bank?

	Negatively affected	Neutral	Positively affected
Volume of deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Non-performing loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Competition from other banks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monetary policy decision for interest rate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bank liquidity position	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Perception on sectoral risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Government borrowing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Macro economic situation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Others <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. How has the **cost of borrowing for loans to different type of entities** changed **during the last three months** at your bank?

	Decreased considerably	Decreased somewhat	Remained unchanged	Increased somewhat	Increased considerably
Public sector entities (PSEs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private sector	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agriculture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Corporate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SME	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Consumer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. How do you expect the following to change **during the next three months** at your bank?

	Decreased considerably	Decreased somewhat	Remained unchanged	Increased somewhat	Increased considerably
Demand for loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Number of loan applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Availability of Funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of borrowing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>