

## IX. MANAGEMENT DIRECTORY

<b>Heads of Departments (Directors/ Head) of SBP BSC (Bank)</b>			
<b>Department</b>	<b>Name</b>	<b>Telephone #</b>	<b>E-mail Address</b>
Managing Director's Office	Mr. Liaqat Durrani	021-2453170-1 021-9212349	<a href="mailto:md.office@sbp.org.pk">md.office@sbp.org.pk</a>
Administration	Mr. Akbar Hussain	021-2453362 021-9212875	<a href="mailto:akbar.hussain@sbp.org.pk">akbar.hussain@sbp.org.pk</a>
Accounts	Mr. Taslim Kazi	021-2453459 021-9212491	<a href="mailto:taslim.kazi@sbp.org.pk">taslim.kazi@sbp.org.pk</a>
Engineering	Mr. Muhammad Bilal Choudhry	021-2454120 021-9212418	<a href="mailto:muhammad.bilal@sbp.org.pk">muhammad.bilal@sbp.org.pk</a>
Foreign Exchange Adjudication	Mr. Qasim Nawaz	021-2454219 021-9217212	<a href="mailto:qasim.nawaz@sbp.org.pk">qasim.nawaz@sbp.org.pk</a>
Foreign Exchange Operations	Mrs. Feroza Nabeel	021-2453357 021-9212529	<a href="mailto:feroza.nabeel@sbp.org.pk">feroza.nabeel@sbp.org.pk</a>
Internal Audit	Mr. Shaukat Zaman	021-2453152 021-9212492	<a href="mailto:shaukat.zaman@sbp.org.pk">shaukat.zaman@sbp.org.pk</a>
Internal Bank Security	Mr. Saleem Ahmed Zafar	021-2453202 021-9212449	<a href="mailto:saleem.zafar@sbp.org.pk">saleem.zafar@sbp.org.pk</a>
Medical Services	Dr. Muhammad Ghias	021-2453250 021-9212550	<a href="mailto:dr.ghias@sbp.org.pk">dr.ghias@sbp.org.pk</a>
Strategic Planning Unit	Mr. Ali Ashraf Jafary	021-2453160 021-9217418	<a href="mailto:ali.ashraf@sbp.org.pk">ali.ashraf@sbp.org.pk</a>
<b>Chief Managers of the Field Offices of SBP BSC (Bank)</b>			
<b>Field Offices</b>	<b>Names</b>	<b>Telephone #</b>	<b>E-mail Addresses</b>
Bahawalpur	Mr. Muhammad Hashim Mirjat	062/9255035	<a href="mailto:hashim.mirjat@sbp.org.pk">hashim.mirjat@sbp.org.pk</a>
D.I. Khan	Mr. Akbar Ali	0966/9280043	<a href="mailto:A.Ali@sbp.org.pk">A.Ali@sbp.org.pk</a>
Faisalabad	Mr. Mahmood-ul-Hasan	041/9200444	<a href="mailto:Mahmood.Ulhasan@sbp.org.pk">Mahmood.Ulhasan@sbp.org.pk</a>
Gujranwala	Mr. Saeed Hasan	055/9200310	<a href="mailto:Saeed.Hasan@sbp.org.pk">Saeed.Hasan@sbp.org.pk</a>
Hyderabad	Mr. Sher Alam Khan	0221/9200605	<a href="mailto:sher.aslam@sbp.org.pk">sher.aslam@sbp.org.pk</a>
Islamabad	Mr. Muhammad Sohrab Abbasi	051/9201715 9207508	<a href="mailto:sohrab.abbasi@sbp.org.pk">sohrab.abbasi@sbp.org.pk</a>
Karachi Office	Mr. Shafiqullah Siddiqui	021-9212435	<a href="mailto:shafiqullah.siddiqui@sbp.org.pk">shafiqullah.siddiqui@sbp.org.pk</a>
Lahore	Mr. Barbruce Ishaque	042/9210452	<a href="mailto:b.ishaq@sbp.org.pk">b.ishaq@sbp.org.pk</a>
Multan	Mr. Ghulam Shabbir Awan	061/9200592	<a href="mailto:g.shabbirawan@sbp.org.pk">g.shabbirawan@sbp.org.pk</a>
Muzaffarabad	Mr. A.D. Butt	058810/32004	<a href="mailto:A.D.BUTT@sbp.org.pk">A.D.BUTT@sbp.org.pk</a>
North Nazimabad, Karachi	Mr. Gul Muhammad	021-6624091	<a href="mailto:gul.muhammad@sbp.org.pk">gul.muhammad@sbp.org.pk</a>
Peshawar	Mr. Zaridad Khan	091/9211975	<a href="mailto:zaridad.khan@sbp.org.pk">zaridad.khan@sbp.org.pk</a>
Quetta	Mr. Sajid Ali Shah (Acting)	081/9202786	<a href="mailto:sajid.shah@sbp.org.pk">sajid.shah@sbp.org.pk</a>
Rawalpindi	Mr. M. Aslam Yasin Khan	051/9270751	<a href="mailto:aslam.yasin@sbp.org.pk">aslam.yasin@sbp.org.pk</a>
Sialkot	Mr. M. Munir Ahmed	0432/9250351-2	<a href="mailto:A.Munir@sbp.org.pk">A.Munir@sbp.org.pk</a>
Sukkur	Mr. Shabbir Ahmed Awan	071/9310261	<a href="mailto:shabbir.awan@sbp.org.pk">shabbir.awan@sbp.org.pk</a>

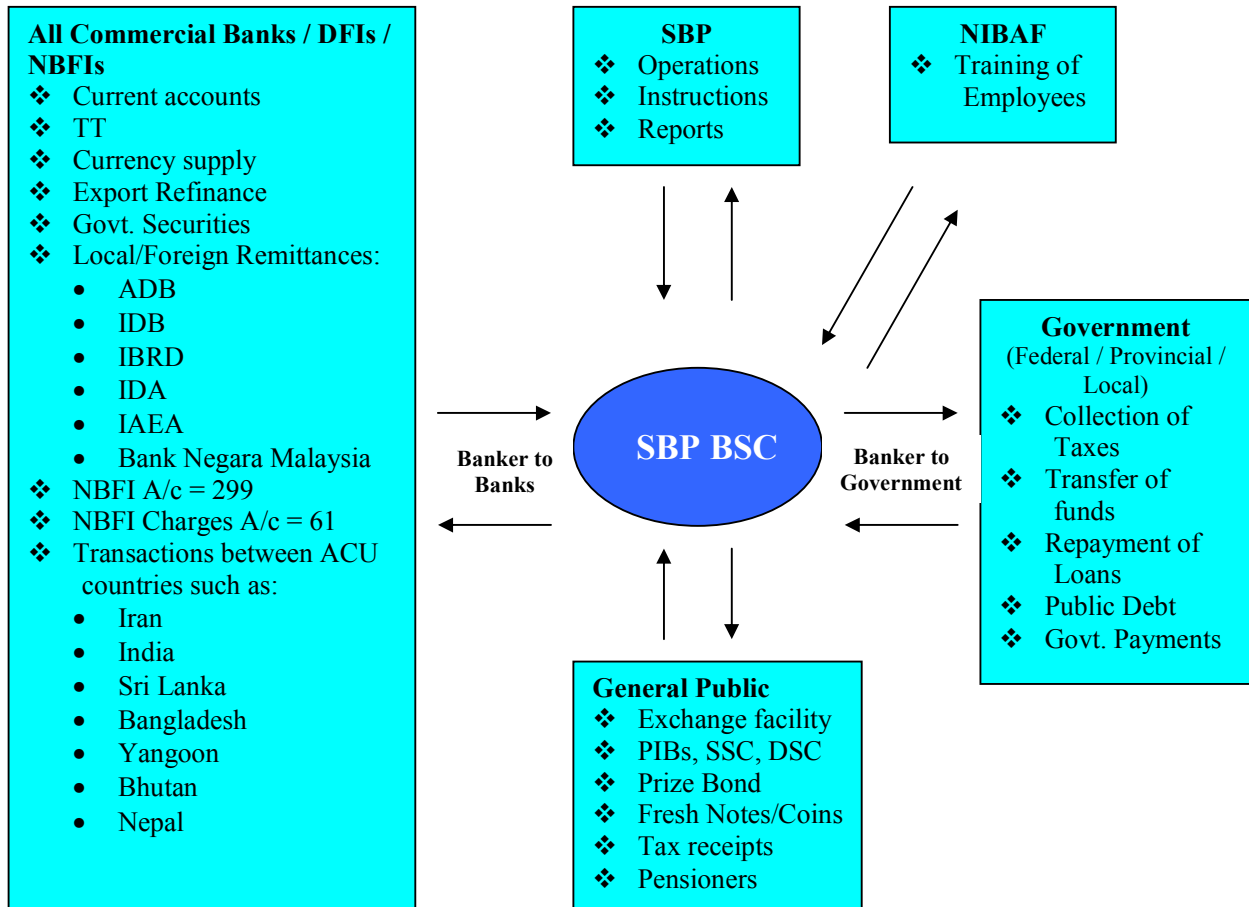
**X. WORKING STRENGTH OF THE BSC**

Head Office / Field Offices	Position as on	
	30-06-2004	30-06-2005
Head Office Karachi	643	638
Bahawalpur	102	96
Dera Ismail Khan	91	88
Faisalabad	308	309
Gujranwala	79	82
Hyderabad	243	247
Islamabad	256	250
Karachi	1172	1106
Lahore	924	910
Multan	240	240
Muzaffarabad	61	63
North Nazimabad, Karachi	140	177
Peshawar	426	426
Quetta	206	202
Rawalpindi	303	306
Sialkot	144	142
Sukkur	172	170
<b>Total</b>	<b>5510</b>	<b>5452</b>

**XI. EMPLOYEES ON CONTRACT / DAILY WAGES / PART TIME BASIS IN BSC**

Nature of Appointment	Head Office		Field Offices	
	30-06-2004	30-06-2005	30-06-2004	30-06-2005
Contract Basis	37	55	72	80
Part Time Basis	05	10	16	16
Daily Wages Basis	45	05	54	42
<b>Total</b>	<b>87</b>	<b>70</b>	<b>142</b>	<b>138</b>

## XII. MAJOR STAKEHOLDERS



**XIII. ISSUE OFFICES OF SBP BSC (BANK)**

S #	Names of Issue Offices
1	SBP BSC (Bank) Karachi
2	SBP BSC (Bank) Lahore
3	SBP BSC (Bank) Peshawar
4	SBP BSC (Bank) Quetta

**XIV. NBP CHEST / SUB-CHEST ALLOCATION  
(BSC's Field Offices Wise)**

S#	Name of Chest	S#	Name of Chest	S#	Name of Chest	S#	Name of Chest
<b>BSC Karachi</b>		21	Johi	43	Tando Allahyar	64	Rato Dero
1	Gowadar	22	K.N.Shah	44	Tando Bagho	65	Rohri
2	Karachi Main Branch	23	Kandiario	45	Tando M. Khan	66	Shahdadkot
3	Malir Cantt	24	Khipro	46	Umer Kot	67	Shikarpur
4	M.P.Bathoro	25	K.G.Muhammad	<b>BSC Sukkur</b>		68	Sukkur
5	Mirpur Sakro	26	Kotri	47	Dera Bugti	69	Thari Mirwah
6	PAF Base Masroor	27	Matli	48	Dokri	70	Thul
7	Panjgor	28	Mehar	49	Gambat	71	Warah
8	Pasni	29	Mehrabpur	50	Garhi Yasin	<b>BSC Quetta</b>	
9	Shaheed-e-Millat	30	Mirpur Khas	51	Ghotki	72	Barkhan
10	Sijawal	31	Mithi	52	Jacobabad	73	Chaaman
11	Thatta	32	Moro	53	Kambar Ali Khan	74	Dhadar
12	Turbat	33	Nagar Parkar	54	Kashmore	75	D.A.Yar
13	Uthal	34	Nawabshah	55	Khairpur Mirus	76	Dalbandin
<b>BSC Hyderabad</b>		35	Naushero Feroz	56	Kandhkot	77	Dukki
14	Badin	36	Sakrand	57	Kot Digi	78	D.M.Jamali
15	Chachro	37	Samaro	58	Larkana	79	Harnai
16	Dadu	38	Sanghar	59	Miro Khan	80	Kalat
17	Digri	39	Sehwan	60	M.P.Mathelo	81	Kharan
18	Diplo	40	Shahdad Pur	61	Ubaro	82	Khohlu
19	Hala City	41	Sinjhoro	62	Pacca Chang	83	Khuzdar
20	Hyderabad City	42	Tando Adam	63	Pano Akil	84	Lehri

85	Loralai	114	Laki Marwat	142	Okara	171	Chillas
86	Mustong	115	Tank	143	Shahdara	172	Dassu
87	Moosa Khel	<b>BSC Faisalabad</b>		144	Shekhupura	173	Dudyal
88	Muslim Bagh	116	Chiniot	<b>BSC Multan</b>		174	Kotli
89	Oshki	117	Faisalabad	145	Alipur	175	Muzaffarabad
90	Pishin	118	Gojra	146	Arif Walla	176	Rawalakot
91	Quetta City	119	Hafizabad	147	Bhakkar	<b>BSC Peshawar</b>	
92	Qila Saifullah	120	Jaranwala	1148	Burewalla	177	Banu
93	Sibbi	121	Jhang	149	Chaubara	178	Charsaddah
94	Zohb	122	Kamila	150	Chichawatni	179	Chitral
<b>BSC Bahawalpur</b>		123	Noorpurthal	151	D.G.Khan	180	Daggar
95	Ahmedpur East	124	Samundari	152	Jampur	181	Dir
96	Bahawalpur	125	Sargodha	153	Kabeerwalla	182	Hangu
97	Bahawalnagar	126	Shahpur Sadar	154	Khanewal	183	Karak
98	Chistain	127	Shorkot	155	Kot Addu	184	Kohat
99	Fort Abbas	128	Sillanwali	156	Layyah	185	Malakand
100	Haroonabad	129	Toba Tek Singh	157	Mankera	186	Mardan
101	Hasilpur	<b>BSC Islamabad</b>		158	Melsi	187	Meeranshah
102	Kairpur Tamewali	130	Abotabbad	159	Mian Chunnu	188	Nowshera
103	Khanpur	131	Attock	160	Multan	189	Parachinar / Kuram
104	Liaquatpur	132	Haripur	161	Muzaffargarh	190	Peshawar Cantt
105	Lodhran	133	Kahutta	162	Pakpattan	191	Sadu Sharif
106	Minchinabad	134	Manehra	163	Rajanpur	192	Sawabi
107	Rahim Yar Khan	135	Muree	164	Sahiwal	193	Timergarh
108	Sadiqabad	<b>BSC Lahore</b>		165	Shujabad	<b>BSC Rawalpindi</b>	
109	Kahror Pacca	136	Chunniyan	166	Taunsa	194	Bhalwal
110	Yazman	137	Dipal Pur	167	Vehari	195	Chakwal
<b>BSC D.I.Khan</b>		138	Gujranwalla	<b>BSC Muzaffarabad</b>		196	Fateh Jung
111	D.I.Khan	139	Kasur	168	Bagh	197	Gilgit
112	Kaloor Kot	140	Lahore	169	Balakot	198	Gujar Khan
113	Kolachi	141	Nankana Sahib	170	Buttgram	199	Iskandarabad

200	Issakhel	<b>BSC Sialkot</b>					
201	Jand	216	Deska Model Town				
202	Jauharabad	217	Gujrat				
203	Jehlum	218	Narowal				
204	Kharian Cantt.	219	Pasroor				
205	Mandi Bahauddin	220	ShakarGarh				
206	Mianwali	221	Sialkot				
207	Mirpur	222	Wazirabad				
208	Phalia						
209	Pind Dadan Khan						
210	Pindi Ghaib						
211	Rawalpindi Cantt						
212	Skardu						
213	Sohawa						
214	Talagang						
215	Wah Cantt						

### **XV. DENOMINATION OF NATIONAL PRIZE BONDS & PRIZE MONEY PAID THERE AGAINST**

Denomination (Rs.)	Detail of Prizes		
	First Prize	Second Prize	Third Prize
200/-	500,000/- ( 1 Prize)	150,000/- (3 Prizes)	1,000/- (1550 Prizes)
750/-	1,000,000/- ( 1 Prize)	300,000/- (3 Prizes)	75,00/- (996 Prizes)
1500/-	2,000,000/- ( 1 Prize)	600,000/- (3 Prizes)	15,000/- (996 Prizes)
7,500/-	10,000,000/- ( 1 Prize)	3,000,000/- (3 Prizes)	75,000/- (996 Prizes)
15,000/-	20,000,000/- ( 1 Prize)	6,000,000/- (3 Prizes)	150,000/- (996 Prizes)
40,000/-	50,000,000/- ( 1 Prize)	15,000,000/-(3 Prizes)	400,000/- (996 Prizes)

Source: [www.savings.gov.pk](http://www.savings.gov.pk)

**XVI. SCHEDULE OF PRIZE BONDS DRAWS- 2005**

S #	Draw Days	Draw Dates	Denomination (Rs.)	City
1	Saturday	01-01-2005	15,000/-	Faisalabad
2	Saturday	15-01-2005	750/-	Islamabad
3	Tuesday	01-02-2005	7,500/-	Muzaffarabad
4	Tuesday	15-02-2005	1,500/-	Sukkur
5	Tuesday	01-03-2005	40,000/-	Peshawar
6	Tuesday	15-03-2005	200/-	Lahore
7	Friday	01-04-2005	15,000/-	Multan
8	Friday	15-04-2005	750/-	Faisalabad
9	Monday	02-05-2005	7,500/-	Islamabad
10	Monday	16-05-2005	1,500/-	Lahore
11	Wednesday	01-06-2005	40,000/-	Karachi
12	Wednesday	15-06-2005	200/-	Rawalpindi
13	Saturday	02-07-2005	15,000/-	Quetta
14	Friday	15-07-2005	750/-	Bahawalpur
15	Monday	01-08-2005	7,500/-	Peshawar
16	Monday	15-08-2005	1,500/-	Rawalpindi
17	Thursday	01-09-2005	40,000/-	Islamabad
18	Thursday	15-09-2005	200/-	Karachi
19	Saturday	01-10-2005	15,000/-	Gujranwala
20	Saturday	15-10-2005	750/-	Quetta
21	Tuesday	01-11-2005	7,500/-	Karachi
22	Tuesday	15-11-2005	1,500/-	Sialkot
23	Thursday	01-12-2005	40,000/-	Lahore
24	Thursday	15-12-2005	200/-	Hyderabad
Source: <a href="http://www.savings.gov.pk">www.savings.gov.pk</a>				

**XVII. PROFIT PAYABLE ON SPECIAL SAVINGS CERTIFICATES**  
(Purchased from 01-07-2005 till further Notification)

Period	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	500	1,000	5,000	10,000	50,000	100,000	500,000	1,000,000
1 <sup>st</sup> 6 months	21	42	210	420	2,100	4,200	21,000	42,000
2 <sup>nd</sup> 6 months	21	42	210	420	2,100	4,200	21,000	42,000
3 <sup>rd</sup> 6 months	21	42	210	420	2,100	4,200	21,000	42,000
4 <sup>th</sup> 6 months	21	42	210	420	2,100	4,200	21,000	42,000
5 <sup>th</sup> 6 months	21	42	210	420	2,100	4,200	21,000	42,000
6 <sup>th</sup> 6 months	24	48	240	480	2,400	4,800	24,000	48,000

**Note:**

- Zakat is deducted at the time of actual encashment @ 2.5% on the principal amount where applicable
- As per directives of the Federal Government, withholding tax on profit from Investment made on or after, the 1<sup>st</sup> July 2002 shall be deducted at source at the rate of 10% of such profit if such deposit exceeds hundred and fifty thousand rupees (150,000.00)

**XVIII. PROFIT ON SPECIAL SAVINGS CERTIFICATES**  
(In case the profit is due but not drawn on due date)

Profit already drawn for the period	Profit payable on each Rs.100/- on completion of					
	6 months	1 Year	1 and half year	2 Years	2 & half years	3 Years
Nil	4.200	8.576	13.133	17.884	22.831	28.589
1 <sup>st</sup> six months	-	4.200	8.576	13.133	17.884	23.431
2 <sup>nd</sup> six months	-	-	4.200	8.576	13.133	18.481
3 <sup>rd</sup> six months	-	-	-	4.200	8.576	13.733
4 <sup>th</sup> six months	-	-	-	-	4.200	9.176
5 <sup>th</sup> six months	-	-	-	-	-	4.800

**Note:**

- Zakat is deducted at the time of actual encashment @ 2.5% on the principal amount where applicable
- As per directives of the Federal Government, withholding tax on profit from Investment made on or after, the 1<sup>st</sup> July 2002 shall be deducted at source at the rate of 10% of such profit if such deposit exceeds hundred and fifty thousand rupees (150,000.00)



**XIX. PROFIT PAYABLE ON DEFENCE SAVINGS CERTIFICATES**  
**(Purchased from 01-07-2005 till further Notification)**

<b>Value on Completion of</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>
	<b>500</b>	<b>1000</b>	<b>5000</b>	<b>10,000</b>	<b>50,000</b>	<b>100,000</b>	<b>500,000</b>	<b>1,000,000</b>
1 Year	525	1,050	5,250	10,500	52,500	105,000	525,000	1,050,000
2 Years	560	1,120	5,600	11,200	56,000	112,000	560,000	1,120,000
3 Years	595	1,190	5,950	11,900	59,500	119,000	595,000	1,190,000
4 Years	640	1,280	6,400	12,800	64,000	128,000	640,000	1,280,000
5 Years	690	1,380	6,900	13,800	69,000	138,000	690,000	1,380,000
6 Years	750	1,500	7,500	15,000	75,000	150,000	750,000	1,500,000
7 Years	815	1,630	8,150	16,300	81,500	163,000	815,000	1,630,000
8 Years	915	1,830	9,150	18,300	91,500	183,000	915,000	1,830,000
9 Years	1,055	2,110	10,550	21,100	105,500	211,000	1,055,000	2,110,000
10 Years	1,235	2,470	12,350	24,700	123,500	247,000	1,235,000	2,470,000

**Note:**

- Zakat is deducted at the time of actual encashment @ 2.5% on the principal amount where applicable.
- As per directives of the Federal Government, withholding tax on profit from Investment made on or after, the 1<sup>st</sup> July 2002 shall be deducted at source at the rate of 10% of such profit if such deposit exceeds hundred and fifty thousand rupees (150,000.00)

**XX. PUBLICATIONS THROUGH OUR PRINTING PRESS**

<b>S.NO.</b>	<b>PARTICULARS</b>
1	Brochure on Revolving Credit Scheme
2	Prudential Regulations for Consumer Financing (English & Urdu)
3	Prudential Regulations for Corporate & Commercial Banking
4	Prudential Regulations for Small and Medium Enterprises
5	Banking System Review
6	Brochure for ITCN
7	Equity Yield on Ordinary Shares
8	Export Receipts (Monthly)
9	Statistical Bulletin (Monthly)
10	SBP News & Urdu Khabarnama (Monthly)
11	The State of Pakistan's Economy
12	Survey of Ownership classification of Federal Govt. Debt on 30-06-2004
13	Foreign Liabilities & Assets and Foreign Investment in Pakistan
14	Brochure on Agriculture Loan Scheme (Urdu)
15	Brochure on Internal Training Scheme
16	Quarterly Performance Review
17	Annual Report of Risk Management Fund
18	Annual Report of Deposit Protection Fund
19	Monetary Policy Statement (Half Yearly)
20	Prudential Regulations for Small & Medium Financing (Urdu & English)
21	Minimum Capital Reserve for Banks
22	Pak Economic Progress since 2000
23	History of SBP Volume-IV, 1988-2003 along with supplementary book
24	Quarterly Performance Review
25	Pakistan's Financial Sector Assessment
26	Summary of Bank's Annual Report (English & Urdu)
27	SBP Annual Report (Volume-I & II)
28	Training Programme 2004-2005
29	Economic Challenges Facing Pakistan
30	SBP Training Update Booklet 2004-05
31	Financial Market Review
32	Expenditure Regulations SBP
33	Expenditure Regulations SBP BSC (Bank)
34	Performance Report of SBP BSC (Bank)

## **XXI. PRICE LIST OF SBP PUBLICATIONS**

(Available at all BSC's field offices)

<b>S.#</b>	<b>Name of Publication</b>	<b>Rate per Copy (in Rs.)</b>
1	Statistical Bulletin (monthly)	160.00
2	Export Receipt (monthly)	260.00
3	The State Bank of Pakistan's Economy (Quarterly)	320.00
4	Quarterly performance review of the Banking System	50.00
5	Statistics on Schedule Banks in Pakistan.(H-Yearly)	180.00
6	Index Number of Stock Exch. Securities (Annual)	150.00
7	Balance Sheet Analysis of Joint Stock Companies (Annual)	600.00
8	Banking Statistics of Pakistan (Annual)	435.00
9	Pakistan Balance of Payments (Annual)	150.00
10	Export Receipt (Annual)	240.00
11	Equity Yield on Ordinary Shares (Annual)	140.00
12	Foreign Liabilities & Assets and Foreign Investment in Pakistan (Annual)	145.00
13	Foreign Exchange Manual, 2002 (Vol I & II)	950.00
14	History of SBP Vol. I (1948-60)	650.00
15	History of SBP Vol. II (1961-77)	550.00
16	History of SBP Vol. III (1977-88)	925.00
17	Islamic Banking & Finance Theory & Practice	480.00
18	Banking System Review (BSR)	230.00
19	SBP Annual Report 2002-2003 (Vol-I)	450.00
20	SBP Annual Report 2002-2003 (Vol-II)	375.00
21	Pakistan Financial Sector Assessment (1990-2000)	195.00
22	Financial Sector Assessment (2001-2002)	395.00
23	Leading Issues Facing Pakistan's Economy (Governor's speeches).	170.00

**XXII. NOTIFIED BOOKSHOPS FOR SALE OF SBP PUBLICATIONS**

<b>S.#</b>	<b>Name &amp; Address</b>	<b>S.#</b>	<b>Name &amp; Address</b>
<b>1</b>	<b>M/s. National News Agency,</b> Asad Chamber Ground floor, Shambhu Nath Road, Near Passport Office, Saddar, <b>Karachi.</b> Tel: 5681520, 5688828 Fax: 5682391	<b>7</b>	<b>M/s. Mansoor Stationery Mart,</b> Book Sellers & Printers, Authorized Agents, Hassanali Effendi Road, Opp. Light House Cinema, <b>Karachi-74200.</b> Tel: 2627941 Email: <a href="mailto:Msm5221@yahoo.com">Msm5221@yahoo.com</a>
<b>2</b>	<b>M/s. Pettiwala Corportion,</b> Ismail Mansion, Strachan Road, Pakistan Chowk, Karachi. Tel: 2218643	<b>8</b>	<b>M/s. Royal Book Company,</b> Publisher & Booksellers, BG-5, Rex Centre, Zaibunisa Street, P.O.Box 7737, <b>Karachi-74400</b> Tel:5653418, 5670628, 5684244 FAX: 5653419 Email: <a href="mailto:royalbook@hotmail.com">royalbook@hotmail.com</a>
<b>3</b>	<b>M/s. Kifayat Academy,</b> Shahrah-e-Liaqat, Near Frere Market, <b>Karachi.</b> Tel: 7723031	<b>9</b>	<b>M/s. Multi-Line Books,</b> Shop No.03, Ahmad Mansion, Regal Chouck, Hotel Road, <b>Lahore-54000</b> Tel: 042-7210089
<b>4</b>	<b>Ms. Progressive International Agency (Pvt) Ltd;</b> 174-X, Block-2, P.E.C.H. Society, Off. Tariq Road, P.O.Box No.90 <b>Karachi.</b>	<b>10</b>	<b>Pak-Book Corporation</b> Aziz Chamber, 21, Queens Road, <b>Lahore-54000</b> Tel: 042-111636636
<b>5</b>	<b>Mr. Kamran Noorani,</b> Proprietor, Pakistan Law House, Pakistan Chowk, G.P.O.Box No.90, <b>Karachi.</b> Tel: 2212455, 2639558 Fax: 2627549 Email: <a href="mailto:Pak_law_house@hotmail.com">Pak_law_house@hotmail.com</a>	<b>11</b>	<b>Mr. Books</b> 10-D Super Market, <b>Islamabad.</b> Tel: 021-2278843, 2278845
<b>6</b>	<b>M/s. Super Law Books Suppliers,</b> 15-A, Nelson Chamber, Hasrat Mohani Road, <b>Karachi.</b> Tel: 2630431, 2216448 Email: <a href="mailto:Superlaw7@yahoo.com">Superlaw7@yahoo.com</a>		

### **XXIII. ELIGIBLE COMMODITIES UNDER EXPORT FINANCE SCHEME**

<b>S.No.</b>	<b>COMMODITY</b>	<b>S.No.</b>	<b>COMMODITY</b>
<b>TEXTILE/TEXTILE PRODUCTS</b>		<b>MACHINERY</b>	
1	Art. Silk Fabrics	37	Air Conditioners
2	Canvas / Canvas Made-ups	38	Auto Parts
3	Carded Yarn	39	Computer Soft Ware
4	Cloth / Bed wear Set	40	Electric Fans / Goods
5	Cotton Made-ups/Goods	41	Engineering Goods /Machinery
6	Cotton Yarn above 30 Counts	<b>METAL PRODUCTS</b>	
7	Cotton Yarn Cordage	42	Blades
8	Grey/Bleached Fabrics	43	Cutlery Goods
9	Dyed Printed Fabric	44	F.R.P.Windows
10	Knitted/Hosiery Garments	45	Knives
11	Mops	46	Sanitary Fittings
12	Pillow Covers	47	Steel/Copper Wire
13	Polyester Cotton Yarn	48	Surgical Goods
14	Ready Made Garments	<b>MISCELLANEOUS COMMODITIES</b>	
15	Shafoon Dupatta	49	Accessories
16	Socks	50	Alcohol
17	Tents / Tarpaulin	51	Animal Glue
18	Towels	52	Bits Stirrup
19	Other Textile Products	53	Books
<b>EDIBLE GOODS</b>		54	Carpets
20	Biscuits	55	C.P. Goods
21	Bubble Gums / Bar	56	Disposable Razors
22	Confectionery Items	57	Gloves
23	Frozen Fish	58	Handicrafts
24	Fruits/Vegetables	59	Hand Tools
25	Juices/Pulps	60	Marble Onyx
26	Molasses	61	Martial Arts Equipments
27	Mushrooms	62	Precious/Semi-Precious Stone
28	Rice	63	Medicines/Chemicals
29	Seafood	64	Musical Instruments
30	Sugar	65	Rubber Hoses/Goods
31	Other Edible Goods	66	Safety Matches
<b>LEATHER/LEATHER GOODS</b>		67	Sheep Casing
32	Finished Leather	68	Sport Goods
33	Foot-wear / Shoes	69	Switch Cover
34	Leather Garments	70	Wooden Furniture
35	Saddler / Harness Items	71	Other Commodities
36	Other Leather Products/Goods		

## **XXIV. PROBLEMS / GRIEVANCES OF THE STAKEHOLDERS HIGHLIGHTED IN THE LCAC MEETINGS**

S #	Brief Description
<b><i>General / Common Problems (Banking etc.)</i></b>	
1	Security of Bank Lockers (BPD SBP issued circular)
2	CIB List up-dation /supply of
3	Service charges by Banks (BPD SBP issued circular )
4	Re-opening of Bank Branches at Tharushah / Sargana
5	Increase in the period of LMM Loan (BPD SBP issued circular)
6	Advance Payment for Importers
7	Stock to be treated as sufficient security for loan
8	Delay in loan disbursement
9	Media campaign for SBP Credit Policies
10	Fixation of ratio for loan to organized Sectors e.g. SME and Businessmen
11	Rules for SME Financing (BPD SBP issued Prudential Regulations)
12	Committee Shariah Scholars/ Economists for promotion of Islamic Banking
13	Un-necessary documentation of loan
14	Shortage of commercial bank staff
15	Schedule of charges
16	Forged notes
17	ATM facility for Arifwala
18	Release of private travel exchange quota (FE Circular issued)
19	Freight subsidy to Government Department
20	Hypothecation of fruit/vegetables for EFS
21	Revamped LMM (BPD SBP issued revamped scheme)
22	BCP by commercial banks
23	Running financing for all industrial units
24	High rate of penalty on short shipment
25	Stuck up loan/ recovery problem
26	Running finance for one year against collateral
27	Same day clearance by NIFT
28	Opening of banks on Sunday
29	Creation of FEOD at SBP Islamabad
30	Seasonal finance- SME
31	Un registered Forex Companies operating in AJK
32	Forex arrangement (Private Travel Quota for passengers of Muzaffarabad / Sri Nagar Bus Service)
33	Return of cheques in clearing / issuance of cheque against sufficient balance in credit
34	Upgradation of NBP Torkhum / Tank
35	SBP Committee for rehabilitation of sick units
36	On line banking facility for Dry Port Peshawar and Torkham
37	Evaluation of property by the Evaluators
38	Cash payment for farmers of Chashma Sugar Mills
39	New bank account procedure and charges thereof (opening / service charges)
40	Suspension of Agricultural loans recoveries due to loss / natural calamities
41	Training opportunities for bank staff in the field of Forex
42	Cash flow based lending

43	Providing of drinking water, sunshade facility for public visiting banks for utility bills / problem in deposit of utility bills
44	Currency notes / clean note policy
45	Un necessary documentation for loans
46	Exchange of defaulters list
47	Delay in redemption of property
48	Extension in banking time during the month of Ramazan
49	Micro Finance for First Woman Bank in Vehari
50	Automated sorting cell-establishment of (approved for 5 offices and will start its operation very soon)
51	Non-Maintenance of complaint box / register in bank branches
52	Inadequate security outside banks
53	Practice of fake Accountants
54	Opening of new bank branches in rural / small areas
55	Grant of relaxation in current ratio
56	Penalty on delayed repayment loan
57	Delay in remittance by foreign bank branches
58	Housing loan for rural areas
59	More banking facilities in rural areas
60	Credit disbursement be fixed on personal basis and commodity engaged in agriculture production
61	50% cash margin to be rationalized
62	Clearance of outstanding cases of freight
63	Stuck up loan / recovery problem
64	Reference against willful defaulters (BPD SBP issued circular )
65	Release of security margin held against bank guarantee
66	Money Laundering (BPD SBP issued circular)
67	Larger spread in deposit/ lending rate
68	Sector-wise allocation of credit
69	Simplification of credit procedure
70	Finance for furniture industry
71	Seminar on SMEs
72	E-banking learning courses
73	Introduction of one window operation in banks
74	SBP Circulars, publication and implementation
75	Creation of complaint cells in banks
<b>Agriculturists Problems</b>	
1	Prudential Regulations for Agriculture (including crop / tractor insurance, Agri.loans, land evaluation by the private evaluators, finance for wheat & red chilies.(under active consideration of SBP)
2	Credit cards for landowners
3	Land holding calculation for purpose of loan regarding market value of index, indices per acre limit (ACD SBP issued circular wherein indicative limit raised)
4	Loan to small farmers, role of Micro Bank / Khushali Bank
5	More facilities for farming, cane development project, bogus plant and Taccavi loans
6	Media campaign for loans
7	Passbook / fake pass book
8	Harassment by the Tapadars during verification of pass book
9	Farming Loan without verification of Patwari
10	Policy regarding Wheat

11	Bank Guarantee and Security in addition to Pass Book
12	Delay in grant of tractor loan
13	Special Relief Package for outstanding Agricultural loan
14	Farmer day to be arranged by the banks in order to get rid of Arthies
15	Non-Availability of Forms in Local languages (ACD SBP arranged the publication /supply of forms in adequate quantity)
16	New wheat trade system be introduced in Punjab / Sindh in order to eliminate the role of middle man
17	Grace period for repayment of loan for agricultural sector
18	NIC condition for loan be waived off as majority of farmers do not possess the same
19	Motivation of farmers to cultivate oilseeds in order to save foreign exchange.
20	Enhancement of list of eligible items for agricultural credit (ACD SBP revised list and issued the circular)
21	Loaning for Research, Technology, Machinery and Inputs
22	Development of live stock, Fisheries and Forestry
23	Accommodate educated farmers
24	Challenges of WTO
25	Commodity loan for farmers in hot days
26	Pledge of wheat product/subsidy to wheat growers
27	Advance facility to flour mills 90:10 ratio (un-necessary restrictions be waived)
28	Seminar / Training programme at union council level be arranged
29	Processing Plant for improvement for Livestock and Fisheries
30	Withdrawals of taxes on import / exports of Agriculture items
31	Enhancement of loan for buffalos
32	Targets / disbursement of Agricultural finance
33	Non-acceptance of same security for Tractor loans which is already accepted by Banks for consumer finance
34	Due to heavy rains no production / smuggling of commodities
35	Low quality seeds
36	Ban on procurement of wheat if targets not achieved
37	Tobacco growers problems (credit / crop insurance)
38	Cash payment for Farmers of Chashma sugar mills
39	ZTBL may consider leasing of motor cycles / vehicles
40	Hariali scheme of UBL
41	Demand for more loan for agriculture and less recovery thereof
42	Seminar on Agriculture Finance
43	Special package for fruit farms
44	Farming loan without verification of Patwaries
45	Effective technique marketing of agriculture product (ZTBL new product Zarkhez and Shadab)
46	Introduction of Trolley loan by ZTBL
47	Establishment of Mango Research Institute in the country
48	Reactivation of Sindh Provincial Cooperative Bank / Co operative Societies
49	Introduction of Kissan Card scheme
<b>Problems Relating to Government Departments</b>	
1	Shortage of irrigation water
2	Co-ordination among various Research Institutions
3	Establishment of Sindh Development Fund
4	Recovery Loan through Mukhtiarkars have no positive result



5	Posting of banking judges at Sukkur
6	Harassment by the Tapadars during verification of pass book
7	Early construction of mango processing zone and cargo complex at Multan as approved by the Government
8	Support prices to be announced by the Government in advance
9	Technical assistance for / from agriculture experts
10	Agri-inputs at concessional rates
11	Supply of water to barani areas at concessional rates
12	In order to mitigate the water problem and availability of electricity at cheaper rate. Dams to be constructed
13	Water courses be cemented to control leakage of water
14	Low quality seeds be banned
15	Farmers education for adoption of new techniques in lieu of traditional one
16	Additional support for farmers for adoption of latest Technology and setting up of fruit and vegetable processing zone
17	Establishment of Value Added City (VAC) at Faisalabad Industrial Estate Development and Management Development Company (FIEMDC)
18	Plan for cane development
19	Role of Commerce and Industrial department for effective marketing system
20	Issuance of more than one passbook to single owner of land by the revenue department
21	Purchase of tractors in bulk by non agriculturalists
22	Power of recovery Tahsildar to arrest defaulters
23	Modern irrigation technique to be adopted
24	Establishment of research center for seeds and fertilizers
25	Air cargo facility for export of fresh fruit/ vegetables
26	SBP must pressurize government to expedite effective research work
27	In terms of Sugar Factories Act-1960 if sugar mill do not pay in time the farmers can claim interest for over due period, (Act to be implemented in letter and spirit)
28	Free import of Agriculture Product / livestock
29	Creation of re-selling center
30	Role of small industries corporation and department of industries in AJK
31	Tax issue of Pakistani bank operating in AJK(issue resolved with the efforts of Chief Manager Muzafferabad)
32	Inconsistencies in government policies
33	Simplification of procedure for lining of water courses
34	Delay in preparation of loan documents by Patwaries

**XXV. LIST OF ACRONYMS**

<b>Acronyms</b>	<b>Acronyms for</b>
ABL	Allied Bank Limited
ACD	Agriculture Credit Department
ACMO	Assistant Chief Medical Officer
ACU	Asian Clearing Union
AGPR	Accountant General Pakistan Revenue
AMI	Annual Merit Increase
APC	American Power Company
ATM	Automated Teller Machine
ATO	Assistant Treasury Officer
AWT	Army Welfare Trust
BCP	Business Continuation Plan
BID	Banking Inspection Department
BMO	Bank's Medical Officer
BNFB	Bearer National Fund Bond
BOAT	Basic Office Automation Training
BPD	Banking Policy Department
BPR	Business Process Re-engineering
BSC	Banking Services Corporation
BSD	Banking Supervision Department
CAAT	Computer Assisted Audit Techniques
CBR	Central Board of Revenue
CCTV	Closed Circuit Television
CDNS	Central Directorate of National Savings
CIB	Credit Information Bureau
CLDP	Car Loan Depreciation Policy
CM	Chief Manager
CMO	Chief Medical Officer
CMT	Corporate Management Team
COA	Chart of Accounts
CRR	Cash Reserve Ratio
DAD	Deposit Accounts Department
DAIBP	Diploma Associates Institute of Bankers Pakistan
DCM	Deputy Chief Manager
DCMO	Deputy Chief Medical Officer
DFI	Development Finance Institution
DG	Deputy Governor
DMT	Divisional Management Team
DSC	Defence Savings Certificate
EBB	Electronic Bulletin Board
EDMD	Exchange and Debt Management Department
EDW	Enterprise Data Warehouse
EFS	Export Finance Scheme
EIM	Employees Information Management

ENB	Electronic Notice Board
EPD	Exchange Policy Department
ER	Expenditure Regulation
ERIS	Early Retirement Incentive Scheme
ERP	Enterprise Resource Planning
ERS	Export Refinance Scheme
FC	Foreign Currency
FCBC	Foreign Currency Bearer Certificate
FEAD	Foreign Exchange Adjudication Department
FEBC	Foreign Exchange Bearer Certificate
FEOD	Foreign Exchange Operations Department
FIB	Federal Investment Bonds
FRM	Financial Resources Management
GAAP	Generally Accepted Accounting Principles
GL	General Ledger
GMT	Group Management Team
HBL	Habib Bank Limited
HEC	Higher Education Commission
HIT	Hyundai Information Technology
HOD	Head of Department
HOK	Head Office Karachi
HR	Human Resources
HRM	Human Resource Management
HRMS	Human Resource Management System
IAD	Internal Audit Department
IAS	International Accounting Standards
IAUs	Internal Audit Units
IBP	Institute of Bankers Pakistan
IBSD	Internal Bank Security Department
ICA	Institute of Chartered Accountants
ICAP	Institute of Chartered Accountants Pakistan
ICMA	Institute of Cost and Management Accountants
IDB	Islamic Development Bank
IERS	Islamic Export Refinance Scheme
IOL	Intra Ocular Lens
ISD	Information Systems Department
ISSP	Information Systems Strategy Plan
IT	Information Technology
LAN	Local Area Networking
LBMO	Lady Bank's Medical Officer
LC	Letter of Credit
LCAC	Local Credit Advisory Committee
LMM	Locally Manufactured Machinery
LRC	Learning Resource Center
LTF-EOP	Long Term Financing for Export Oriented Projects

LUMS	Lahore University of Management Sciences
MBA	Master of Business Administration
MD	Managing Director
MICR	Magnetic Ink Character Recognition
MIS	Management Information System
MSD	Medical Services Department
MSS	Medical Services System
MTBs	Market Treasury Bills
NBFI	Non Bank Financial Institution
NBP	National Bank of Pakistan
NDC	National Data Corporation
NIBAF	National Institute of Banking and Finance
NIFT	National Institutional Facilitation Technology
NIPA	National Institute of Public Administration
NPB	National Prize Bonds
NSS	National Savings Scheme
OMO	Open Market Operation
OMT	Operational Management Team
OTA	Oracle Training Administration
PAD	Public Accounts Department
PB	Prize Bond
PBA	Pakistan Banks Association
PC	Personal Computer
PDO	Public Debt Office
PER	Performance Evaluation Report
PF/GPF	Provident Fund/General Provident Fund
PIB	Pakistan Investment Bond
PIFRA	Project to Improve Financial Reporting and Auditing
PKI	Public Key Infrastructure
PRISM	Pakistan Real Time Inter Bank Settlement Mechanism
PSPC	Pakistan Security Printing Corporation
PRC	Proceed Realization Certificate
REV.REPO	Reverse Repo
RTGS	Real Time Gross Settlement System
SBP	State Bank of Pakistan
SBP BSC (BANK)	SBP Banking Services Corporation (Bank)
SBOTS	State Bank Officers Training Scheme
SEPR	System Enabled Process Realignment
SCPC	Single Carrier Per Channel
SGL	Standardized General Ledger
SLR	Statutory Liquidity Requirement
SMC	Strategic Management Conference
SME	Small and Medium Enterprises
SMED	Small & Medium Enterprises Department
SPO	Standardized Purchase Order

SPU	Strategic Planning Unit
SSC	Special Savings Certificate
SWIFT	Society for World Wide Inter Financial Telecommunication
T.T.COMMISSION	Telegraphic Transfer Commission
TA / DA	Traveling Allowance/Daily Allowance
TABS	Technical Assistance For Banking Sector
TBs	Treasury Bills
TO	Treasury Officer
TOR	Terms of Reference
UAT	User Acceptance Test
UBL	United Bank Limited
UMT	Unit Management Team
UPS	Uninterrupted Power Supply
US	United State
VGHS	Voluntary Golden Handshake Scheme
VSAT	Very Small Aperture Terminal
WAN	Wide Area Network