

## **IX. MANAGEMENT DIRECTORY**

### **(As on 30-06-2006)**

<b>Heads of Departments (Directors/ Head / CMO) of SBP BSC</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	Ms. Feroza Nabeel (Additional Charge)	021-2455362 021-9212875	<a href="mailto:feroza.nabeel@sbp.org.pk">feroza.nabeel@sbp.org.pk</a>
Accounts	Mr. Shaukat Zaman	021-2455459 021-9212491	<a href="mailto:shaukat.zaman@sbp.org.pk">shaukat.zaman@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. Syed Shahzad Safdar Zaidi	021-2454219 021-9217212	<a href="mailto:syed.shahzad@sbp.org.pk">syed.shahzad@sbp.org.pk</a>
Foreign Exchange Operations	Ms. Feroza Nabeel	021-2455357 021-9212529	<a href="mailto:feroza.nabeel@sbp.org.pk">feroza.nabeel@sbp.org.pk</a>
Internal Audit	Mr. Abdus Samad	021-2455152 021-9212492	<a href="mailto:abdus.samad@sbp.org.pk">abdus.samad@sbp.org.pk</a>
Internal Bank Security	Lt.Col. (Rtd.) Saleem Ahmed Zafar	021-2453202 021-9212449	<a href="mailto:saleem.zafar@sbp.org.pk">saleem.zafar@sbp.org.pk</a>
Strategic Planning Division	Mr. Ali Ashraf Jafary	021-2455160 021-9217418	<a href="mailto:ali.ashraf@sbp.org.pk">ali.ashraf@sbp.org.pk</a>
Medical Services Division	Dr. Mujahid Hameed	021-2455250 021-9212550	<a href="mailto:mujahid.hameed@sbp.org.pk">mujahid.hameed@sbp.org.pk</a>
<b>Chief Managers of the Field Offices of SBP BSC</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. Muhammad Rauf Khan (Acting)	0966/9280043	<a href="mailto:rauf.khan@sbp.org.pk">rauf.khan@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. M. Munir Ahmed	055/9200310	<a href="mailto:MunirAhmed@sbp.org.pk">MunirAhmed@sbp.org.pk</a>
Hyderabad	Mr. Sher Alam Khan	022/9200605	<a href="mailto:sher.alam@sbp.org.pk">sher.alam@sbp.org.pk</a>
Islamabad	Mr. Shabbir Ahmed Awan	051/9201715 9207508	<a href="mailto:Shabbir.ahmed2@sbp.org.pk">Shabbir.ahmed2@sbp.org.pk</a>
Karachi Office	Mr. Syed Ishtiaq Ali	021-9212435	<a href="mailto:syed.ishtiaq@sbp.org.pk">syed.ishtiaq@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. Akbar Ali	061/9200592	<a href="mailto:A.Ali@sbp.org.pk">A.Ali@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. Muhammad Yamin Khan	021-9260702	<a href="mailto:yamin.khan@sbp.org.pk">yamin.khan@sbp.org.pk</a>
Peshawar	Mr. Muhammad Humayun Khan	091/9211975	<a href="mailto:muhammad.humayun@sbp.org.pk">muhammad.humayun@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. Taslim Kazi	051/9270751	<a href="mailto:taslim.kazi@sbp.org.pk">taslim.kazi@sbp.org.pk</a>
Sialkot	Mr. Saeed Hasan	052/9250351-2	<a href="mailto:Saeed.Hasan@sbp.org.pk">Saeed.Hasan@sbp.org.pk</a>
Sukkur	Mr. Ghulam Muhammad Phul (Acting)	071/9310261	<a href="mailto:Ghulam.Muhammed@sbp.org.pk">Ghulam.Muhammed@sbp.org.pk</a>

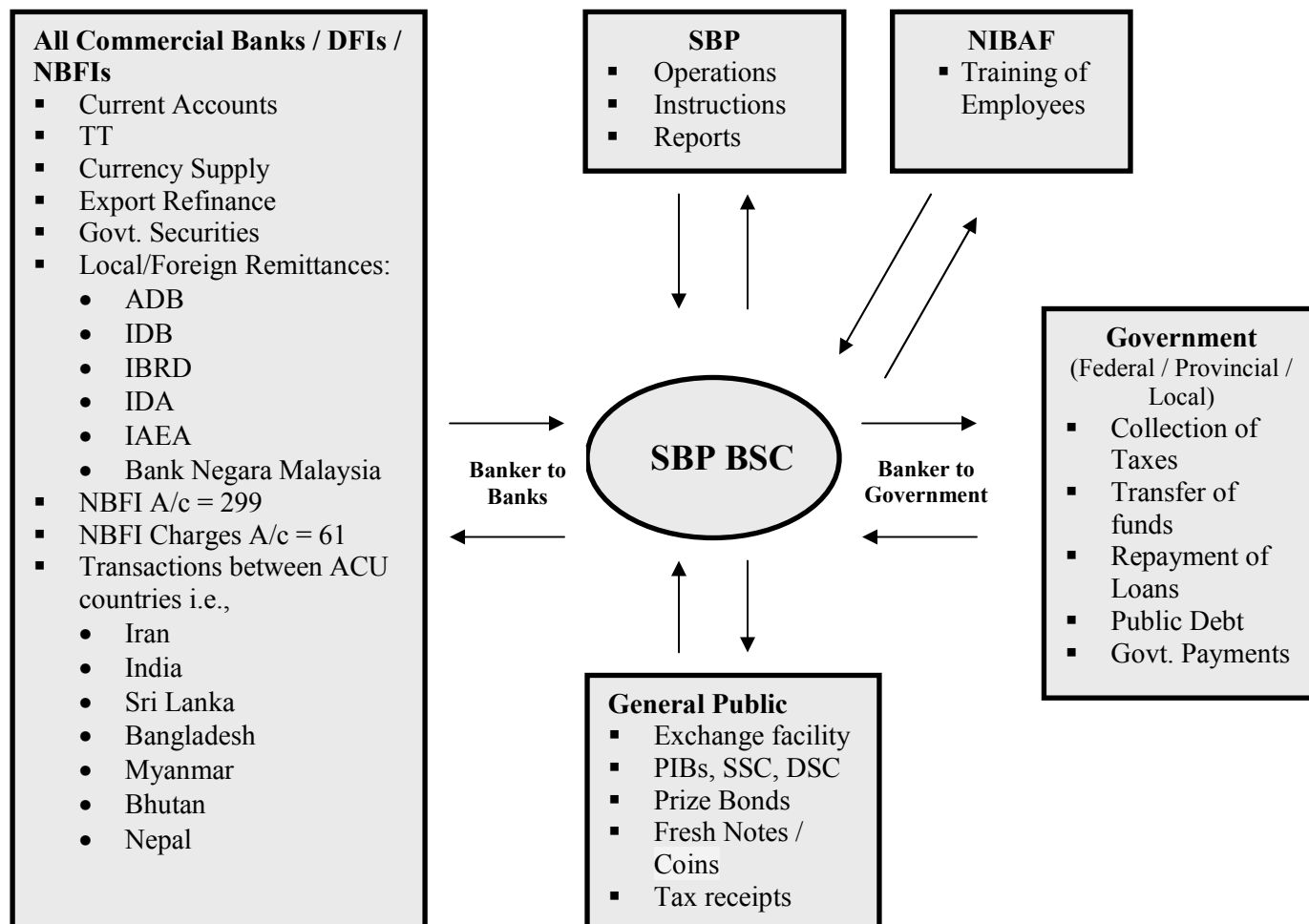
**X. WORKING STRENGTH OF SBP BSC**

Head Office / Field Offices	Position as on	
	30-06-2005	30-06-2006
Head Office Karachi	638	643
Bahawalpur	96	93
Dera Ismail Khan	88	83
Faisalabad	309	304
Gujranwala	82	89
Hyderabad	247	243
Islamabad	250	243
Karachi	1106	1067
Lahore	910	867
Multan	240	239
Muzaffarabad	63	66
North Nazimabad, Karachi	177	179
Peshawar	426	423
Quetta	202	196
Rawalpindi	306	278
Sialkot	142	142
Sukkur	170	168
<b>Total</b>	<b>5,452</b>	<b>5,323</b>

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

Nature of Appointment	Head Office		Field Offices	
	30-06-2005	30-06-2006	30-06-2005	30-06-2006
Contract	55	53	80	75
Part Time	10	10	16	15
Daily Wages	05	03	42	51
<b>Total</b>	<b>70</b>	<b>66</b>	<b>138</b>	<b>141</b>

## **XII. MAJOR STAKEHOLDERS**



## **XIII. ISSUE OFFICES OF SBP BSC**

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**

<b>NBP Chests / Sub-Chests Allocation (BSC's Field Offices Wise)</b>					
<b>S#</b>	<b>NBP Chest / Sub-Chest</b>	<b>Link Office of BSC</b>	<b>S#</b>	<b>NBP Chest / Sub-Chest</b>	<b>Link Office of BSC</b>
<b>Karachi Circle (Sindh)</b>					
1	Badin	Hyderabad	34	Mirpur Sakro	Karachi
2	Chachro	Hyderabad	35	Mithi	Hyderabad
3	Dadu	Hyderabad	36	Moro	Hyderabad
4	Digri	Hyderabad	37	Nagarparkar	Hyderabad
5	Diplo	Hyderabad	38	Naushero Feroz	Hyderabad
6	Dokri	Sukkur	39	Nawab Shah	Hyderabad
7	Gambat	Sukkur	40	P. A. F. Base Masroor	Karachi
8	Garhi Yasin	Sukkur	41	Pacca Chung	Sukkur
9	Ghotki	Sukkur	42	Panu Akil	Sukkur
10	Hala	Hyderabad	43	Rato Dero	Sukkur
11	Hyderabad	Hyderabad	44	Rohri	Sukkur
12	Jacobabad	Sukkur	45	Sajawal	Karachi
13	Johi	Hyderabad	46	Sakrand	Hyderabad
14	Kambar Ali Khan	Sukkur	47	Samaro	Hyderabad
15	Kandhkot	Sukkur	48	Sanghar	Hyderabad
16	Kandiaro	Hyderabad	49	Sehwan	Hyderabad
17	Kashmor	Sukkur	50	Shahdadt	Sukkur
18	Khairpur Mirs	Sukkur	51	Shahdadpur	Hyderabad
19	Khairpur Nathan Shah	Hyderabad	52	Shaheed-e-Millat Road	N.N. Karachi
20	Khipro	Hyderabad	53	Shikarpur	Sukkur
21	Kot Digi	Sukkur	54	Sinjhoro	Hyderabad
22	Kot G. Muhammad	Hyderabad	55	Sukkur	Sukkur
23	Kotri	Hyderabad	56	Tando Adam	Hyderabad
24	Larkana	Sukkur	57	Tando Allahyar	Hyderabad
25	Main Branch, Karachi	Karachi	58	Tando Bagho	Hyderabad
26	Malir Cantt.	Karachi	59	Tando M. Khan	Hyderabad
27	Matli	Hyderabad	60	Thari Mirwah	Sukkur
28	Mehar	Hyderabad	61	Thatta	Karachi
29	Mehrab Pur	Hyderabad	62	Thul	Sukkur
30	Miro Khan	Sukkur	63	Ubaro	Sukkur
31	Mirpur Bathoro	Karachi	64	Umer Kot	Hyderabad
32	Mirpur Khas	Hyderabad	65	Warah	Sukkur
33	Mirpur Mathelo	Sukkur			
<b>Quetta Circle (Balochistan)</b>					
66	Barkhan	Quetta	75	Gandawa	Quetta
67	Bhag	Quetta	76	Gawadar	Karachi
68	Chaman	Quetta	77	Harnai	Quetta
69	Dalbandin	Quetta	78	Hub	Karachi
70	Dera Allah Yar	Quetta	79	Kalat	Quetta
71	Dera Bugti	Sukkur	80	Kharan	Quetta
72	Dera Murad Jamali	Quetta	81	Khuzdar	Quetta
73	Dhadar	Quetta	82	Killa Saifullah	Quetta
74	Duki	Quetta	83	Kohlu	Quetta

84	Lehri	Quetta	92	Pishin	Quetta
85	Loralai	Quetta	93	Quetta City	Quetta
86	Mastung	Quetta	94	Sibbi	Quetta
87	Moosa Khail	Quetta	95	Turbat	Karachi
88	Muslim Bagh	Quetta	96	Uthal	Karachi
89	Noshki	Quetta	97	Ziarat	Quetta
90	Panjgur	Karachi	98	Zhob	Quetta
91	Pasni	Karachi			
<b>Lahore Circle (Punjab)</b>					
99	Ahmed Pur	Bahawalpur	138	Karor Pacca	Multan
100	Ali Pur	Multan	139	Kahuta	Islamabad
101	Arifwala	Multan	140	Kamalia	Faisalabad
102	Attock	Islamabad	141	Kasur	Lahore
103	Bagh	Muzaffarabad	142	Khairpur Tamewali	Bahawalpur
104	Bahawalpur	Bahawalpur	143	Khanpur	Bahawalpur
105	Bahawalnagar	Bahawalpur	144	Khanewal	Multan
106	Bhakkar	Multan	145	Kharian Cantt	Rawalpindi
107	Bhalwal	Rawalpindi	146	Kot Addu	Multan
108	Burewala	Multan	147	Kotli	Muzaffarabad
109	Chakwal	Rawalpindi	148	Lahore	Lahore
110	Chaubara	Multan	149	Layyah	Multan
111	Chichawatni	Multan	150	Liaquat Pur	Bahawalpur
112	Chiniot	Faisalabad	151	Lodhran	Bahawalpur
113	Chistian	Bahawalpur	152	Mandi Bahauddin	Rawalpindi
114	Chunian	Lahore	153	Mankera	Multan
115	D. G. Khan	Multan	154	Melsi	Multan
116	Daska	Sialkot	155	Mian Chunnu	Multan
117	Dipal Pur	Lahore	156	Mianwali	Rawalpindi
118	Dudyal	Muzaffarabad	157	Minchinabad	Bahawalpur
119	Faisalabad	Faisalabad	158	Mir Pur	Rawalpindi
120	Fatehjung	Rawalpindi	159	Multan	Multan
121	Fort Abbas	Bahawalpur	160	Muree	Islamabad
122	Gojra	Faisalabad	161	Muzaffar Gurh	Multan
123	Gujar Khan	Rawalpindi	162	Muzaffarabad	Muzaffarabad
124	Gujranwala	Lahore	163	Nankana Sahib	Lahore
125	Gujrat	Sialkot	164	Narowal	Sialkot
126	Hafizabad	Faisalabad	165	Noorpur Thal	Faisalabad
127	Haroonabad	Bahawalpur	166	Okara	Lahore
128	Hasilpur	Bahawalpur	167	Pak Patan	Multan
129	Iskandarabad	Rawalpindi	168	Pasrur	Sialkot
130	Issakhail	Rawalpindi	169	Phalia	Rawalpindi
131	Jampur	Multan	170	Pind Dadan Khan	Rawalpindi
132	Jand	Rawalpindi	171	Pindi Ghaib	Rawalpindi
133	Jaranwala	Faisalabad	172	Rahim Yar Khan	Bahawalpur
134	Jauharabad	Rawalpindi	173	Rajan Pur	Multan
135	Jehlum	Rawalpindi	174	Rawala Kot	Muzaffarabad
136	Jhang	Faisalabad	175	Rawalpindi Cantt	Rawalpindi

137	Kabeerwala	Multan	176	Sadiqabad	Bahawalpur
177	Sahiwal	Multan	187	Sillanwali	Faisalabad
178	Sammundari	Faisalabad	188	Sohawa	Rawalpindi
179	Sargodha	Faisalabad	189	Talagang	Rawalpindi
180	Shahdara	Lahore	190	Taunsa	Multan
181	Shahpur Sadar	Faisalabad	191	Toba Tek Singh	Faisalabad
182	Shakar Garh	Sialkot	192	Vehari	Multan
183	Shekhupura	Lahore	193	Wah Cantt	Rawalpindi
184	Shorkot	Faisalabad	194	Wazirabad	Sialkot
185	Shujaabad	Multan	195	Yazman	Bahawalpur
186	Sialkot	Sialkot			
<b>Peshawar Circle (NWFP)</b>					
196	Abotabad	Islamabad	212	Kohat	Peshawar
197	Balakot	Muzaffarabad	213	Kolachi	D. I. Khan
198	Banu	Peshawar	214	Lakki Marwat	D. I. Khan
199	Butt Gram	Muzaffarabad	215	Malakand	Peshawar
200	Charsadda	Peshawar	216	Mansehra	Islamabad
201	Chillas	Muzaffarabad	217	Mardan	Peshawar
202	Chitral	Peshawar	218	Miran Shah	Peshawar
203	D. I. Khan	D. I. Khan	219	Nowshehra	Peshawar
204	Daggar	Peshawar	220	Parachinar / Kuram	Peshawar
205	Dassu	Muzaffarabad	221	Peshawar Cantt	Peshawar
206	Dir	Peshawar	222	Saidu Sharif	Peshawar
207	Gilgit	Rawalpindi	223	Skardu	Rawalpindi
208	Hangu	Peshawar	224	Swabi	Peshawar
209	Hari Pur	Islamabad	225	Tank	D. I. Khan
210	Kaloor Kot	D. I. Khan	226	Timergarah	Peshawar
211	Karak	Peshawar			

## XV. NUMBER AND AMOUNT OF PRIZE ON NATIONAL PRIZE BONDS

Denomination (Rs.)	First Prize		2nd Prize		3rd Prize	
	Nos.	Amount (Rs.)	Nos.	Amount (Rs.)	Nos.	Amount (Rs.)
200/-	01	500,000	03	150,000	2,300	1,000
750/-	01	1,000,000	03	300,000	1,376	7,500
1,500/-	01	2,000,000	03	600,000	1,376	15,000
7,500/-	01	10,000,000	03	3,000,000	1,376	75,000
15,000/-	01	20,000,000	03	6,000,000	1,376	150,000
40,000/-	01	50,000,000	03	15,000,000	1,376	400,000

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

**XVI. SCHEDULE OF PRIZE BONDS DRAWS – 2007**

<b>Draw Days</b>	<b>Dates</b>	<b>Denomination in Rs.</b>	<b>City</b>
Tuesday	02-01-2007	15,000	Faisalabad
Monday	15-01-2007	750	Lahore
Thursday	01-02-2007	7,500	Rawalpindi
Thursday	15-02-2007	1,500	Sukkur
Thursday	01-03-2007	40,000	Peshawar
Thursday	15-03-2007	200	Quetta
Monday	02-04-2007	15,000	Multan
Monday	16-04-2007	750	Peshawar
Tuesday	02-05-2007	7,500	Hyderabad
Tuesday	15-05-2007	1,500	Bahawalpur
Friday	01-06-2007	40,000	Karachi
Friday	15-06-2007	200	Muzaffarabad
Tuesday	03-07-2007	15,000	Quetta
Monday	16-07-2007	750	Karachi
Wednesday	01-08-2007	7,500	Bahawalpur
Wednesday	15-08-2007	1,500	Sialkot
Saturday	01-09-2007	40,000	Rawalpindi
Saturday	15-09-2007	200	Hyderabad
Monday	01-10-2007	15,000	Gujranwala
Monday	15-10-2007	750	Islamabad
Tuesday	01-11-2007	7,500	Sukkur
Tuesday	15-11-2007	1,500	Faisalabad
Saturday	01-12-2007	40,000	Lahore
Saturday	15-12-2007	200	Multan

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

## **XVII. PROFIT PAYABLE ON SPECIAL SAVINGS CERTIFICATES** (Purchased from 05-06-2006 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	22.5	45	225	450	2,250	4,500	22,500	45,000
2 <sup>nd</sup> 6 months	22.5	45	225	450	2,250	4,500	22,500	45,000
3 <sup>rd</sup> 6 months	22.5	45	225	450	2,250	4,500	22,500	45,000
4 <sup>th</sup> 6 months	22.5	45	225	450	2,250	4,500	22,500	45,000
5 <sup>th</sup> 6 months	22.5	45	225	450	2,250	4,500	22,500	45,000
6 <sup>th</sup> 6 months	25	50	250	500	2,500	5,000	25,000	50,000

**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	4.500	9.203	14.117	19.252	24.615	30.722
1 <sup>st</sup> six months	-	4.500	9.203	14.117	19.251	25.115
2 <sup>nd</sup> six months	-	-	4.500	9.203	14.117	19.751
3 <sup>rd</sup> six months	-	-	-	4.500	9.203	14.617
4 <sup>th</sup> six months	-	-	-	-	4.500	9.703
5 <sup>th</sup> six months	-	-	-	-	-	5.000

**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)



**XIX. PROFIT PAYABLE ON DEFENCE SAVINGS CERTIFICATES**  
**(Purchased from 05-06-2006 till further Notification)**

Value on Completion of	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	500	1000	5000	10,000	50,000	100,000	500,000	1,000,000
1 Year	530	1,060	5,300	10,600	53,000	106,000	530,000	1,060,000
2 Years	565	1,130	5,650	11,300	56,500	113,000	565,000	1,130,000
3 Years	605	1,210	6,050	12,100	60,500	121,000	605,000	1,210,000
4 Years	650	1,300	6,500	13,000	65,000	130,000	650,000	1,300,000
5 Years	700	1,400	7,000	14,000	70,000	140,000	700,000	1,400,000
6 Years	770	1,540	7,700	15,400	77,000	154,000	770,000	1,540,000
7 Years	855	1,710	8,550	17,100	85,500	171,000	855,000	1,710,000
8 Years	960	1,920	9,600	19,200	96,000	192,000	960,000	1,920,000
9 Years	1,110	2,220	11,100	22,200	111,000	222,000	1,110,000	2,220,000
10 Years	1,300	2,600	13,000	26,000	130,000	260,000	1,300,000	2,600,000

**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**

S.NO.	NAME OF PUBLICATION
1	Annual Performance Report of SBP BSC (Bank)
2	Annual Report on Deposit Protection Fund
3	Annual Report on Risk Mitigation Fund
4	Balance Sheet Analysis of Joint Stock Companies – 1998-2003
5	Banking Statistics of Pakistan 2003-04
6	Banking System Review
7	Booklet on Internal Training Program
8	Brochure on Agriculture Loan Scheme
9	Booklet on Internal Training Program
10	Brochure on Revolving Credit Scheme
11	Directory of Retired Employees of the State Bank
12	Equity Yields on Ordinary Shares June 2004
13	Export Receipts (Monthly)
14	Foreign Liabilities & Assets and Foreign Investment in Pakistan
15	Glossary of Banking & Finance
16	Governor's speech on Why Privatization is necessary for economic growth in Pakistan.
17	Governor's speech on Key Issues of Pak economy
18	Governor's speech --- The Perils of Higher Skill Shortages for Pakistan Economy
19	Index Numbers of Stock Exchange Securities
20	Inflation Monitor
21	Internal Telephone Directory
22	Monetary Policy Statement (Half Yearly)
23	Pakistan's Balance of Payments
24	Pakistan's Financial Sector Assessment
25	Performance Management System of SBP
26	Prudential Regulations for Consumer Financing (English & Urdu)
27	Prudential Regulations for Corporate & Commercial Banking
28	Prudential Regulations for Small & Medium Financing (Urdu & English)
29	Prudential Regulations for Small and Medium Enterprises
30	Quarterly Performance Review
31	SBP Annual Report (Volume-I & II)
32	SBP Capacity Building Report
33	SBP Conduct of Board Meeting Regulations
34	SBP News & Urdu Khabarnama (Monthly)
35	SBP Research Bulletin
36	SBP Staff Regulations – 2005
37	SBP Structure and Functions
38	Staff Regulations of SBP BSC (Bank)
39	Statistical Bulletin (Monthly)
40	Statistics on Schedule Banks in Pakistan December 2004
41	Summary of Bank's Annual Report (English & Urdu)
42	Survey of Pakistan Foreign Portfolio Investment
43	The State of Pakistan's Economy

**XXI. PRICE LIST OF SBP PUBLICATIONS****(Available at all BSC's field offices)**

<b>Name of Publications</b>	<b>Frequency</b>	<b>Price per Copy (Rs.)</b>
1. Statistical Bulletin	Monthly	160.00
2. Export Receipts	Monthly	260.00
3. The State of Pakistan's Economy	Quarterly	320.00
4. Quarterly Performance Review of the Banking System	Quarterly	50.00
5. Statistics on Scheduled Banks in Pakistan	Half Yearly	180.00
6. Index Numbers of Stock Exchange 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's Balance of Payments	Annual	150.00
10. Export Receipts	Annual	240.00
11. Equity Yields on Ordinary Shares	Annual	140.00
12. Foreign Liabilities and Assets and Foreign Investment in Pakistan	Annual	145.00
13. Pakistan Financial Sector Assessment	Annual	395.00
14. Banking System Review (BSR)	Annual	230.00
15. SBP Annual Report (Vol-I) Review of the Economy	Annual	450.00
16. SBP Annual Report (Vol-II) Performance Review	Annual	375.00
17. Pakistan Financial Sector Assessment (1990-2000)	Occasional	195.00
18. Foreign Exchange Manual, 2002 (Vol I&II)	Occasional	950.00
19. History of the SBP Vol. I (1948-1960)	Occasional	650.00
20. History of the SBP Vol. II (1961-1977)	Occasional	550.00
21. History of the SBP Vol. III (1977-1988)	Occasional	925.00
22. History of the SBP Vol. IV (1988-2003)	Occasional	1200.00
23. Islamic Banking & Finance-Theory & Practice	Occasional	480.00
24. Prudential Regulations for Consumer Financing	Occasional	50.00
25. Prudential Regulations for Corporate / Commercial Banking	Occasional	100.00
26. Prudential Regulations for Small and Medium Enterprise Financing	Occasional	60.00
27. Minimum Capital Requirements for Banks/DFIs	Occasional	100.00
28. An Overview of Performance since its inception (SBP BSC)	Occasional	250.00
29. Leading Issues Facing Pakistan's Economy (Dr. Ishrat Husain's speeches)	Occasional	170.00
30. Current Issues in Pakistan's Economy (Dr. Ishrat Husain's speeches)	Occasional	170.00
31. Key Issues in Pakistan's Economy (Dr. Ishrat Husain's speeches)	Occasional	170.00
32. Handbook of Statistics on Pakistan's Economy	Occasional	300.00
33. State Bank of Pakistan - Research Bulletin	Occasional	250.00






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

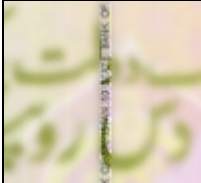







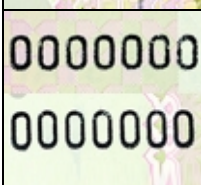
S.#	Name & Address	S.#	Name & Address
1	<b>M/s. National News Agency,</b> Asad Chamber Ground floor, Shambhu Nath Road, Near Passport Office, Saddar, <b>Karachi.</b> Tel: 5681520, 5688828 Fax: 5682391	7	<b>M/s. Mansoor Stationery Mart,</b> Book Sellers & Printers, Authorized Agents, Hassanali Effendi Road, Opp. Light House Cinema, <b>Karachi-74200.</b> Tel: 2627941 Email: <a href="mailto:Msm5221@yahoo.com">Msm5221@yahoo.com</a>
2	<b>M/s. Pettiwala Corporation,</b> Ismail Mansion, Stratchen Road, Pakistan Chowk, Karachi. Tel: 2218643	8	<b>M/s. Royal Book Company,</b> Publisher & Booksellers, BG-5, Rex Centre, Zaibunnisa 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>
3	<b>M/s. Kifayat Academy,</b> Shahrah-e-Liaqat, Near Frere Market, <b>Karachi.</b> Tel: 7723031	9	<b>M/s. Multi-Line Books,</b> Shop No.03, Ahmad Mansion, Regal Chowk, Hotel Road, <b>Lahore-54000</b> Tel: 042-7210089
4	<b>M/s. 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>	10	<b>Pak-Book Corporation</b> Aziz Chamber, 21, Queens Road, <b>Lahore-54000</b> Tel: 042-111636636
5	<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>	11	<b>Mr. Books</b> 10-D Super Market, <b>Islamabad.</b> Tel: 051-2278843, 2278845
6	<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**

S.No.	COMMODITY	S.No.	COMMODITY
<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 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. SECURITY FEATURES OF Rs.10/- DENOMINATION BANKNOTE LAUNCHED ON 26<sup>TH</sup> MAY, 2006

<b>Security Features of 10 Rupees</b>		
		
<b>Date of Issue</b>	<b>26<sup>th</sup> May, 2006</b>	
<b>Cut Size</b>	<b>65 x 115 m.m.</b>	
<b>Main Colour</b>	<b>Green</b>	
<b>Paper</b>	<b>100% cotton based</b>	
	<b>Enlarged Watermark</b>	Portrait of Quaid-e-Azam in National Dress i.e. Sherwani appears at the obverse left of the note.
	<b>Electrotype Watermark</b>	The denomination of the note appears below the portrait of Quaid-e-Azam.
<b>Printing Process</b> (The note has been printed by Offset Process)		
	<b>Anti Scan &amp; Anti Copy</b>	Anti Scan and Anti Copy Line patterns appearing on the note that prevents scanning and photocopying of the exact note.
	<b>Geometrical Patterns</b>	Decorative ornamental patterns appear at the obverse and the reverse of the note.

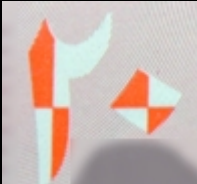

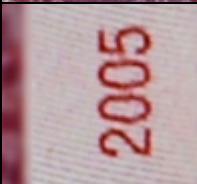
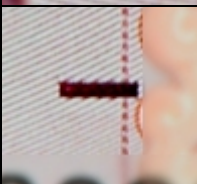



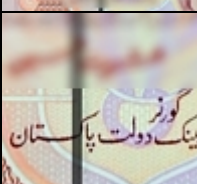

	<b>Micro-Text Security Thread</b>	Embedded security thread into the paper runs from top to bottom at the obverse left of the note. Words 'State Bank of Pakistan' and denomination '10' can be seen in embedded thread. Security thread appears fluorescent yellow when the note is viewed under ultra-violet light.
	<b>Lettering I</b>	The denomination in figures at the obverse of the note appears in Urdu numeral at the right & left top and in English at the right bottom while the denomination at the reverse appears in English at the left bottom in small font and on top below the words 'State Bank of Pakistan' in large font and in Urdu at the right bottom
	<b>Lettering II</b>	The words 'GOVERNOR STATE BANK OF PAKISTAN' in Urdu appear at the obverse centre of the note.
	<b>Micro Lettering</b>	Micro lettering denomination numeral '10' at the obverse of the note appears horizontally at the right top close to the printed cap and vertically at the left bottom close to the security thread. It also appears vertically at the reverse left of the note along with the decorative patterns.
<b>Obverse</b>		
	<b>Portrait</b>	The enlarged portrait of Quaid-e-Azam in Sherwani appears at the obverse right of the note.
	<b>See through</b>	Value figure of the note appears partly at the obverse left top and partly at the reverse right top giving a perfect look when viewed through light.
	<b>Year of Production</b>	Year of production appears at the obverse right of the note.
	<b>Promissory &amp; Guarantee clause</b>	The words "STATE BANK OF PAKISTAN", the denomination, the promissory clause and the guarantee clause appear in Urdu in the centre
	<b>Number</b>	Seven-digit serial number with prefix appears at the obverse of the note at the right top and at the left bottom below the watermark. Both the numbers have been printed with magnetic ink.

	<b>Signature</b>	The signature of the Governor, State Bank of Pakistan, Dr. Shamshad Akhtar is printed at the obverse in main colour of the note (Green) above the words 'GOVERNOR STATE BANK OF PAKISTAN'.
<b>Reverse</b>		
	<b>Vignette</b>	Khyber Pass, Peshawar at the reverse forms the vignette of the note
	<b>Name of the Location</b>	The picture and name of Khyber Pass, Peshawar appears at the reverse of the note.
	<b>Lettering I</b>	The words 'STATE BANK OF PAKISTAN' in English appear at the reverse centre top of the note.
	<b>Lettering II</b>	The words "حصول رزق حلال عبادت ہے" appear in a round design at the reverse upper left of the note..
	<b>Insignia</b>	The seal of the 'State Bank of Pakistan' appears at the reverse left bottom of the note.



**XXV. SECURITY FEATURES OF Rs.20/- DENOMINATION BANKNOTE  
LAUNCHED ON 13<sup>TH</sup> AUGUST, 2005**

<b>Security Features of 20 Rupees</b>		
		
<b>Date of Issue</b>	<b>13<sup>th</sup> August, 2005</b>	
<b>Cut Size</b>	<b>65 x 123 m.m.</b>	
<b>Main Colour</b>	<b>Brown</b>	
<b>Paper</b>	<b>100% cotton based</b>	
	<b>'Enlarged Watermark:</b>	When the note is held against the light, an image of Quaid-e-Azam can be seen.
	<b>Electrotype Watermark:</b>	When the note is held against the light, the numerical '20' can be seen.
	<b>'Micro-Text Security Thread:</b>	Embedded security thread into the paper almost in the centre of the note can be seen when held against the light. On the thread the Words "State Bank of Pakistan" and denomination numeral 20 can be seen in the thread.
<b>Obverse Side</b>		
	<b>Portrait</b>	The Enlarged portrait of Quaid-e-Azam in Sherwani appears on the right side of the note.

	<b>See through</b>	The value numeral '20' printed in Urdu on the note appears partly on obverse left top and partly on reverse right top giving perfect look when viewed through light.
	<b>Latent Image</b>	Hidden image of denomination numeral appears while tilting the note at right side of the portrait of Quaid-e-Azam
	<b>Year of Production</b>	Year of production appears on the right side of the note.
	<b>Braille Feature</b>	Raised line for visually impaired people appears on left side of the note which can be felt with a touch.
	<b>Intaglio Lines</b>	Intaglio Lines appear on right and left corners of the note which can be felt by touch.
	<b>Lettering I</b>	The denomination appears in Urdu numeral on right and left top while the denomination in English appears on right bottom
	<b>Lettering II</b>	The words "STATE BANK OF PAKISTAN", the denomination, the promissory clause and the guarantee clause appear in Urdu in the centre.
	<b>Lettering III</b>	The words "GOVERNOR STATE BANK OF PAKISTAN" in Urdu appear at the centre
	<b>Lettering IV</b>	Micro lettering denomination 20 appears at the right top in horizontal and at left bottom in vertical



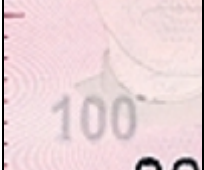


	<b>Number</b>	One serial number with Prefix appears on the top right side and the other number appears below the watermark on the bottom left corner written with magnetic ink.
	<b>Signature</b>	The signature of the Governor, State Bank of Pakistan, Dr. Ishrat Husain is printed in main colour of the note above the words "GOVERNOR STATE BANK OF PAKISTAN".
<b>Reverse Side</b> (The back of the note has been printed by Offset Process)		
	<b>Geometric Patterns</b>	Decorative ornamental patterns appear on the entire note.
	<b>Lettering I</b>	The words "STATE BANK OF PAKISTAN" appear at the top centre.
	<b>Lettering II</b>	The value in words appears in a panel at the centre bottom.
	<b>Lettering III</b>	The denomination numerals appear in English at left bottom and on top below the words 'State Bank of Pakistan' while in Urdu at right bottom
	<b>Lettering IV</b>	The words "حصول رزق حلال عبادت ہے" in Urdu appear on upper left side in a round design.
	<b>Lettering V</b>	The words MOHEN-JO-DARO, LARKANA appear in vertical on left bottom.






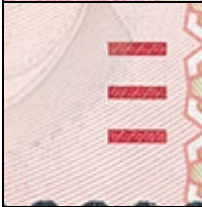


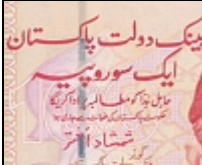




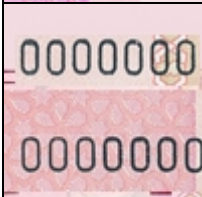





**Insignia**






The seal of the "State Bank of Pakistan" appears at the bottom left portion.

**XXVI. SECURITY FEATURES OF NEW DESIGN RS.100/- DENOMINATION  
BANKNOTE LAUNCHED ON 11<sup>TH</sup> NOVEMBER, 2006**

<b>Security Features of 100 Rupees</b>		
		
<b>Date of Issue</b>	<b>11 November, 2006</b>	
<b>Cut Size</b>	<b>65 x 139 m.m.</b>	
<b>Main Colour</b>	<b>Red</b>	
<b>Paper</b>	<b>100% cotton based</b>	
	<b>Enlarged Watermark</b>	Portrait of Quaid-e-Azam in National Dress i.e. Sherwani appears at the obverse left of the note.
	<b>Electrotype Watermark</b>	The denomination of the note appears below the portrait of Quaid-e-Azam
	<b>Window Security Thread</b>	Partially embedded window security thread into the paper runs from top to bottom at the front left side of the note. Denomination numeral '100' can be seen in the thread. The thread appears as silver dashes at the front of the note. When the note is held against the transmitted light, the metallic thread appears as a dark line. The security thread appears as green and blue fluorescent bands when viewed under ultra-violet light.
<b>Front</b> (The front of the note has been printed by Intaglio Process in multi colors)		
	<b>Portrait</b>	The enlarged portrait of Quaid-e-Azam in Sherwani appears at the right side of the note.


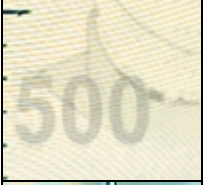


	<b>See through</b>	Value figure of the note appears partly at the obverse left top and partly at reverse right top giving a perfect look when viewed through light.
	<b>Anti Scan &amp; Anti Copy</b>	Anti-scan and anti-copy line patterns appearing at the note prevent scanning and photo copying of the exact note.
	<b>Latent Image</b>	Hidden denomination numeral '100' appears at the right side of the portrait when the note is viewed from different angles.
	<b>Year of Production</b>	Year of production appears at the right side of the note.
	<b>Geometrical Patterns</b>	Decorative ornamental patterns appear at the front of the note.
	<b>Identification Mark</b>	Three raised tactile horizontal lines appear in a sequence at the left side which enables the visually impaired persons to recognize the denomination of the note.
	<b>Intaglio Lines</b>	Raised lines appear at extreme right and left sides of the note.
	<b>Lettering I</b>	The denomination appears in Urdu numeral on right and left top while the denomination in English appears on right bottom of the note.
	<b>Lettering II</b>	The words "STATE BANK OF PAKISTAN", the denomination, the promissory clause and the guarantee clause appear in Urdu in the centre of the note.









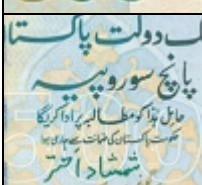
	<b>Lettering IV</b>	The words "GOVERNOR STATE BANK OF PAKISTAN" in Urdu appear at the centre of the note.
	<b>Lettering III</b>	Micro lettering denomination 100 appears at the right top close to the picture of Quaid-e-Azam and at left bottom close to the security thread of the note.
	<b>Number</b>	Seven-digit serial number with prefix appears at the right top and the other number appears below the watermark at the left bottom of the note. Both the numbers have been printed with magnetic ink.
	<b>Signature</b>	The signature of the Governor, State Bank of Pakistan, Dr. Shamshad Akhtar has been printed in main colour of the note above the words 'GOVERNOR STATE BANK OF PAKISTAN'.
<b>Back</b> (The back of the note has been printed by Intaglio Process in multi colors)		
	<b>Geometrical Patterns</b>	Decorative ornamental patterns appear at the back of the note.
	<b>Vignette</b>	Vignette of Quaid-e-Azam Residency, Ziarat alongwith the name appear on the note.
	<b>Anti Scan &amp; Anti Copy</b>	Anti-scan and anti-copy line patterns appearing at the note prevent scanning and photo copying of the exact note.
	<b>Lettering I</b>	The words "STATE BANK OF PAKISTAN" appear at the top centre of the note.



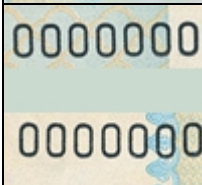
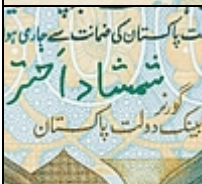




	<p><b>Lettering II</b></p>	<p>The value in words “<b>ONE HUNDRED RUPEES</b>” appears in a panel at the centre bottom of the note</p>
	<p><b>Lettering III</b></p>	<p>The denomination in figure appears in English at the left bottom in small font and on top below the words ‘State Bank of Pakistan’ in large font while in Urdu at the right bottom of the note.</p>
	<p><b>Lettering IV</b></p>	<p>The words “حصول رزق حلال عبادت ہے” appear in a round design at the upper left of the note.</p>
	<p><b>Lettering V</b></p>	<p>Micro lettering denomination numeral 100 appears at the left along side geometrical patterns.</p>
	<p><b>Insignia</b></p>	<p>The seal of the ‘State Bank of Pakistan’ appears at the left bottom of the note</p>








**XXVII. SECURITY FEATURES OF NEW DESIGN RS.500/-DENOMINATION  
BANKNOTE LAUNCHED ON 11<sup>TH</sup> NOVEMBER, 2006**

<b>Security Features of 500 Rupees</b>		
		
<b>Date of Issue</b>	<b>11 November, 2006</b>	
<b>Cut Size</b>	<b>65 x 147 m.m.</b>	
<b>Main Colour</b>	<b>Rich Deep Green</b>	
<b>Paper</b>	<b>100% cotton based</b>	
	<b>Enlarged Watermark</b>	Portrait of Quaid-e-Azam in National Dress i.e. Sherwani appears at the obverse left of the note.
	<b>Electrotpe Watermark</b>	The denomination of the note appears below the portrait of Quaid-e-Azam.
	<b>Window Security Thread</b>	Partially embedded window security thread into the paper runs from top to bottom at the front left side of the note. Denomination numeral '500' can be seen in the thread. The thread appears as silver dashes at the front of the note. When the note is held against the transmitted light, the metallic thread appears as a dark line. The security thread appears as yellow and pinkish red fluorescent bands when viewed under ultra-violet light.
<b>Front</b> (The front of the note has been printed by Intaglio Process in multi-colours.)		
	<b>Portrait</b>	The enlarged portrait of Quaid-e-Azam in Sherwani appears at the right side of the note









	<b>See through</b>	Value figure of the note appears partly at the obverse left top and partly at reverse right top giving a perfect look when viewed through light.
	<b>Anti Scan &amp; Anti Copy</b>	Anti-scan and anti-copy line patterns appearing at the note prevent scanning and photo copying of the exact note.
	<b>Latent Image</b>	Hidden denomination numeral '500' appears at the right side of the portrait when the note is viewed from different angles.
	<b>Year of Production</b>	Year of production appears at the right side of the note.
	<b>Geometrical Patterns</b>	Decorative ornamental patterns appear at the front of the note.
	<b>Identification Mark</b>	A raised tactile circle appears at the left side which enables the visually impaired persons to recognize the denomination of the note.
	<b>Intaglio Lines</b>	Raised lines appear at extreme right and left sides of the note.
	<b>Lettering I</b>	The denomination appears in Urdu numeral at right and left top while the denomination in English appears at right bottom of the note.
	<b>Lettering II</b>	The words "STATE BANK OF PAKISTAN", the denomination, the promissory clause and the guarantee clause appear in Urdu at the centre of the note



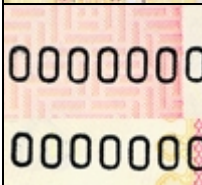
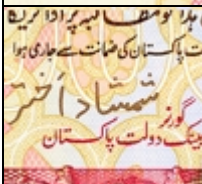



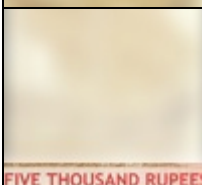
	<b>Lettering III</b>	The words "GOVERNOR STATE BANK OF PAKISTAN" in Urdu appear at the centre of the note.
	<b>Lettering IV</b>	Micro lettering denomination 500 appears at the right top close to the picture of Quaid-e-Azam and at left bottom close to the security thread of the note.
	<b>Number</b>	Seven-digit serial number with prefix appears at the right top and the other number appears below the watermark at the left bottom of the note. Both the numbers have been printed with magnetic ink.
	<b>Signature</b>	The signature of the Governor, State Bank of Pakistan, Dr. Shamshad Akhtar has been printed in main colour of the note above the words 'GOVERNOR STATE BANK OF PAKISTAN'.
<b>Back</b> (The back of the note has been printed by Intaglio Process in multi-colours.)		
	<b>Geometrical Patterns</b>	Decorative ornamental patterns appear at the back of the note.
	<b>Vignette</b>	Vignette of Badshahi Mosque, Lahore alongwith the name appear on the note.
	<b>Anti Scan &amp; Anti Copy</b>	Anti-scan and anti-copy line patterns appearing at the note prevent scanning and photo copying of the exact note.
	<b>Lettering I</b>	The words 'STATE BANK OF PAKISTAN' appear at the centre top of the note



	<p><b>Lettering II</b></p>	<p>The value in words ‘FIVE HUNDRED RUPEES’ appears in a panel at the centre bottom of the note</p>
	<p><b>Lettering III</b></p>	<p>The denomination in figure appears in English at the left bottom in small font and on top below the words ‘State Bank of Pakistan’ in large font while in Urdu at the right bottom of the note</p>
	<p><b>Lettering IV</b></p>	<p>The words “حصول رزق طلال عبادت ہے” appear in a round design at the upper left side of the note.</p>
	<p><b>Lettering V</b></p>	<p>Micro lettering denomination numeral 500 appears at the left along side geometrical patterns.</p>
	<p><b>Insignia</b></p>	<p>The Seal of the “State Bank of Pakistan” appears at the left bottom of the note.</p>

**XXVIII. SECURITY FEATURES OF Rs.5,000/- DENOMINATION  
BANKNOTE LAUNCHED ON 26<sup>TH</sup> MAY, 2006**

<b>Security Features of 5,000 Rupees</b>		
		
<b>Date of Issue</b>	<b>26<sup>th</sup> May, 2006</b>	
<b>Cut Size</b>	<b>65 x 163 m.m.</b>	
<b>Main Colour</b>	<b>Mustard</b>	
<b>Paper</b>	<b>100% cotton based</b>	
	<b>'Enlarged Watermark:</b>	Portrait of Quaid-e-Azam in National Dress i.e. Sherwani appears at the obverse left of the note
	<b>Electrotype Watermark:</b>	The denomination of the note appears below the portrait of Quaid-e-Azam.
	<b>Window Security Thread</b>	Partially embedded window security thread into the paper runs from top to bottom at the obverse left of the note. Denomination numeral '5000' can be seen in the thread. The thread appears as silver dashes at the obverse of the note. When the note is held against the transmitted light, the metallic thread appears as a line. The security thread appears as yellow and blue fluorescent bands when viewed under ultra-violet light.
<b>Printing Process</b> (The obverse and the reverse of the note have been printed by Intaglio Process in multi-colour.)		
	<b>Anti Scan &amp; Anti Copy</b>	Anti Scan and Anti Copy Line patterns appearing on the note that prevent scanning and photocopying of the exact note.
	<b>Geometrical Patterns</b>	Decorative ornamental patterns appear at the obverse and the reverse of the note.

	<p><b>Denomination Numeral in English &amp; Urdu</b></p>	<p>The denomination in figures at the obverse of the note appears in Urdu numeral at the right &amp; left top and in English at the right bottom while the denomination at the reverse appears in English at the left bottom in small font and on top below the words ‘State Bank of Pakistan’ in large font and in Urdu at the right bottom.</p>
	<p><b>Micro Lettering Denomination Numeral</b></p>	<p>Micro lettering denomination numeral ‘5000’ at the obverse of the note appears horizontally at the right top close to the printed cap and vertically at the left bottom close to the security thread. At the reverse of the note, this numeral is hidden in the Margalla Hills appearing at the back of the Faisal Mosque, Islamabad. It also appears vertically at the left of the note alongwith the decorative patterns.</p>
<p><i><b>Obverse Side</b></i></p>		
	<p><b>Portrait</b></p>	<p>The enlarged portrait of Quaid-e-Azam in Sherwani appears at the obverse right of the note.</p>
	<p><b>Optical Variable Ink</b></p>	<p>The white crescent and five-pointed star surrounded in the printing design of Optical Variable Ink (OVI) appears at the obverse right of the note. The OVI design changes colour from green to golden and vice versa when the note is viewed from different angles.</p>
	<p><b>See through</b></p>	<p>Value figure of the note appears partly at the obverse left top and partly at the reverse right top giving a perfect look when viewed through light.</p>
	<p><b>Latent Image</b></p>	<p>Hidden denomination numeral appears horizontally at the right side of the portrait when the note is viewed from different angles.</p>
	<p><b>Year of Production</b></p>	<p>Year of production appears at the obverse right of the note.</p>
	<p><b>Braille Feature</b></p>	<p>Three raised circles appear vertically at the obverse left which enable the visually impaired persons to recognize the value of the note.</p>

	<b>Intaglio Lines</b>	Intaglio lines appear at right and left corners of the note.
	<b>Promissory &amp; Guarantee clause</b>	The words 'STATE BANK OF PAKISTAN', the denomination, the promissory clause, the guarantee clause, appear in Urdu at the obverse centre of the note.
	<b>Number</b>	Seven-digit serial number with prefix appears at the obverse of the note at the right top and at the left bottom below the watermark. Both the numbers have been printed with magnetic ink.
	<b>Signature</b>	The signature of the Governor, State Bank of Pakistan, Dr. Shamshad Akhtar is printed at the obverse in main colour of the note (Mustard) above the words 'GOVERNOR STATE BANK OF PAKISTAN'.
<b>Reverse Side</b> (The back of the note has been printed by Offset Process.)		
	<b>Vignette</b>	The Picture and name of Faisal Mosque, Islamabad appears at the reverse of the note.
	<b>Name of the Location</b>	The words 'FAISAL MOSQUE, ISLAMABAD' appear vertically at the reverse left bottom of the note.
	<b>Lettering I</b>	The words 'STATE BANK OF PAKISTAN' appear at the reverse centre top of the note.
	<b>Lettering II</b>	The value in words 'FIVE THOUSAND RUPEES' appears in a panel at the reverse off-centre bottom of the note.

	<b>Lettering III</b>	The words “حصول رزق حلال عبادت ہے” appear in a round design at the reverse upper left of the note.
	<b>Insignia</b>	The seal of the 'State Bank of Pakistan' appears at the reverse left bottom of the note.



**XXIX. ISSUES & PROBLEMS RAISED IN LCAC MEETINGS**

S#	Description in Brief
<i>Issues relating to commercial banks and financial institutions</i>	
1	Establishment of NIFT Office at Rawalpindi
2	Delay in clearing by NIFT
3	Implementations of RTGS through NIFT
4	Establishment of Clearing House at Nankana Sahib
5	CIB List updation / CIB report
6	Establishment of local CIB at Rawalpindi
7	Waiving of House Building / Flexi Loans of Earthquake Affectees
8	Restoration of sales tax deposit facility at NBP Namak Mandi Branch, Peshawar
9	Provision of the facility of deposit of cash in US\$ in SBP BSC Field Offices
10	Non Issuance of Travelers Cheques to small businessmen
11	Security features of newly issued currency notes of Rs.10/-, Rs.20/-, Rs.5000/-, denomination
12	Procedural issues on micro-finance and rural finance
13	Simplification of recovery procedure
14	Re-evaluation of properties for collateral purposes
15	Problems in depositing utility bills i.e., non-availability of proper shades and drinking water
16	Discourteous behavior of commercial bank staff
17	Check list of credit schemes of banks
18	Non availability of Urdu version of loan documents
19	Demand for increase in daily limit of ATM withdrawals up to Rs.100,000/-
20	Commercial banks do not entertain applications for grant of loan for weaving machinery (air jet looms) @ 8% for the period of 7 years under LMM
21	Need of comprehensive security plans for banks
22	Complaint for unusual delay in sending the DD / TT issued for settlement.
23	Loans for cooperative societies
24	Financing facility for small traders
25	Financing against stocks
26	Extension of loans against commercial properties
27	Closure of bank branches in rural areas
28	Opening of a new branch of NBP at Sargana, a second branch of NBP at Laki Marwat, and Nankana Sahib and reopening of Railway Road, Branch, Kasur
29	Opening of Islamic banking branches
30	Shifting of NBP branches (Sindh University, Liaquat University, Hyderabad, GTPS Site Kotri, Thana Boula Khan & Nooriabad) from Larkana region to Hyderabad region
31	Closure of NBP Bhit Shah branch and UBL Old Hala branch
32	Opening of a full fledged NBP branch at Multan Dry Port
33	Establishment of SME Chamber of Commerce
34	Demand for direct lending from SBP to the borrowers
35	Increase in ATM charges by the commercial banks
36	Need of complaint cell at commercial banks
37	Waiver of the condition for production of CNIC by earthquake affectees
38	Retention of vehicle by the commercial bank in case of default in car financing
39	Financing facility for import of raw and refined sugar
40	Timely credit in foreign currency to the beneficiary account

41	Financing facility for mining business
42	Waiving of the condition of indemnity bonds and post dated cheques in favor of Customs under SRO-410
43	Deduction of income tax on amount of invoice.
44	Black marketing of fresh currency notes
45	Distribution of Rs.10, Rs.20/-, Rs.5000/-, denomination of currency notes to the public
46	Postponement of loan installments of the people living in drought affected areas
47	Higher rate of markup charged by the commercial banks on consumer financing and the loan amount disbursed to SMEs sector
48	Fixed charges for TT remittances
49	Awareness campaign through electronic media for agriculture and SMEs financing
50	Delaying tactics and unnecessary objections raised by the banks against the loan application
51	Need to maintain uniform exchange rates for exporters
52	Decentralization of sanctioning power for grant of loan
53	Publication of loan procedure and relevant documents in local & regional languages
54	Service charges recovered by the commercial banks from the account holders if their account balance is less than Rs.5,000/-
55	Withdrawal of exchange charges on issuance of bank drafts
56	Enhancement of holding capacity of NBP Chest at Bahawalpur
57	Establishment of automated sorting cell at Multan
58	Display of public information notice
59	Proposal for information sharing in respect of willful defaulters
60	Issues relating to 6% Research & Development support for ready made garments
61	Returns of DDs with remarks
62	Non / Late delivery of credit advice & Letter of Credit
63	On line encashment of cheques
64	Dormant / dead account charges
65	Outstanding export overdue cases
<b>Issues relating to Agricultural Credit</b>	
1	Prudential Regulations for Agriculture (including tractors insurance, agricultural loans, land evaluation by the private evaluators, finance for wheat & red chilies etc.
2	Credit cards for land owners
3	Special awareness & capacity building programmes through media campaign for agriculture credit
4	Verification of Agricultural Pass Book
5	Harassment from the Tapedars during verification of Pass Book
6	Financing facility for the tobacco growers
7	Agricultural inputs at concessional rates
8	Free import of agricultural products / livestock
9	Utilization of Agricultural Credit and verification of genuine borrowers / farmers
10	Credit facility for the landless farmers
11	Financing facility for tractors
12	Enhancement of PIU value and relaxation for substance holding collection of loan from farmers of Thatta and Dadu Districts as announced by the Prime Minister
13	Non-availability of agricultural credit to calamity hit areas of Thatta and Badin
14	Inclusion of Orchard lease holders in Agricultural Credit Scheme
15	Introduction of crop insurance scheme
16	Special loans for non farm sectors including livestock, poultry, fisheries, horticulture, orchards, forestry and dairy farms

17	Participation of agricultural research experts / institutions / universities
18	Timely disbursement of agricultural loans
19	Demand for extra documents for grant of loan i.e. copy of Khasra girdwari and charges of creation on Pass Book
20	Problems in redemption of Pass Book
21	Agricultural loan for property in urban areas
22	One window operation for loans
23	Magisterial powers to managers of ZTBL
24	Strategy for implementation of SBP guidelines for livestock financing
25	Insufficient warehouse facility for rice
26	Financing for establishment of domestic agro related industries
27	Financing for development of livestock, fisheries, forestry, poultry and dairy farm.
28	ZTBL linkage of grant of loan with recovery
29	Credit facility for drip sprinkle irrigation on soft items
30	Interest free loan of Rs.50,000/- for cotton ginners
31	Special relief for flood victims / deferring of agricultural loan
32	Soft loans for progressive farmers
33	Shortage of fruit farm facility in the certain areas
34	Financing facility for strawberry, and tea farming
35	Grant of short, medium and long term loans for agriculture
36	Demand for 25% increase in Annual Credit Plan for agriculture
37	Supply of tractors on subsidized rates
38	Implementation of revolving credit scheme
39	Non-implementation of President's Relief Package
40	Display of price list of fertilizer
41	Problem in obtaining loans for purchase of tube well, dairy farming equipments and tractors
42	Non availability of bank credit for storage of fruit farmers of Mardan
43	Financing facility for buffalo farm material as allowed in LMM on concessionary rates of mark-up
<b>Issues relating to Government Departments</b>	
1	Problems in shipment of consignments of ready made garments through PIA
2	Abolish withholding tax on cash withdrawal exceeding Rs.25,000/-
3	Research for new seeds
4	Purchase of seeds through PASSCO
5	Establishment of Institution providing link between the SBP, EPB, and dry ports for the benefit of investors and guidance for utilization of by product of Rice and Guava
6	Subsidy on electricity charges on use of tube wells
7	Reduction in crop yield due to scarcity of irrigation water
8	Posting of banking judges at Sukkur
9	Charges of mutation fees @ 2.5% for one time

### **XXX LIST OF ABBREVIATIONS / ACRONYMS**

ACD	Agriculture Credit Department
ACU	Asian Clearing Union
AGPR	Accountant General Pakistan Revenue
AD	Assistant Director
AMI	Annual Merit Increase
ATM	Automated Teller Machine
BCP	Business Continuation Plan
BD Manual	Banking Department Manual
BOAT	Basic Office Automation Training
BPR	Business Process Re-engineering
BSC	Banking Services Corporation
CBR	Central Board of Revenue
CCTV	Closed Circuit Television
CDNS	Central Directorate of National Savings
CIF	Cost Insurance Freight
CISA	Certified Information System Auditor
CM	Chief Manager
CMO	Chief Medical Officer
CNIC	Computerized National Identity Card
CSC	Currency Sorting Cell
DDU	Delivered Duty Un-paid
DFI	Development Finance Institution
DSC	Defence Savings Certificate
EAC	Export Advisory Committee
EFS	Export Finance Scheme
EIM	Employees Information Management
EPD	Exchange Policy Department
ERP	Enterprise Resource Planning
FEAD	Foreign Exchange Adjudication Department
FEOD	Foreign Exchange Operations Department
FER	Foreign Exchange Reserve
FOB	Free on Board
FPCCI	Federation of Pakistan Chamber of Commerce & Industries
GL	General Ledger
HOK	Head Office Karachi
HRD	Human Resources Department
HRIS	Human Resource Information System
HRMS	Human Resource Management System
IAD	Internal Audit Department
IAUs	Internal Audit Units
IBSD	Internal Bank Security Department
ICQ	Internal Control Questionnaire
ID Manual	Issue Department Manual

IERS	Islamic Export Refinance Scheme
IMU	Internal Monitoring Unit
ISTD	Information Systems & Technology Department
IT	Information Technology
JD	Joint Director
JJD	Junior Joint Director
KDA	Karachi Development Authority
LC	Letter of Credit
LCAC	Local Credit Advisory Committee
LMM	Locally Manufactured Machinery
LRC	Learning Resource Centre
LTF-EOP	Long Term Financing for Export Oriented Projects
MICR	Magnetic Ink Character Recognition
MSD	Medical Services Division
MSS	Medical Services System
NADRA	National Data Base & Registration Authority
NBFC	Non Banks Financial Companies
NBP	National Bank of Pakistan
NIBAF	National Institute of Banking and Finance
NIFT	National Institutional Facilitation Technology
PC	Personal Computer
PER	Performance Evaluation Report
PFI	Participating Financial Institution
PIB	Pakistan Investment Bond
PIFRA	Project to Improve Financial Reporting and Auditing
POS	Point of Sale
PSPC	Pakistan Security Printing Corporation
PTCL	Pakistan Telecommunication Corporation Limited
RDS	Research & Development Support
RLA	Regular Leave Account
RTGS	Real Time Gross Settlement System
SLA	Special Leave Account
SBP	State Bank of Pakistan
SBP BSC	SBP Banking Services Corporation
SMC	Strategic Management Conference
SME	Small and Medium Enterprises
SMEMD	Small Medium Enterprises & Microfinance Department
SSC	Special Savings Certificate
SWIFT	Society for World Wide Inter Financial Telecommunication
T.T.	Telegraphic Transfer
USA	United States of America
UBL	United Bank Limited





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