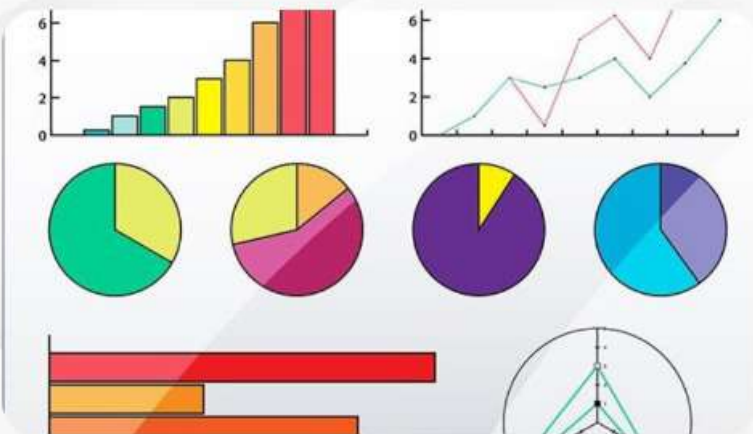


PAKISTAN AT A GLANCE 2021



ZTBL



Zarai Taraqati Bank Ltd.

Planning and Research Department, ZTBL, Head Office, Islamabad

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INTRODUCTION TO PAKISTAN

Pakistan is a country located in South Asia. It has a coastline along the Arabia Sea and the Gulf of Oman and is bordered by Afghanistan, China, India, and Iran. The geography of Pakistan is diverse with the Thar Desert in the east and the Hindu Kush and Pamir mountain ranges in the north.

CLIMATE SITUATION OF PAKISTAN

Pakistan lies in a temperate zone and its climate is as varied as the country's topography—generally dry and hot near the coast and along the lowland plains of the Indus River, and becoming progressively cooler in the northern uplands and Himalayas. Four seasons are recognized:

- 1) Cool, dry winter from December to February;
- 2) Hot, dry spring from March through May;
- 3) The summer rainy season, also known as the southwest monsoon period, occurring from June to September; and
- 4) The retreating monsoons from October to November.

A majority of the country receives very little rainfall, with the exception of the Northern regions, where monsoons can bring upwards of 200 mm a month from July to September. Inter-annual rainfall varies significantly, often leading to successive patterns of floods and drought

CLIMATE SITUATION 2020			
Station	Average Temperature oC		Total Rainfall (mm)
	Mean of Maximum	Mean of Minimum	
Islamabad	27.8	13.7	1572
Lahore	29.8	19	881
Multan	31.1	19.4	358
Karachi	33.1	21.9	474
Nawabshah	35.8	19.6	182
Peshawar	28.6	16.7	477
D.I.Khan	31.6	18.1	512
Quetta	25	9	216
Zhob	25.9	16.4	299

Source: Pakistan Statistical Year Book, 2020

POPULATION & LABOR FORCE (LF) 2020-21

(Million Nos)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtukhwa	Balochistan
Total Proulation	220.4	116.13	52.07	36.9	13.08
Share (%) in Pakistan	100	53	24	17	6
Population Density (Persons /Sq.Km)	276.9	565.5	369.5	362.6	37.7
Rural Population (based on Pop. Census 2017)	132	69.442	23.022	24.773	8.928
Total Labour Force	71.76	41.9	15.92	10.32	3.61
Total Employed	67.3	39.07	15.3	9.4	3.5
Formal & Informal Sector Employment by Provinces					
i) Agriculture	25.18	15.23	5.58	2.99	1.38
ii) Non Agriculture	42.07	23.85	9.73	6.42	2.07
iii) Formal	11.58	6.54	2.92	1.56	0.56
iv) Informal	30.49	17.3	6.81	1.52	4.86
Total	67.25	39.07	15.31	9.41	3.46

Source: Labor Force Survey, 2020-21
Agriculture Statistics of Pakistan 2020-21

ADMINISTRATIVE SETUP OF PROVINCES FY 2020-21

In Numbers

Province/ Admn. Area	Division	District	Tehsil/ Taluka	Mauza/ Deh/ Village	Municipal		Town Committee	Cantonment	Total Urban Area
					Corp.	Committee			
PUNJAB	9	36	145	25321	11	187	36	20	255
KPK	7	35	142	9674	1	38	17	11	67
SINDH	6	29	138	5717	3	37	148	8	202
Baluchistan	7	33	135	6419	4	56	-	4	65
Total	29	133	560	47131	19	318	201	43	589
Islamabad	-	1	1	129	-	-	-	-	1
Azad Kashmir	3	10	30	1647	5	13	7	-	25
Gilgit Baltistan	3	10	23	600	-	5	-	-	5
Grand Total	35	154	614	49507	24	336	208	43	620

Source: Agriculture Statistics of Pakistan, 2020-21

LAND USE STATISTICS FY 2020-21

(Million Hectares)

Province	Geographical Area	Total Reported Area	Forest Area		Not Available for Cultivation	Culturable Waste	Cultivated Area	Total Cropped Area
			Area	% of Geographical Area				
Punjab	20.6	17.5	0.5	2.3	3.0	1.5	12.6	17.6
Sindh	14.1	14.1	1.0	7.3	6.3	1.6	5.1	3.6
KPK	10.2	8.4	1.2	12.2	3.9	1.3	1.9	1.8
Balochistan	34.7	17.9	1.2	3.3	9.8	3.8	3.3	1.1
Total	79.6	57.9	3.9	4.9	23.1	8.2	22.8	24.1

Source Agriculture Statistics of Pakistan 2020-21

FARM MACHINERY /AGRO -INDUSTRIES/INPUTS 2020-21

Farms Reporting Use of Important Agricultural Machinery (Private Farms)	8264
-------------------------------------------------------------------------	------

Tractors	(Numbers)	36,653
Tubeweels (P)	(Numbers)	1,285,775
Fertilizer Plants	(Numbers)	21
Fertilizer offtake	(Million Tonnes)	5
Import of Fertilizer	(Million Tonnes)	1

Govt. Storage capacity (000 Tonnes)	5424
Wheat	4339
Rice	826
Cotton	77

Fish Production

Water availability (Million Acre Feet)		(000 tons)					
Canal Head with drawals at Farm Gate			Punjab	Sindh	KPK	Balochistan	Pakistan
Kharif	78.77	Inland	115	151	23	-	289
Rai	52.73	Marine	-	360	-	161	521
		Total	115	511	23	161	810

Seeds Availability (Metric Tons)		
Crop	Seed Requirement	Availability
Wheat	1,075,562	647,684
Cotton	39,940	43,525
Rice Paddy	44,148	71,595
Maize	32,802	16,639
Pulses	42,674	3,785
Oilseeds	10,790	2,466
Vegetables	8,400	6,751
Fodders	61,140	42,614
Potato	415,000	13,841
Total	1,730,456	847,411

Support Prices of Agri. Commodities

		Rs. Per 40 kg			
Commodity		2020-21	2019-20	2018-19	2017-18
Wheat		1,800	1,400	1,300	1,300
	Punjab	200	190	180	180
Sugarcane	Sindh	202	192	182	182
	Khyber Pakhtun khwa	200	190	180	180
Seed Cotton					3,000

Source: Agriculture Statistics, Ministry of NFSR, 2021-22

PROVINCE WISE LIVESTOCK POPULATION FY 2020-21

(000 Heads)

Province	Cattle	Buffaloes	Sheep	Goats	Camels	Horses	Asses	Mules	Poultry
Pakistan	51,495	42,416	31,595	80,326	1,118	375	5,620	203	901,220
Punjab	25,107	27,540	7,591	29,617	242	178	2,939	83	32,087
Sindh	12,065	11,391	4,724	18,777	339	49	1,323	26	17,509
KPK	10,396	2,992	4,014	14,337	78	84	737	87	34,303
Balochistan	3,926	497	15,278	17,600	461	65	622	9	7,321
Nothern Areas	778*	4	576	1,357	0	6	33	2	469

*18000 are Yak included

Source: Agriculture Statistics of Pakistan, 2020-21, MNFSR, Islamabad

AERA PRODUCTION YIELD OF MAJOR CROPS

AREA UNDER MAJOR CROPS (000 HEC)

Description	2020-21	2019-20	2018-19	2017-18	2016-17
Wheat	9,168	8,825	8,678	8,797	8,972
Rice	3,336	3,034	2,810	2,901	2,724
Cotton	2,079	2,527	2,373	2,700	2,489
Sugercane	1,165	1,040	1,102	1,343	1,218
Maize	1,418	1,404	1,374	1,251	1,348

PRODUCTION OF MAJOR CROPS (000 TONS)

Description	2020-21	2019-20	2018-19	2017-18	2016-17
Wheat	27,464	24,946	24,349	25,076	26,674
Rice	8,420	7,410	7,202	7,450	6,849
Cotton	7,064	2	1,677	2,032	1,816
Sugercane	81,010	66,880	67,174	83,333	75,482
Maize	8,940	7,236	6,826	5,902	6,134

YIELD OF MAJOR CROPS (Kgs/hec)

Description	2020-21	2019-20	2018-19	2017-18	2016-17
Wheat	2,996	2,868	2,806	2,851	2,973
Rice	2,524	2,444	2,563	2,568	2,514
Cotton	578	618	707	753	730
Sugercane	69,537	63,839	62,050	62,050	61,972
Maize	6,305	5,613	4,718	4,718	4,550

Source: Agriculture Statistics of Pakistan, 2020-21

PER CAPITA AVAILABILITY OF MAJOR FOOD ITEMS

Items	Unit	2020-21
Wheat	kg/anum	130
Rice	kg/anum	19.5
Pulses	kg/anum	7.6
Edible Oil	kg/anum	15.1
Meat	kg/anum	22.9
Milk	kg/anum	171.8

Source: Agriculture Statistics of Pakistan, 2020-21, MNF/SR, Islamabad

HIGHLIGHT OF THE BANKING SYSTEMS

Institutional Agriculture Credit 2020-21				
(Rupees Million)				
Banks	Production	Development	Total	Share(%)
Zarai Taraqati Bank Limited	59,105	19,395	78,500	5
Commercial Banks	787,098	14,374	801,472	54
Domestic Private Banks	210,875	63,650	274,525	21
Punjab Provincial Cooperative Bank Limited	7,003	1,202	8,205	1
Micro Finance Bank	132,070	0	132,070	13
Islamic Bank	44,912	2,903	47,815	5
Micro Finance Institutions /RSPs	23,281	0	23,281	2
All Banks/NGOs/Organizations	1,264,344	101,524	1,365,868	100

Note: A little bit difference may be occurred due to rounded decimals

Operational Key Indicators of Scheduled Banks					
(Rupees Billion)					
Particulars	2021	2020	2019	2018	2017
Total Assets	30,058	25,124	21,991	19,682	18,342
Investments(net)	14,124	11,552	8,801	7,583	8,542
Total Advances (Stock)	10,149	8,497	8,158	7,888	6,530
Total Deposit (Stock)	20,972	20,972	20,972	20,972	12,362
Total NPLs	860	829	761	680	593
Total Equity	1,942	1,862	1,658	1,406	1,381

Scheduled Banks' Branches June 2021							
(Numbers)							
Description	Pakistan	Punjab	Sindh	KPK	Balochistan	Azad Kashmir	Gilgit Baltistan
Branches	14922	8457*	3542	1699*	589	497	138

**566 Branches are in Islamabad and 88 branches are in Tribal areas of Khyber Pakhtunkhwa*

MAJOR FINANCIAL INDICAROE OF SELECTED BANKS 2021

(Rupees Billion)

Banks	Assets	Advances	Equity	Profit b/f tax	profit a/t tax	Deposit
ZTBL	215.6	141.3	39.9	6.5	3.3	59.9
HBL	4074.6	1463.2	232.7	59.0	34.3	3184.3
UBL	2618.2	728.3	166.6	52.1	30.9	1750.9
NBP	3846.7	1305.2	221.7	52.9	28.0	3019.2
ABL	2010.2	665.7	107.7	28.4	17.3	1413.3
MCB	1970.5	635.6	160.1	52.0	30.8	1411.9

SELECTED ECONOMIC INDICATORS	
ECONOMIC INDICATORS	Jun-21
	PKR Billions
Exports	4,042
Imports	8,986
Trade Deficit	(4,944)
	% ages
Ratio of Scheduled Banks' Advances to Deposits	43.87
Ratio of Scheduled Banks' Investment to Deposits	72.83
	(Million US\$)
Foreign Exchange Reserves	24,398
Foreign Direct Investment	135
Workers Remittances	29,370
Exchange Rate(Rs/US \$)	170

Source: State Bank of Pakistan

EDUCATION 2020-21 (E)

(000 Nos)

Particulars	Institutions (Numbers)	Enrolled individuals	Teaching Staff
Primary Schools	1,879	25,676	523
Middle Schools	493	8,251	485
Secondary Schools	323	4,487	596
	2,695		
Secondary Vocational Institution	3,914	500	18,963
Higher Secondary/Inter Colleges	6,214	2,549	138,635
Degree Colleges	3,872	757,986	77,852
Universities	233	1,963,960	55,954

Source: Pakistan Economic Survey, FY 2020-21

LITERACY RATE 2020-21

(10 Years & above) (% age)

Description	Pakistan	Punjab	Sindh	KPK	Balchistan
Overall	63	66	43	55	55
Male	73	74	59	73	69
Female	52	58	27	37	37

Source: Pakistan Economic Survey, MoF, GoP

Communication FY 2020-21

Items	000 Numbers
Broad BandSubscribers	114,341.30
Mobile Phones	191,625.90
Telephones	2,540
No. of Post Offices	9,586
Roads	493,088
Railway routs	7,791
Aeroplanes	374,054
Vessels	11
locomotives	466

Source: Pakistan Economic Survey, FY 2020-21

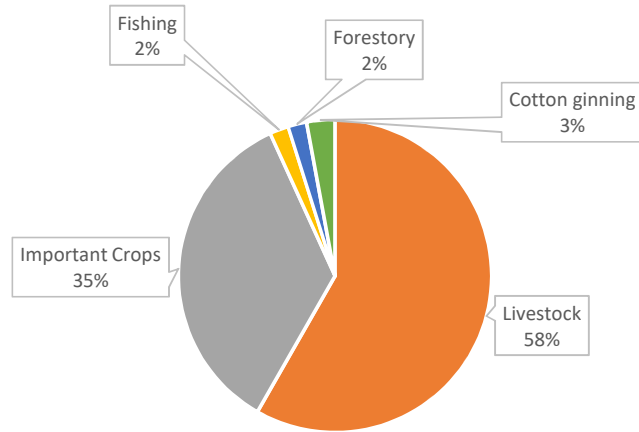
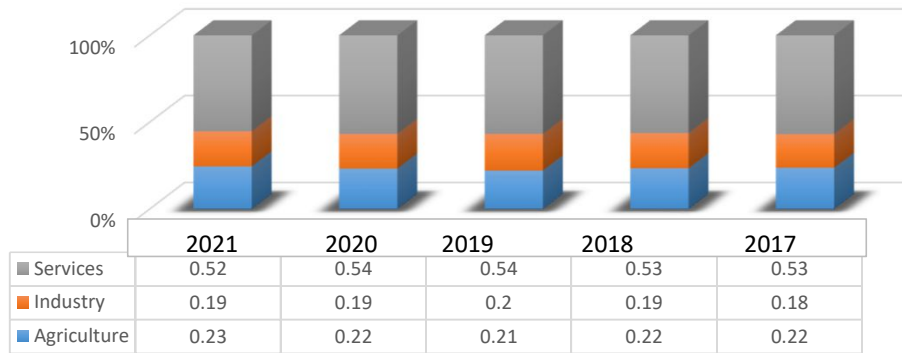
FORRIGN TRADE 2020-21

Unit value \$ per unit
Value in Million US\$

Commodity	Exports			Commodity	Imports		
	Unit	Quantity (000 Tonnes)	Value		Unit	Quantity (000 Tonnes)	Value
Food Group	M.T		4394	Food Group	MT		8,348
Rice	M.T	3,691,437	2042	Milk Cream	MT	58,370	192
Fish & Fish Preparation	M.T	184,396	415	Wheat unmilled	MT	3,612,638	983
Fruits	M.T	982,269	480	Dry Fruits	MT	77,582	78
Vegetables	M.T	950,724	320	Tea	MT	258,490	580,546.2
Tobacco	M.T	13,115	36	Soyabean Oil	MT	116,638	96
Wheat	M.T	0	0	Palm Oil	MT	3,197,748	2,669
Oil Seeds	M.T	86,970	94	Sugar	MT	281,328	129
Spices	M.T	23617	93	Spices	MT	182,040	255
Meat and Meat preparation	M.T	95,991	333	Pulses	MT	1,266,287	710
All others food items			582	All others food items			2,687
Textile Group			15,400	Textile Grup			3,866
Raw Cotton	M.T	594	1	Raw Cotton	MT	857373	1,480
Cotton Yarn	M.T	390,565	1,017	Synthatic Fibre	MT	447351	629
Cotton Cloth	MT	992,145	1,921	Synthatic & artificial silk yarn	MT	392092	656
Bedwear	M.T	460,143	2,772	Worn Clothing	MT	732623	310
Towels	MT	212,163	938	Others	MT		792
Others	MT	417,502	8,752				
				Chemical Group			9,300
Petroleum Group & Coal			182	Transport Group			2,988
Other Manufactures Group			3466	Metal Group			4,897
Engineering Goods			226	Miscellaneous Group			1,218
Others			1862	Machinery Group			2,987
				Others Imports			4,286
Grand Total			25304	Total Imports			56,380

Source: Ministry of Commerce, Government of Pakistan

GDP SECTORAL COMPOSITION



Composition of Agriculture Sector

Source: Pakistan Economic Survey, FY 2020-21

ZTBL AT GLANCE 2021

<i>(Rupees Million)</i>							
Description	Pakistan	Punjab	Sindh	KPK	Balochistan	Azad Kashmir	Gilgit Baltistan
Total Loan Outstanding (as on 31.12.2021)	127,864	106,070	14,710	4,090	490	836	1,669
Agri. Credit Disbursed During Year	69,162	58,182	6,402	3,072	262	254	991
Loans to Subsistences Farmers	58,806	50,585	4,297	2,450	234	254	986
Loans to Small Farmers	66,979	57,032	5,449	3,044	210	254	990
Tractors Fincaned							
(Numbers)	1,356	1,284	2	32	30	5	3
(Amount)	1,258	1,189	2	31	28	5	3
Agri. Credit Recovery	83,677	70,618	8,633	3,383	260	325	458
Cumulative Recovery	1,639,544	1,318,437	216,097	83,587	9,297	6,154	5,971
No. of MCOs	1,138	824	163	90	24	14	23
No. Zonal Officers	31	17	6	4	2	1	1
No. of Branches	498	294	93	55	34	11	11
Total Employees. (Nos)	4,541	2,963	753	500	190	63	72
Officers (Nos)	3,909	2,646	588	420	130	58	67
Staff (Nos)	632	317	165	80	60	5	5

Source: Interactive Management Information System