

***Pakistan  
at a Glance  
2017***

**Zarai Taraqiyati  
Bank Ltd.**



**ZTBL**

زرعی ترقیاتی بینک لمیٹڈ



## INTRODUCTION

The Islamic Republic of Pakistan emerged on the map of the world on August 14, 1947 as a result of partition of former British India. It comprises four Provinces, namely; Khyber Pakhtunkhwa (KPK), Punjab, Sindh and Balochistan with Federal Capital at Islamabad and Federally Administered Tribal Areas (FATA).

## LOCATION

Pakistan is located between 23°-42' and 36°-55' north latitudes and 60°-45' and 75°-20' east longitudes. It is bounded in the north & north-west by Afghanistan, in the east & south east by India, in the south by Arabian sea and in the west by Iran.

Area Pakistan \*Punjab Sindh ^Khyber Pakhtunkhwa Balochistan  
(Sq.Km.) 796095 206250 140914 101741 347190

\* Includes 906 Sq.Km. of Federal Capital Area

^ Includes 27220 Sq. Km of FATA

## CLIMATE

- Climate: Sub tropical, semi-arid country characterized by two distinct seasons (summer & winter) and a monsoon period which brings heavy rains in most parts of the country from July to September.
- Mean temperature and rainfall at selected centres 2016.

S.No.	Centres	Annual Average		
		Mean Temperature °C		Total Rainfall (mm)
		Minimum	Maximum	
1	Islamabad	15	30	1051
2	Lahore	18	31	723
3	Karachi	22	33	169
4	Peshawar	18	30	353
5	Quetta	10	27	143
6	Nawabshah	20	37	143
7	Multan	20	33	200
8	D.I.Khan	18	32	445
9	Sibbi	18	37	237

- Hottest month June
- Coldest month January
- Driest month October
- Wettest month July

## ADMINISTRATIVE SETUP (as on 30-06-2016)

S.No.	Province/Area	Districts	Tehsils	Union Councils	Villages
1	Federal Capital Area	1	1	46	129
2.	Punjab	36	145	3466	25386
3.	Sindh	29	138	1080	5708
4.	Khyber Pakhtunkhwa	25	71	957	7981
5.	Balochistan	32	137	506	6420
6.	F.A.T.A	7	42	-	1698
	<b>Total</b>	<b>130</b>	<b>534</b>	<b>6055</b>	<b>47322</b>
7.	Azad Kashmir	10	32	-	1647
8.	Gilgit/ Baltistan	10	23	-	600
	<b>Grand Total</b>	<b>150</b>	<b>589</b>	<b>6055</b>	<b>49569</b>

## INSTITUTIONAL AGRICULTURAL CREDIT 2016-2017

(Rupees Million)

B a n k s	Production	Development	Total	Share(%)
Zarai Taraqiati Bank Limited	71015.497	21435.428	92450.925	13.1%
Commercial Banks	329509.047	12559.345	342068.392	48.6%
Domestic Private Banks	122928.981	16131.840	139060.821	19.7%
Punjab Provincial Cooperative Bank Limited	8533.661	2346.128	10879.789	1.5%
Micro Finance Banks	87762.251	9.552	87771.803	12.5%
Islamic Banks	11685.941	640.278	12326.219	1.8%
Micro Finance Institutions/RSPs	19744.425	185.830	19930.255	2.8%
<b>Total</b>	<b>651179.803</b>	<b>53308.401</b>	<b>704488.204</b>	<b>100.0%</b>

## HIGHLIGHTS OF THE BANKING SYSTEM

(Rupees Billion)

	2016	2015	2014	2013	2012	2011
Total Assets	15831	14143	12106	10487	9720	8171
Investments (net)	7509	6881	5310	4313	4013	3055
Advances(net)	5499	4816	4447	4110	3805	3349
Deposits	11798	10389	9230	8311	7291	6244

## SCHEDULED BANKS BRANCHES AS ON 30.06.2017

(Numbers)

Description	Pakistan^	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
Scheduled Banks Branches	^13039	6868	3224	1346	471

^ Includes 474 branches of AK, 108 branches of Gilgit-Baltistan and 548 branches of Federally Administrative Area

## MAJOR FINANCIAL INDICATORS OF SELECTED BANKS

(Rupees Billion)

Banks	Period	Assets	Advances	Equity	Profit	Deposits
ZTBL	(as on 31.12.2016)	215.9	135.8	82.8	3.4	59.7
HBL	(as on 31.12.2016)	2507.2	748.5	196.3	34.2	1886.0
UBL	(as on 31.12.2016)	1661.7	537.8	163.7	28.0	1245.8
NBP	(as on 31.12.2016)	1981.4	688.9	180.1	23.1	1657.1
ABL	(as on 31.12.2016)	1071.0	330.3	101.8	14.7	805.1
MCB Bank Ltd.	(as on 31.12.2016)	1076.7	964.3	146.0	22.2	795.7

## PUBLIC FINANCE (as on 30th June)

(Rupees Billion)

Description	FY' 2016(p)	FY' 2015	FY' 2014	FY' 2013	FY' 2012
External Debt (Million US \$)	69.379	61.432	62.084	57.793	63.076
Gold & Foreign Exchange Reserves (Million US \$)	23.539	18.683	14.407	10.831	16.493
National Savings as % of GDP	14.3%	14.5%	13.7%	13.9%	13.0%
Domestic Savings as % of GDP	8.0%	8.4%	8.0%	8.7%	7.8%
Pakistan Balance of Payments at Current A/C (Million US\$)	3262	2709	3130	2496	4658
Monetary Assets	12825	11282	9966	8856	7642
Deposits	10158	9153	8052	7134	6219
Consumer Price Index (2007-2008=100)	203.83	198.16	189.58	174.53	162.57
Price Inflation	2.86	4.53	8.62	7.36	11.0
Overall Deficit	1349.3	1456.7	1388.7	1833.9	1369.7
Financing through External Sources	371.0	181.0	511.7	-1.7	128.7
Domestic Banking System	787.0	892.1	323.7	1457.5	711.7
Domestic Non-Bank	191.8	366.1	553.3	378.0	529.4
Exchange Rate (Rs/US \$)	104.6490	101.7259	98.6524	98.9093	94.4204

p: Provisional

**ZTBL AT A GLANCE 2016**

(Rupees Million)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan	Azad Kashmir	Gilgit/Baltistan
Total loan outstanding (as on 31.12.2016)	145163.131	119786.442	18313.723	5425.102	431.348	537.063	669.453
Agri.credit disbursed	92847.397	75812.098	12571.817	3604.523	254.841	301.113	303.005
Loans to subsistence farmers	70312.737	59002.397	7586.901	2915.496	223.688	300.578	283.677
Loans to small farmers	86811.742	72446.818	10044.774	3530.186	193.492	300.753	295.719
Tractors financed (Number)	4654	4486	29	86	18	24	11
(Amount)	3004.209	2898.606	20.088	48.516	13.827	16.072	7.100
Agri. credit recovery	102281.501	84431.031	12668.269	4277.174	240.885	350.098	314.044
Cumulative recovery	100%	99%	98%	99%	99%	99%	98%
No. of MCOs.	1328	829	265	153	48	17	16
No. of Zonal Offices	32	17	6	4	3	1	1
No. of Branches	460	258	91	57	33	11	10
Total Employees* (Nos)	5695	4692	1506	889	372	86	83
Officers (Nos.)	3261	2060	612	370	144	38	37
Staff (Nos.)	1106	572	282	149	84	10	9

\* Regular Employees



Prepared by AVP  
Data Bank & Monitoring Department  
PR & T Division ZTBL, Head Office, Islamabad

**POPULATION AND LABOUR FORCE 2017(E)**

(Million Nos)

Description	Pakistan	Punjab*	Sindh	Khyber Pakhtunkhwa^	Balochistan
Total Population	199.099	111.960	45.791	31.470	9.878
Growth rate (%) 1998	2.7%	2.6%	2.8%	2.8%	2.5%
Share (%) in Pakistan	100.0%	56.2%	23.0%	15.8%	5.0%
Population Density (Persons/Sq.Km)	250	543	325	309	28
Rural Population 1998	67.5%	68.4%	51.2%	85.3%	76.1%
Total Labour Force	61.040	34.325	14.039	9.648	3.028
Total Employed	57.420	32.289	13.206	9.076	2.849
Labour force 2014-2015 engaged in (%)					
i) Agriculture	42.3	44.7	39.3	34.6	43.4
ii) Manufacturing & Mining	15.5	16.5	15.3	11.5	12.5
iii) Trade	14.6	13.9	15.8	15.5	16.6
iv) Construction	7.3	6.6	7	12.5	6.5
v) Others	20.3	18.3	22.6	25.9	21.0

\* The Population of FCA is included in Punjab

^ The Population of FATA is included in Khyber Pakhtunkhwa.

**NATIONAL ACCOUNTS 2016-2017(P)**

(Rupees Million)

Description	Constant factor cost(P) of 2005-2006(fc)		Current factor cost(P) at fc	
	Value	Share (%)	Value	Share (%)
Agriculture	2284561	19.5%	7369927	24.7%
Growth(%)	3.5		9.0	
Manufacturing and Mining	1912695	16.4%	4457139	14.9%
Growth(%)	4.6		6.9	
Wholesale and Retail Trade	2164404	18.5%	5584199	18.7%
Growth(%)	6.8		9.5	
Transport Storage & Communications	1551714	13.3%	3797272	12.7%
Growth(%)	3.9		7.2	
Services	890047	7.6%	2282509	7.6%
Growth(%)	6.9		11.3	
Others	2893540	24.7%	6404917	21.4%
Growth(%)	6.3		10.2	
<b>GROSS DOMESTIC PRODUCT</b>	<b>11696961</b>	<b>100.0%</b>	<b>29895963</b>	<b>100.0%</b>
Growth(%)	5.3		9.0	
Net Factor income from abroad	664110		1772244	
Growth(%)	1.2		-0.7	
<b>GROSS NATIONAL PRODUCT</b>	<b>12361071</b>		<b>31668207</b>	
Growth(%)	5.0		8.4	
Per Capita Income (Rupees)	62664		170508	
Growth(%)	3.1		172.1	

All figures are provisional.

**EDUCATION 2016-2017(E)**

(000 Nos)

Particulars	Institutions (Numbers)	Enrolment	Teaching Staff
Primary schools	167000	22330	453200
Middle schools	46700	7087	404800
Secondary schools	32100	3865	539800
Secondary vocational institutions	3905	317	18815
Higher Secondary/Inter Colleges	5572	1911	122640
Degree colleges	1562	1059	42375
Universities	164	1288	85460

**LITERACY RATE 2015-16**

(10 Years &amp; above)

(%age)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
<b>Overall</b>	<b>58</b>	<b>62</b>	<b>55</b>	<b>53</b>	<b>41</b>
Male	70	72	67	72	56
Female	48	54	44	36	24

**HEALTH**

(Numbers)

Description	Pakistan^	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
Registered Doctors upto 31.12.2016	216483	94954	78122	28063	6345
Hospitals as on 2016	1201	377	427	270	127
Dispensaries as on 2016	5802	1408	2912	915	567
Population/Hospital (000Nos)	166	297	107	117	78
Population/Doctor (Nos)	920	1179	586	1121	1557

^ Includes 4481 Doctors of AJK, 4518 Foreigners

**COMMUNICATIONS 2015-2016**

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
TV.Sets (31.12.2016) (000 Numbers)	16618	11896	3037	1438	247

**COMMUNICATIONS-II**

Description	Unit	2015-2016	2014-2015	2013-2014	2012-2013	2011-2012
Broad Band Subscribers	(000 Nos)	32295	16886	3796	2724	2101
Telephones	(000 Nos)	3265	3931	5632	6371	5803
Post Offices	(000 Nos)	12	12	12	13	12
Motor vehicles registered	(000 Nos)	18353	18049	15168	13671	11763
Mobiles Phones	(000 Nos)	133242	114658	139975	128934	120151
Roads	(000 Kms)	264	264	264	264	262
Railway route	(000 Kms)	8	8	8	8	8
Locomotives	(Nos)	460	458	421	493	552
Aeroplanes	(Nos)	38	38	34	34	38
Vessels	(Nos)	9	9	9	9	9

\* Not available

## AGRICULTURE

(Million Hectares)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
<b>LAND USE 2015-2016</b>					
Total geographical area	79.61	20.63	14.09	10.17	34.72
Cultivable area	30.40	14.11	6.78	3.12	6.39
Cultivated area	22.11	12.55	5.18	1.87	2.51
Cropped area	23.67	17.51	3.22	1.88	1.06
Irrigated area (2015-16) (P) as % of cultivated area	19.29 87.2	14.88 118.6	2.38 45.9	0.96 51.3	1.07 42.6
Forest area as % of geographical area	4.54 5.7%	0.48 2.3%	1.03 7.3%	1.31 12.9%	1.72 5.0%
<b>FARM DISTRIBUTION 2010</b>					
Average size of farm (Hec)	2.6	2.3	3.6	1.5	9.2
Number of farms (Million Nos.)	Total 8.265	5.250	1.115	1.540	0.360
	Owner 82%	82%	70%	87%	82%
	Owner-cum-tenant 7%	9%	4%	6%	4%
	Tenant 11%	9%	26%	7%	14%
Area of farms	Total 32.136	11.868	9.869	2.254	8.145
	Owner 75%	70%	79%	78%	82%
	Owner-cum-tenant 14%	18%	8%	14%	8%
	Tenant 11%	11%	13%	8%	10%
Small farms (Million Nos.)	7.960	5.119	1.024	1.515	0.302
	96%	98%	92%	98%	84%
Small farms (Area)	14.074	9.227	2.229	1.736	0.882
	44%	78%	23%	77%	11%
Land use intensity 2010 (%)	83%	93%	79%	86%	45%
Cropping intensity 2010 (%)	159%	167%	162%	156%	102%
<b>FARM MACHINERY/AGRO-INDUSTRIES/INPUTS 2015-2016</b>					
Tractors (Nos.)	401663	331905	36245	24269	9244
Tubewells (Nos.)	1355426	1066600	230390	15939	42497
Fertilizer plants (Nos.)	12	8	3	1	*
Fertilizer offtake (Million tonnes)	7.574	5.119	1.948	0.358	0.149
Fertilizer use (Kgs/hectare)	343	408	376	191	59
Water availability, Canal Head Withdrawals 2015-2016 Below Rim Station (Mill.Acre Ft.)					
	Kharif 71.37	36.39	32.13	0.92	1.93
	Rabi 29.66	15.93	12.04	0.59	1.1
Govt.Storage capacity (000 tonnes)					
Wheat	^4339	2483	709	365	223
Rice	826	*	*	*	*
Cotton	77	*	*		*

^ Includes 559000 tonnes Federal Food Storage Capacity

\* Not Available

## MANUFACTURING, MINING AND ENERGY 2016-2017

(000 Tonnes)

Items	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
Cotton Yarn	1998	*	*	*	*
Cotton Cloth (Million sq.meters)	609	*	*	*	*
Sugar 2015-2016	5082	2838	1898	346	*
Vegetable Ghee 2015-2016	1243	*	*	*	*
Fertilizers 2015-2016	8015	3829	4133	52	*
Tractors 2015-2016 (Nos.)	34914	*	*	*	*
Crude Oil 2016-2017 (000 Barrels)	32269	6080	9140	17014	35
Natural Gas 2016-2017 (MMCFT.)	1471855	52559	949484	144116	325696
Electricity Generation 31.12.2016 (Gwh)	54819	*	*	*	*
Villages electrified 31.12.2016 (Nos.)	3653	1139	388	1443	683

\* Not Available

P. Provisional

## BUDGET 2017-2018

(Rupees Billion)

Resources	5103.781	Expenditures	5103.781
Internal Resources	3825.863	Current Expenditure	3763.709
External Resources	837.824	Development Expenditure PSDP	1340.072
Privatization Proceeds	50.000		
Bank Borrowing	390.094		

## FOREIGN TRADE 2016-2017

(Agricultural Items)

(Rupees Billion)

Commodity	EXPORTS		Commodity	IMPORTS	
	Quantity (000 tonnes)	Value		Quantity (000 tonnes)	Value
Cotton Cloth (Million Sq.Meters)	1962	221.989	Edible oil (Palm & Soya oil)	2726	212.328
Cotton Yarn	455	130.192	Fertilizers	2087	67.071
Rice	3519	168.247	Tea	197	54.854
Fish and fish preparations	153	41.272	Insecticides	18	16.680
Fruits and vegetables	1269	59.502	Wheat	0	0.000
Sugar	308	16.890	Dry fruits	168	18.893
Wheat	4	101	Milk & cream	87	27.070
Other exports		1680.622	Sugar	10	535.000
			Other imports	-	3727.876
<b>TOTAL</b>		<b>2419.714</b>	<b>TOTAL</b>		<b>4659.772</b>

## AREA, PRODUCTION AND YIELD OF MAJOR CROPS

Description	2016-2017(P)	2015-2016	2014-2015	2013-2014	2012-2013
<b>AREA UNDER MAJOR CROPS ( 000 Hectares)</b>					
Wheat	9052	9260	9204	9199	8660
Rice	2724	2748	2891	2789	2309
Cotton	2489	2917	2961	2806	2879
Sugarcane	1217	1132	1141	1173	1129
Maize	1334	1144	1142	1168	1060
<b>PRODUCTION OF MAJOR CROPS ( 000 tonnes)</b>					
Wheat	25750	25482	25086	25979	24211
Rice	6849	6811	7003	6798	5536
Cotton	1816	1712	2372	2170	2214
Sugarcane	73607	65475	62826	67460	63750
Maize	6130	4920	4937	4944	4220
<b>YIELD OF MAJOR CROPS (Kgs/Hectare)</b>					
Wheat	2845	2752	2726	2824	2796
Rice	2514	2479	2422	2437	2398
Cotton	730	587	802	773	769
Sugarcane	60482	57840	55062	57511	56466
Maize	4595	4301	4323	4233	3981

P:(Provisional)

## PER CAPITA FOOD, CALORIES AND PROTEIN AVAILABILITY

Availability	Unit	2016-2017(P)	2015-2016	2014-2015	2013-2014
Cereals	(Kg)	163	162	162	161
Milk	(Ltr)	170	170	170	170
Sugar	(Kg)	32	32	32	32
Meat	(Kg)	15	14	13	13
Calories per day	(No)	2485	2473	2470	2484
Protein per day	(Gm)	NA	NA	N.A	72.0

P:(Provisional)

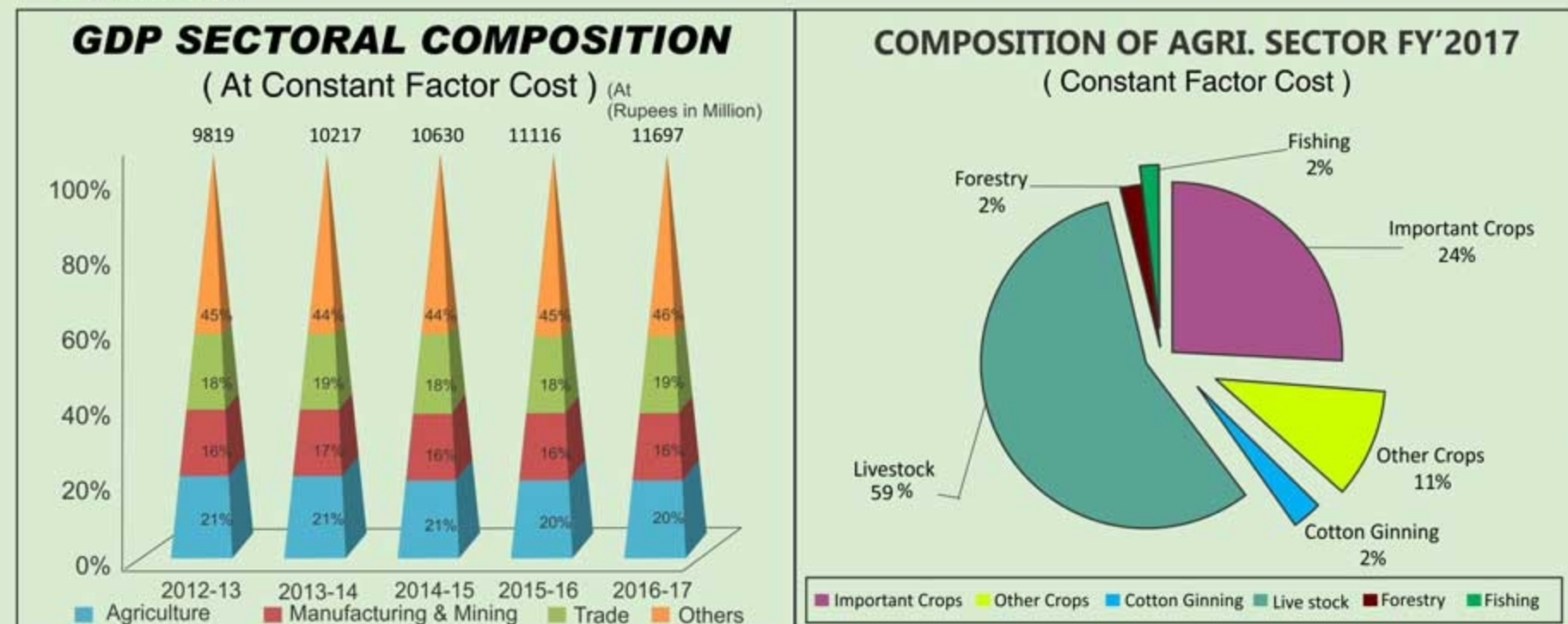
## PROCUREMENT PRICES

Commodity	( Rupees per 100Kgs )				
	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
WHEAT	3250	3250	3250	3000	3000
<b>SUGARCANE</b>					
Punjab	450	450	450	425	425
Sindh	455	430	455	430	430
Khyber Pakhtunkhwa	450	450	450	425	425
<b>SEED COTTON</b>					
B-557,F-149, NIAB-78	7500	7500	7500	N.F	N.F

## SELECTED INTERNATIONAL INDICATORS 2016-17(E)

Items	Pakistan	India	Thailand	Egypt	Turkey
- Population 2016-17 ( Million)	198.057	1319.660	68.414	93.500	79.815
- Population growth rate (%)	1.4%	1.2%	0.3%	2.5%	0.5%
- Density 2017 (People/Sq.Km)	260	402	133	96	102
- Rural Population 2016 (%)	61	67	48	57	26
- Life expectancy at birth 2017 Male (Years)	66	67	72	71	73
Female (Years)	70	70	78	74	77
- GDP Nominal 2016 (\$ million)	284	2256	407	332	857
- GDP nominal per capita 2016 (\$)	1428	1723	5899	3685	10743
- Yield (2014) (Kgs per hectare)					
Wheat	2824	3146	1091	6512	2429
Rice (paddy)	2423	3585	3059	9530	7486
Seed Cotton	2302	1595	1063	3386	5034
Sugarcane	55087	70260	76641	115130	*

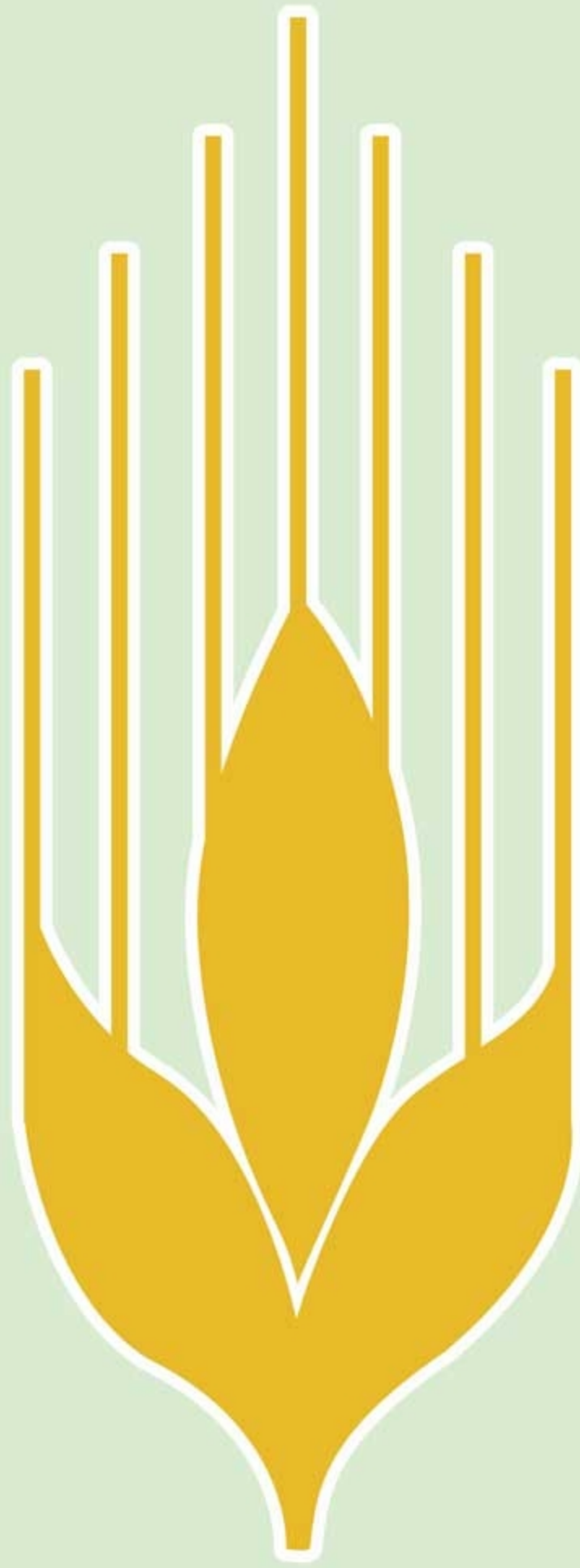
\* Not Available



Subsistence farmer.....	Upto 16 & 32 acres in Sindh & Balochistan provinces respectively and 12.5 acres elsewhere
Small farmer.....	Under 10 hectares (25 acres) of farm holding
FY.....	Financial year 1st July to 30th June
MCO.....	Mobile Credit Officer
FCA.....	Federal Capital Area
FATA.....	Federally Administered Tribal Areas
E.....	Estimated
N.F.....	Not Fixed

### Main Sources of Data Collection:

1. Ministry of Health
2. Ministry of National Food Security & Research
3. Ministry of Water and Power
4. M/o Petroleum & Natural Resources
5. Ministry of Finance
6. Ministry of Planning Dev. & Reform
7. Ministry of Industries
8. Statistics Division
9. State Bank of Pakistan
10. Commercial Banks
11. PTV Corporation Ltd.
12. Pakistan Meteorological Deptt.
13. Food and Agriculture Organization (FAO)
14. The World Bank



**ZTBL**

زرعی ترقیاتی بینک لمیٹڈ