Pakistan at a Glance 2020

ZTBL

Zarai Taraqiati Bank Ltd.

INTRODUCTION

The Islamic Republic of Pakistan emerged on the map of the world on August 14,1947 as a result of partition of former Brithish India. It comprises four Provinces, namely Punjab, Sindh, Khyber Pakhtunkhwa (KPK) and Baluchistan with Federal Capital at Islamabad.

LOCATION

Pakistan is located between 23º-42' and 36º-55' north latitudes and 60º-45' and 75º-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

i. 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.

ii. Mean temperature and rainfall at selected centres 2019.

S.No.	Centres	Annual Average		
		Mean Temperature ^{0}C		Total Rainfall (mm)
		Minimum	Maximum	
1	Islamabad	13	28	1453
2	Lahore	20	30	910
3	Karachi	22	32	368
4	Peshawar	16	29	430
5	Quetta	11	24	237
6	Nawabshah	20	35	335
7	Multan	20	32	289
8	D.I.Khan	18	31	382
9	Sibbi	19	34	239

iii	Hottest month	June
iv	Coldest month	January
v	Driest month	October
vi	Wettest month	July

ADMINISTRATIVE SETUP (as on 31-12-2019)

S.No.	Province/Area	Districts	Tehsils	Union Councils	Villages
1	Federal Capital Area	1	1	46	129
2.	Punjab	36	145	3466	25321
3.	Sindh	29	138	1080	5717
4.	Khyber Pakhtunkhwa	35	130	957	9674
5.	Balochistan	33	135	506	6419
	Total	**134**	**549**	**6055**	**47260**
7.	Azad Kashmir	10	30	–	1647
8.	Gilgit/Baltistan	10	23	–	600
	Grand Total	**154**	**602**	**6055**	**49507**

POPULATION AND LABOUR FORCE 2019(E)

(Million Nos)

Description	Pakistan	Punjab*	Sindh	Khyber Pakhtunkhwa^	Balochistan
Total Population	211.170	113.872	48.658	36.098	12.542
Growth rate (%) 2017	2.4%	2.1%	2.4%	2.9%	3.4%
Share (%) in Pakistan	100.0%	53.9%	23.0%	17.1%	5.9%
Population Density (Persons/Sq.Km)	265	552	345	355	36
Rural Population 2017	63.6%	63.0%	48.0%	83.5%	72.5%
Total Labour Force	65.500	35.321	15.092	11.197	3.890
Total Employed	61.710	33.277	14.219	10.549	3.665
Labour force 2017-2018 engaged in (%)					
i) Agriculture, Forestry & Fishing	38.5	40.0	37.2	32.6	40.0
ii) Manufacturing & Mining	16.3	17.8	15.7	12.3	8.5
iii) Trade	14.9	14.2	16.4	15.1	17.3
iv) Construction	7.6	7.0	6.2	13.7	7.6
v) Others	22.7	21.1	24.5	26.2	26.6

* The Population of FCA is included in Punjab

^ The Population of FATA is included in Khyber Pakhtunkhwa.

NATIONAL ACCOUNTS 2019-2020(P)

(Rupees Million)

Description	Constant factor cost(P) of 2005-2006(fc)			Current factor cost(P) at fc	
	Value	Share (%)		Value	Share (%)
Agriculture	2,420,109	19.3%		9,469,395	24.4%
Growth(%)	*2.7*			*13.1*	
Manufacturing and Mining	1,879,599	15.0%		5,900,566	15.2%
Growth(%)	*-6.1*			*3.6*	
Wholesale and Retail Trade	2,276,458	18.2%		6,977,278	18.0%
Growth(%)	*-3.4*			*2.6*	
Transport Storage & Communications	1,542,461	12.3%		3,886,460	10.0%
Growth(%)	*-7.1*			*-0.4*	
Services	1,077,842	8.6%		3,423,931	8.8%
Growth(%)	*3.9*			*15.3*	
Others	3,335,321	26.6%		9,220,850	23.7%
Growth(%)	*5.4*			*14.6*	
GROSS DOMESTIC PRODUCT	**12,531,790**	100.0%		**38,878,480**	100.0%
Growth(%)	*-0.4*			*8.6*	
Net Factor income from abroad	1,004,865			2,963,949	
Growth(%)	*14.7*			*16.0*	
GROSS NATIONAL PRODUCT	**13,536,655**			**44,690,632**	
Growth(%)	*0.6*			*16.6*	
Per Capita Income (Rupees)	64,983			214,539	
Growth(%)	*99893.8*			*25.6*	

E:Estimated P:Provisional fc: Factor Cost

All figures are provisional.

AGRICULTURE

(Million Hectares)

Description		Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
LAND USE 2018-2019						
Total geographical area		79.61	20.63	14.09	10.17	34.72
Cultivable area		30.42	14.11	6.73	3.19	6.39
Cultivated area		22.16	12.60	5.18	1.87	2.51
Cropped area		22.63	16.49	3.22	1.86	1.06
Irrigated area 2018-19 (P)		19.32	14.89	2.38	0.94	1.11
as % of cultivated area		87.2	118.2	45.9	50.3	44.2
Forest area		4.47	0.48	1.03	1.24	1.72
as % of geographical area		5.6%	2.3%	7.3%	12.2%	5.0%
FARM MACHINERY/AGRO-INDUSTRIES/INPUTS 2018-2019						
Tractors	(Numbers.)	401663	331905	36245	24269	9244
Tubewells (P)	(Numbers.)	1391277	1100841	230390	17504	42542
Fertilizer plants	(Numbers.)	12	8	3	1	*
Fertilizer offtake	(Million tonnes)	9.482	6.538	2.306	0.361	0.277
Fertilizer use	(Kgs/hectare)	428	519	445	193	110
Water availability, Canal Head Withdrawals 2018-2019 Below Rim Station (Mill.Acre Ft.)						
	Kharif	65.24	34.42	28.04	0.91	1.87
	Rabi	29.19	14.67	12.92	0.36	1.24
Govt.Storage capacity (000 tonnes)						
Wheat		^4339	2483	709	365	223
Rice		826	*	*	*	*
Cotton		77	*	*	*	*

^ Includes 559000 tonnes Federal Food Storage Capacity

* Not Available

P (Provisional)

AREA, PRODUCTION AND YIELD OF MAJOR CROPS

Description	2019-2020(P)	2018-2019	2017-2018	2016-2017	2015-2016
	AREA UNDER MAJOR CROPS (000 Hectares)				
Wheat	8,825	8,678	8,797	8,972	9,224
Rice	3,034	2,810	2,901	2,724	2,739
Cotton	2,527	2,373	2,700	2,489	2,902
Sugarcane	1,040	1,102	1,343	1,218	1,131
Maize	1,413	1,374	1,251	1,348	1,191
	PRODUCTION OF MAJOR CROPS (000 tonnes)				
Wheat	24,946	24,349	25,076	26,674	25,633
Rice	7,410	7,202	7,450	6,849	6,801
Cotton	1.561	1,677	2,032	1,816	1,688
Sugarcane	66,880	67,174	83,333	75,482	65,482
Maize	7,236	6,826	5,902	6,134	5,271
	YIELD OF MAJOR CROPS (Kgs/Hectare)				
Wheat	2,827	2,806	2,851	2,973	2,779
Rice	2,442	2,563	2,568	2,514	2,483
Cotton	618	707	753	730	582
Sugarcane	64,308	60,956	62,050	61,972	57,897
Maize	5,121	4,968	4,718	4,550	4,426

P:(Provisional)

PER CAPITA FOOD, CALORIES AND PROTEIN AVAILABILITY

Availability	Unit	2019-2020(P)	2018-2019	2017-2018	2016-2017
Cereals	(Kg)	143	145	148	151
Milk	(Ltr)	164	166	168	165
Sugar	(Kg)	26	25	28	33
Meat	(Kg)	21	21	21	20
Calories per day	(No)	2325	2319	2480	2485

P:(Provisional)

PROCUREMENT PRICES

(Rupees per 100Kgs)

Commodity	2019-2020	2018-2019	2017-2018	2016-2017	2015-2016
WHEAT	3500	3250	3250	3250	3250
SUGARCANE					
Punjab	475	450	-	450	450
Sindh	480	455	455	430	430
Khyber Pakhtunkhwa	475	450	-	450	450
SEED COTTON					
B-557,F-149, NIAB-78	-	-	-	7500	7500

INSTITUTIONAL AGRICULTURAL CREDIT 2019-2020

(Rupees Million)

Banks	Production	Development	Total	Share(%)
Zarai Taraqiati Bank Limited	45776.292	16509.811	62286.103	5.1%
Commercial Banks	693194.409	15050.839	708245.248	58.3%
Domestic Private Banks	179789.141	45180.555	224969.696	18.5%
Punjab Provincial Cooperative Bank Limited	6936.912	1888.327	8825.239	0.7%
Micro Finance Banks	139297.947	0.000	139297.947	11.5%
Islamic Banks	39291.718	2850.948	42142.666	3.5%
Micro Finance Institutions/RSPs	28916.892	0.000	28916.892	2.4%
Total	1133203.311	81480.480	1214683.791	100.0%

HIGHLIGHTS OF THE BANKING SYSTEM

(Rupees Billion)

Particulars	2019	2018	2017	2016	2015	2014
Total Assets	21,991	19,682	18,342	15,831	14,143	12,106
Investments (net)	8,939	7,914	8,729	7,509	6,881	5,310
Advances(net)	8,249	7,955	6,513	5,499	4,816	4,447
Deposits	15,953	14,254	13,012	11,798	10,389	9,230

SCHEDULED BANKS BRANCHES AS ON 31.12.2019

(Numbers)

Description	Pakistan	Punjab^	Sindh	Khyber^ Pakhtunkhwa	Balochistan	Azad Kashmir	Gilgit Baltistan
Scheduled Banks Branches	14603	8267^	3523	^1609	575	491	138

^ Includes 546 branches of Islamabad and 80 branches of FATA.

MAJOR FINANCIAL INDICATORS OF SELECTED BANKS

(Rupees Billion)

Banks	Period	Assets	Advances	Equity	Profit	Deposits
ZTBL*	(as on 31.12.2019)	199.9	109.7	57.6	-	46.0
HBL	(as on 31.12.2019)	3227.1	1166.9	224.8	15.5	2437.6
UBL	(as on 31.12.2019)	2023.7	694.9	190.9	19.0	1558.0
NBP	(as on 31.12.2019)	3132.4	1008.4	239.2	16.6	2198.0
ABL	(as on 31.12.2019)	1483.4	485.1	117.2	14.5	1049.0
MCB Bank Ltd.	(as on 31.12.2019)	1612.2	548.5	171.3	23.9	1226.6

* Unconsolidated financial figures (Un-approved)

PUBLIC FINANCE (as on 30th June)

(Rupees Billion)

Description	FY' 2019(p)	FY' 2018(r)	FY' 2017	FY' 2016	FY' 2015	FY' 2014
External Debt (Million US $)	95.824	90.117	79.867	70.345	61.432	62.084
Gold & Foreign Exchange Reserves (Million US $)	14.477	16.384	21.861	23.539	18.683	14.407
National Savings as % of GDP	10.8%	10.4%	12.0%	13.9%	14.7%	13.4%
Domestic Savings as % of GDP	4.3%	5.1%	6.6%	8.2%	8.6%	8.0%
Pakistan Balance of Payments at Current A/C (Million US$)	(13508)	(19897)	(12621)	(4867)	(2795)	(3130)
Monetary Assets	17.798	15.997	14.581	12.825	11.282	9.966
Deposits	14012	12649	11592	10158	9153	8052
Consumer Price Index (2007-2008=100)	236.81	220.62	212.29	203.83	198.16	189.58
Price Inflation	7.34	3.93	4.15	2.86	4.53	8.62
Overall Deficit	3444.9	2260.4	1863.8	1349.3	1456.7	1388.7
Financing through External Sources	416.7	785.2	541.4	371.0	181.0	511.7
Domestic Banking System	2263.2	1120.5	1045.8	787.0	892.1	323.7
Domestic Non-Bank	765.0	352.7	276.6	192.0	366.1	553.3
Exchange Rate (Rs/US $)	162.0117	121.2883	104.7907	104.6490	101.7259	98.6524

P: Provisional R: Revised

EDUCATION 2019-2020(E)

(000 Nos)

Particulars	Institutions (Numbers)	Enrolment	Teaching Staff
Primary schools	175300	23942000	545200
Middle schools	47700	7642000	469200
Secondary schools	31700	4118000	580300
Secondary vocational institutions	3842	471000	18681
Higher Secondary/Inter Colleges	5920	1757000	121501
Degree colleges	1686	597654	39953
Universities	211	1862764	51494

LITERACY RATE 2019-20

(10 Years & above) (%age)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
Overall	**60**	**64**	**57**	**55**	**40**
Male	71	73	68	75	54
Female	49	57	44	36	24

HEALTH

(Numbers)

Description	Pakistan^	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
Registered Doctors upto 30.06.2020	266704	122546	90089	36201	7750
Hospitals as on 30.06.2019	1282	398	473	277	134
Dispensaries as on 30.06.2019	5743	1367	2819	983	574
Population/Hospital (000Nos)	165	286	103	130	94
Population/Doctor (Nos)	792	929	540	997	1618

^ Includes 6213 Doctors of AJK, 4995 Foreigners

COMMUNICATIONS 2018-2018

(000 Numbers)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
TV.Sets/LEDs as on 31.12.2019	20515	* 15006	3647	1578	284

* including Federal Area.

COMMUNICATIONS-II

Description	Unit	2018-2019	2017-2018	2016-2017	2015-2016	2014-2015
Broad Band Subscribers	(000 Nos)	71026	58340	44587	40148	16886
Telephones	(000 Nos)	2575	2885	2986	3295	3931
Post Offices	(000 Nos)	12	12	12	12	12
Motor vehicles registered	(000 Nos)	29052	26549	21507	20127	18049
Mobiles Phones	(000 Nos)	161022	150239	139758	133242	114658
Roads	(000 Kms)	271	269	267	266	264
Railway route	(000 Kms)	8	8	8	8	8
Locomotives	(Nos)	474	472	455	460	458
Aeroplanes	(Nos)	32	32	36	37	34
Vessels	(Nos)	11	9	9	9	9

* Not available P: Provisional

MANUFACTURING, MINING AND ENERGY 2019-2020

(000 Tonnes)

I t e m s	Pakistan (P)	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
Cotton Yarn (Thousand Tons)	3431	*	*	*	*
Cotton Cloth (Million sq.meters)	9175	*	*	*	*
Sugar 2018-2019	5211	3104	1719	388	*
Vegetable Ghee 2018-2019	1098	*	*	*	*
Fertilizers 2018-2019	7824	3592	4176	56	*
Tractors 2018-2019 (Nos.)	49902	*	*	*	*
Crude Oil 2019-2020 (000 Barrels)	23858	4550	7773	11513	22
Natural Gas 2019-2020 (MMCFT.)	1098662	36411	704929	123936	233386
Electricity Generation 31.12.2019 (M.Kwh)	66468	*	*	*	*
Villages electrified 31.12.2019 (Nos.)	3713	1131	304	1697	581

* Not Available P:Provisional

BUDGET 2020-2021

(Rupees Billion)

Resources	**6966.395**	**Expenditures**	**7295.240**
Internal Resources	3663.740	Current Expenditure	6345.502
External Resources	2222.918	Development Expenditure PSDP	949.738
Privatization Proceeds	100.000		
Bank Borrowing	979.737		

FOREIGN TRADE 2019-2020

(Agricultural Items)

(Rupees Billion)

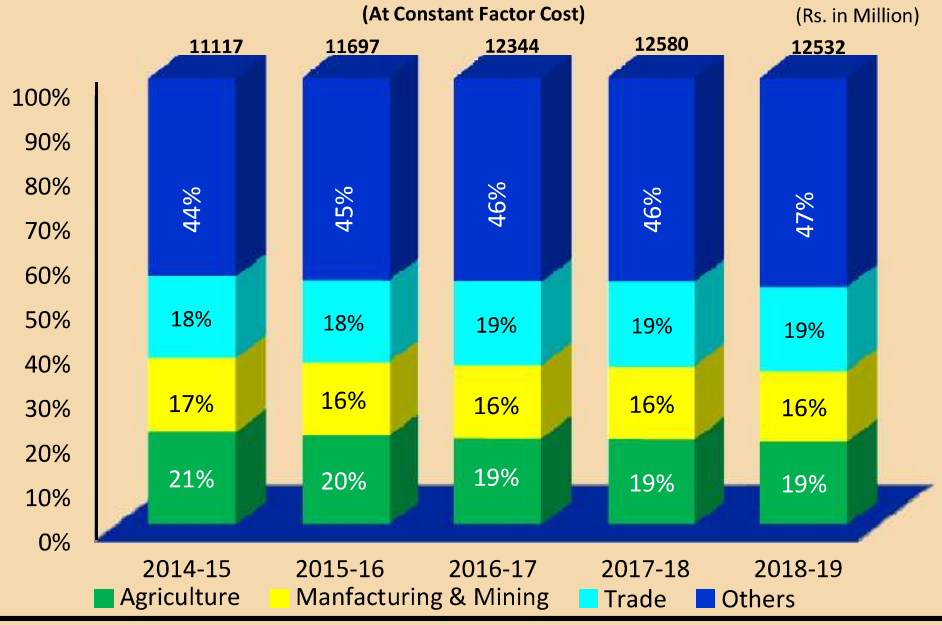
Commodity	EXPORTS		Commodity	IMPORTS	
	Quantity (000 tonnes)	Value		Quantity (000 tonnes)	Value
Cotton Cloth (Million Sq.Meters)	2328	287.876	Edible oil (Palm & Soya oil)	3055	300.008
Cotton Yarn	413	155.159	Fertilizers	1678	89.581
Rice	4166	343.911	Tea	221	84.354
Fish and fish preparations	173	64.112	Insecticides	33	29.581
Fruits and vegetables	1644	114.568	Wheat	0	0.000
Sugar	181	11.063	Dry fruits	23	5.414
Wheat	48	1.815	Milk & cream	60	25.700
Other exports		2391.305	Sugar	7	0.609
			Other imports	-	6913.402
TOTAL		**3369.809**	**TOTAL**		**7448.649**

SELECTED INTERNATIONAL INDICATORS 2019-2020(E)

I t e m s		Pakistan	India	Thailand	Egypt	Turkey
- Population 2019-20	(Million)	220.892	1366.093	66.542	100.757	83.155
- Population growth rate	(%)	2.1%	1.1%	0.3%	2.3%	0.5%
- Density 2020	(People/Sq.Km)	261	416	336	101	275
- Rural Population 2019	(%)	63	66	49	57	24
- Life expectancy at birth 2019	Male (Years)	67	68	72	72	73
	Female (Years)	71	71	79	75	78
- GDP Nominal 2019	($ million)	284	2936	529	302	744
- GDP nominal per capita 2019	($)	1388	2171	7791	3046	8957
- Yield (2018)	(Kgs per hectare)					
Wheat		2851	3371	1106	6690	2744
Rice (paddy)		3844	3878	3093	8827	7824
Seed Cotton		2035	1187	1497	2221	4955
Sugarcane		60959	79683	76055	111329	*

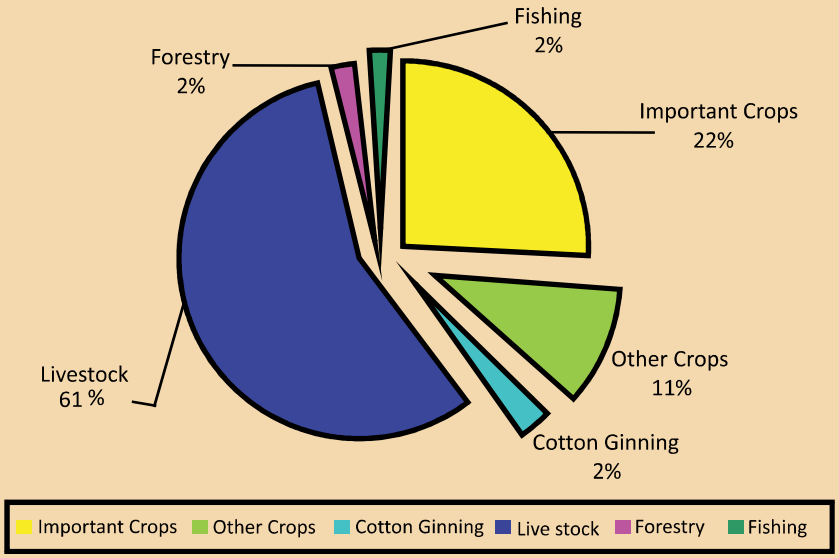
* Not Available

GDP SECTORAL COMPOSITION



COMPOSITION OF AGRI. SECTOR FY'2019

(Constant Factor Cost)



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 Food and Agriculture
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. Pakistan Bureau of Statistics
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
15. International Monetary Fund (IMF)
16. United Nations Organization (UNO)

ZTBL AT A GLANCE 2019

(Rupees Million)

Description	Pakistan	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan	Azad Kashmir	Gilgit/ Baltistan
Total Loan Outstanding (As on 31.12.2019)	156847.204	129131.800	21128.192	4423.014	475.687	810.836	877.675
Agri.Credit Disbursed During Year	82649.136	69434.259	9018.573	3051.334	229.618	553.328	362.024
Loans to Subsistence Farmers	63564.808	54985.493	5784.509	1694.856	199.071	553.328	347.551
Loans to Small Farmers	82649.136	69434.259	9018.573	3051.334	229.618	553.328	362.024
Tractors Financed							
(Number)	1747	1698	3	28	14	4	0
(Amount)	1429.004	1390.228	2.150	22.461	11.142	3.023	0.000
Agri. Credit Recovery	99687.068	83793.405	10924.945	3789.054	258.102	459.719	461.843
Cumulative Recovery	100%	91%	84%	97%	91%	98%	97%
No. of MCOs.	1257	836	210	153	30	13	15
No. of Zonal Offices	32	17	6	4	3	1	1
No. of Branches	502	294	93	59	34	11	11
Total Emloyees* (Nos)	5251	3339	959	610	231	53	59
Officers (Nos.)	4473	2962	738	511	162	47	53
Staff (Nos.)	778	377	221	99	69	6	6

* Regular Employees

Prepared by M. Hanif AVP (DSC & A Unit)
Planning & Research Department
P R & T Division ZTBL, Head Office, Islamabad